Supporting Adult Learner Engagement in Kentucky

Addressing Administrative Holds, Past Due Balances, and Targeted Supports

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Introduction

Encouraging adults who have started but not yet earned a degree or certificate to return to college is an enrollment strategy that is growing in interest across diverse state and institutional contexts. Nationally, there are 36.8 million individuals under the age of 65 with some college and no credential (SCNC), and around 557,000 of these individuals have stopped out from Kentucky colleges and universities.[1] This is an important population for institutions to focus recruitment and support efforts on. Institutions face an enrollment cliff as the number of traditional-age students shrinks. Increasing the number of adults with degrees or other high-quality credentials is also vital to the social and economic health of Kentucky, as two-thirds to three-quarters of currently unfilled jobs in the commonwealth require some level of postsecondary education or training. The Kentucky Council on Postsecondary Education (CPE) recognizes this need, and has already started a number of initiatives to re-enroll and support adult learners, alongside efforts by individual institutions.[2]

In an effort to improve both students' and administrators' experiences with adult learner engagement initiatives, administrative holds, and past due balances, Ithaka S+R has collaborated with different states, including North Carolina, Kentucky, and Pennsylvania, to better understand the challenges and successes associated with re-enrolling students with some college, no credential. Through these collaborations, Ithaka S+R offers technical expertise in collecting and analyzing administrative data and interview data from relevant stakeholders as well as facilitating targeted communities of practice. This and other related adult learner engagement projects are made possible by generous funding from Lumina Foundation and The Kresge Foundation. In this brief, we focus on our collaboration with Kentucky CPE.

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[1] "Some College, No Credential Student Outcomes: 2024 Report for the Nation and the States," *National Student Clearinghouse Research Center*, June 6 2024, https://nscresearchcenter.org/some-college-no-credential/.

[2] "Moving Up: An Action Plan to Improve Economic Opportunity for Kentucky Adults Through Lifelong Learning," *The Kentucky Council on Postsecondary Education*, September 2022, https://cpe.ky.gov/data/reports/2022adultlearnerplan.pdf.

Executive Summary

Many adults with some college and no credential who are interested in returning to postsecondary education are unable to do so due to unpaid balances and associated administrative holds. In 2020, Ithaka S+R estimated that institutions may face as much as $15 billion in unpaid balances from students who have stopped out.[3] Managing unpaid balances is a real challenge for institutions, as enrollment declines and closures rise nationally. Administrative holds, including transcript holds and registration holds, are one tool that institutions have used to collect on outstanding debt. In the same report, Ithaka S+R estimated that 6.6 million students in the United States were prevented from accessing their official transcripts due to an unpaid balance at their former institution. Transcript holds prevent students from transferring their previously earned credits to a new institution, as well as showing proof of credits earned for employment or military purposes. Individuals with transcript holds may also face registration holds, which prevent them from re-enrolling at their original institution. In July 2024, a federal regulation went into effect limiting the use of transcript holds for unpaid balances for students who have received Title IV aid.[4] While thousands of students are now likely to have access to their official transcripts as a result of this regulation, many will still face registration holds at their original institutions. This means that many students may be able to transfer, but not return to the school where they owe a balance.

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

[4] "Financial Responsibility, Administrative Capability, Certification Procedures, Ability To Benefit (ATB)," Office of Postsecondary Education, US Department of Education, October 31, 2023, https://www.federalregister.gov/documents/2023/10/31/2023-22785/financial-responsibility-administrative-capability-certification-procedures-ability-to-benefit-atb.

Administrative holds

Administrative holds related to past due balances affect about 20 percent of adults who stopped out from Kentucky public institutions. In addition to preventing students from returning to college, holds often require large amounts of staff time, coordination, and expertise to manage.

Key opportunities to address holds:

- Work with the appropriate departments to audit all existing holds that can be applied to a student's account and streamline the process for resolving holds.
- Establish clear processes and lines of communication between departments responsible for holds—including student-facing staff, registrars, and bursars—through one-stops or working groups.
- Ensure that admissions staff and advisors dedicated to supporting adult learners can see what holds exist on a student's account and are equipped to help students navigate to resolution efficiently.
- Ensure that students who have stopped out can see what holds are on their account, as well as contact information and next steps to resolve their holds.

Past due balances

Past due balances pose challenges for students and institutions. Students with unpaid balances are often unable to return to their institution until they resolve their balance. At the same time, institutions lose out by only recouping fractions of outstanding balances through collections and not benefiting from returning students' tuition.

Key opportunities to address unpaid balances:

- Proactively engage students at multiple points in the semester and through multiple channels to keep payments on track.
- Develop payment plans and hold agreement forms to help keep students with past due balances on a path to re-enrollment.
- Design programs that offer debt relief when students re-enroll or finish semesters in good standing.

The changing landscape of enrollment

The landscape of enrollment for adults with some college and no credential is shifting: as fewer institutions are withholding transcripts, many students will have the option to transfer to a new institution with their transcripts but not re-enroll at their original institution. Institutions that are not actively engaging former students and providing flexibility for enrollment will miss out on new tuition and state funding incentives, including performance-based funding for adult learners in Kentucky.[5]

Key opportunities to address the changing enrollment landscape:

- Review policies around administrative holds and past-due balances to create new opportunities for re-enrollment and ensure institutional health.
- Prioritize belonging for adult learners through a dedicated office or singular point of contact and an informative and welcoming website.
- Offer flexible course offerings through online and evening classes that accommodate students' multiple responsibilities and develop Credit for Prior Learning processes to help students complete their programs efficiently.[6]
- Allocate scholarship funding to make re-enrollment and completion more accessible.

Ithaka S+R and Kentucky CPE worked together to understand how administrative holds and unpaid balances affect institutions and adults with SCNC in Kentucky. This collaboration included mixed methods research: including interviews with stakeholders at Kentucky colleges and universities and within CPE, and administrative data on holds, past due balances, and related policies and practices. Ithaka S+R prepared materials for internal process improvements across Kentucky institutions and CPE, including a detailed research report that outlines challenges for institutions and students and offers high-impact opportunities for addressing these challenges. This report draws on those materials to summarize the key findings and offer potential solutions for institutions

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[5] Kentucky CPE works with the Postsecondary Education Working Group to advise the Kentucky General Assembly on performance-based funding models. In 2024, adult learner specific metrics were added to the funding models based on the working group's recommendations.

[6] Kentucky CPE has begun a Credit for Prior Learning continuous improvement cycle, working with six campus partners to improve and align their CPL strategies.

and states across the country, using examples from Kentucky. Part one covers administrative holds, part two focuses on past due balances, and part three discusses how institutions can adjust to the changing landscape of administrative holds.

Part 1: Administrative holds

What are administrative holds?

Administrative holds are restrictions placed on a student's accounts meant to incentivize action by the student to resolve the hold. They are often the result of an unpaid balance but can also be used in other contexts. Holds can come in a variety of forms, but, in this report, we primarily focus on two of the most common administrative holds related to unpaid balances: transcript holds and registration holds. Transcript holds can prevent an individual from sending their official transcript to a new college or university to transfer or to an employer to show proof of credits, while registration holds can prevent a student from re-enrolling at their original institution.

Our research estimates that 21 percent of all stopped out students in Kentucky face an administrative hold due to an unpaid balance. When our data was collected in spring of 2024, transcript holds were the most common hold type. Only the Kentucky Community and Technical College System (KCTCS) institutions did not withhold transcripts, a policy that took effect in 2023. We found that transcript holds were widely used across other Kentucky institutions for relatively low balances ($0.01 to $20.00); however, six of the eight universities that used transcript holds also reported that processes to temporarily lift holds were already in place for transcript requests for military or employment purposes.

Many institutions will likely revise their transcript withholding policies in light of the Department of Education's regulation that limited the practice.[7] Registration holds, however, do not fall under the purview of the

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[7] Ithaka S+R's research with the American Association of Collegiate Registrars and Admissions Officers (AACRAO) has found that nationally, 69 percent of institutions plan to eliminate the use of transcript holds for unpaid balances to comply with the federal

Department of Education withholding regulation, and institutions will likely continue to use them as a means of encouraging students with past due balances to resolve these debts. Based on the data we collected, registration holds had a larger variation in minimum balance thresholds across institutions, with a range of $0.01 to $2,000. This means that stopped out students could be kept from re-enrolling due to extremely small balances. For students who have stopped out, however, seemingly small balances can create insurmountable roadblocks to continuing their education.

How do administrative holds affect students and staff?

Administrative holds can require substantial staff time, knowledge and coordination. To effectively deal with administrative holds, staff members have to acquire and maintain what can be a large amount of information related to different institutional processes and departments. Holds can be hard to understand, as their meanings can change over time, they can come in a range of formats, and it is not always clear to students why they are placed on accounts. When asked about the challenges their institution faced concerning administrative holds, one interviewee simply said, "No one is ever fully aware of what holds mean, the confusion around holds is a barrier."

Those staff supporting students through the hold resolution process must not only devote mental capacity but also time to making sense of the hold and helping students resolve it. The process for resolving a hold is often not straightforward and can toggle between more than one office, which can make for a time-consuming process. One interview participant shared that the process of supporting students with holds in a re-enrollment program was a daunting task. She went on to say, "The way that our administration processed those [financial holds] was very case-by-case...For every student who fell into that category [having a financial hold] we had to take that to the provost and the provost had to present it to the powers that be to see if we could allow that student to move forward and obviously that takes time." She noted that not having a threshold at

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which a hold could easily be waived slowed down the process for students, making it less likely that they would stick around, and created more work for those trying to help them return. Not having a straightforward system for identifying and resolving holds quickly can create a capacity strain for those tasked with supporting students with SCNC at a given institution and make the returning process less efficient, and therefore less attractive, for the student.

It is often difficult for students to navigate the resources needed to address a hold once it has been applied to their account, as even administrators are not always aware of what a hold means or the best way to resolve it. One interviewee noted, passing students from office to office as they are trying to locate the best person to help them get a hold removed from their account has become an issue. A number of interviewees acknowledged the labyrinth that could be faced when looking to resolve a hold and noted that they worked especially hard to take on the burden of navigating this maze with students and helping them effectively resolve the hold on their account. One shared, "My team is incredible at leaving as little as possible up to the student to figure out. We investigate what students are encountering, we don't put it on them for them to overcome. We make sure we can understand where the problem is coming from." Though teams like this one often dedicate significant capacity to supporting students with holds, the complexity of the process can still be confusing for students. Streamlining the hold resolution process can not only save staff capacity, it can help make the journey to returning to an institution a less onerous and more successful experience for students.

What can institutions do to ease the burden of administrative holds?

Many Kentucky institutions are already implementing solutions related to administrative holds, including **performing a hold audit**, **making relevant contact information easily accessible**, **implementing a one-stop shop approach**, and **coordinating across office silos**. Each of these solutions focuses on refining and centralizing information about holds to make the resolution process more efficient and easily accessible for both staff and students.

Performing a hold audit: The types of holds and processes to resolve them can become unwieldy and out of date over time. Institutions can overcome

this by having the appropriate departments collaborate to audit all existing holds that can be applied to a student's account. For example, Western Kentucky University (WKU) performed a hold audit to streamline what was previously as many as 200 holds that could be applied to a student's account. WKU's student success office worked with the institution's IT department to understand these holds and to ensure that the holds that could affect students were relevant and up to date. They were able to accomplish this by requiring departments to justify why their holds should remain on the books, recharacterizing distinct holds where possible. For instance, they were able to combine what was previously a separate library hold into a pre-existing balance financial hold.

Making relevant contact information easily accessible: WKU also worked with their IT department to make sure that every potential hold has an associated phone number, so that students know exactly who to contact to begin resolving their hold issue. These two actions made it easier for staff to support students in the resolution process, as the range of holds was simpler and more defined, and for students to successfully identify next steps to get holds removed from their accounts.

Implementing a one-stop shop approach: A cohesive infrastructure makes the process of addressing holds easier for staff seeking to support students. One method is to have a staff member or office dedicated to understanding the administrative holds of returning students. This gives students one place to go to get help with resolution and makes it easier to maintain and grow the knowledge base needed to efficiently resolve holds. An example of a one-stop shop that helps coordinate across offices is the "Big E Central" at Eastern Kentucky University (EKU). It serves as the forward-facing registrar, financial aid, and student accounting offices. Though there are still some process challenges related to coordinating across these different departments under the "Big E" umbrella, interviewees acknowledged that the model holds a lot of promise for streamlining the hold process for students.

Coordinating across office silos: Another way to create a cohesive approach is to proactively coordinate across departments to ensure timely and effective communication across silos. One example of success in this area is at the University of Louisville, where Adult Services works directly with the bursar office to get holds removed for students, making it more efficient to move through the hold process for holds held by the bursar office. Within this system, holds can be resolved within a day, allowing a

student to promptly continue their educational journey. Creating clear and defined pathways for coordination between departments can help make the hold resolution process less time consuming by minimizing back and forth communication and providing easily repeatable next steps.

Part 2: Past due balances

What are past due balances?

For administrative holds related to past due balances, simplifying or reducing the holds process only addresses one piece of the problem. Students may have a past due balance they cannot pay down, and institutions continue to have large amounts of outstanding debt and unrealized tuition revenue from former students who are not being re-engaged and re-enrolled. Following the federal regulation limiting transcript withholding, prospective students face a choice between returning to their former institution, which likely has a quicker path to degree completion but a larger hurdle to clear due to their past due balance, or transferring to a new institution, where they may be able to more seamlessly re-enroll.

Students who have stopped out of Kentucky public institutions since 2013 owe a combined total of more than $130 million in principal balances to their former institutions. We estimate that the average balance for a student who has stopped out with an administrative hold in Kentucky is about $2,500. Across public universities, the average balance per student with a hold is about $2,700. At KCTCS institutions, the average debt value for students with holds is closer to $1,000. All institutions reported sending past due balances to outside collections in some way. Balance thresholds for sending accounts to collections range from $100 to $500, and time frames for entering collections range from 45 days from the start of the first semester of non-enrollment to 18 months.

How do unpaid balances affect students and staff?

Past due balance management requires communication with students, which can be made more difficult when students stop out. Students who have stopped out may no longer remember how to or be able to check their institutional email, and they may not be receiving physical mail if they have moved. As one interviewee noted, "students' phone numbers change, their addresses change. How do we actually contact them?" Communication with students around balances while they are still enrolled requires dedicated staff and resources. After describing the timeline and the monthly automated reminders sent to students once a balance is accrued, one interviewee noted, "We have a financial ombud that will work very closely with current students and students who have been out...We are much more proactive in working with students who have balances. We will reach out. We will work with them, even before they get into a big problem, is our hope."

There is limited flexibility that can be offered to students in helping to resolve a balance and move forward with enrollment. Working within limited options, institutions use registration holds to keep students' balances from growing once they are past due. One stakeholder stated, "We're not particularly forgiving. We'll certainly work with a student and say, you know, you've got this debt. So before you can start back, you need to get it down to a certain level." There is even less flexibility that can be offered once a balance goes into collections. In another interview, one participant noted, "Once it goes into collections, that's into an area where we can't do anything about it. The student pretty much has to pay the entire balance in full before we can move forward with the student. That's been pretty frustrating." Once a debt is in collections, the only way to regain the ability to offer students additional options is for the balance to somehow be transferred back to the institution. If stopped out students are to successfully re-matriculate to Kentucky institutions, more flexible debt resolution options are imperative.

Institutions' ability to collect on past due balances from stopped out students vary across the state. Institutions reported that on average they expect to collect anywhere from 8 percent to 56 percent of a balance once a student stops out and enters into collections. Many institutions explained to us that the collection rate for this particular population can

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be difficult to calculate, as debt can be collected through both internal and external collections, and sometimes external collections can happen through different agencies. Even in the best-case scenario, institutions are only expecting to recoup half of what students owe through existing collection methods. At the same time, institutions are unable to offer a path to re-enrollment for these students, preventing them from collecting new tuition revenue or benefiting from performance-based funding initiatives.

For students, unpaid balances are one of the biggest barriers to re-enrollment. As one enrollment management representative shared with us, when helping students re-enroll, "finances hands down is the one [barrier] that will stop us in our tracks every time." Interviewees acknowledged the double-edged sword that holds related to unpaid balances create for students, as students want to return and finish their degree but also could end up in a worse off position if they take on more debt. When institutions do not have ways for students with unpaid balances to re-enroll, one stakeholder explained to us that it can be frustrating for students when they hear about comeback programs but find out they cannot participate due to their debt.

What can institutions do to ease the burden of unpaid balances?

There are many promising practices related to payment plans and debt relief in response to the data we collected from Kentucky institutions, including **payment plans that help avoid collections, debt relief options, and calculating institutional return on investment**. Each of these practices is focused on simultaneously maximizing flexibility for students and institutional economic health.

Create payment plan options to help students avoid collections: Well-advertised and convenient payment plans may be an alternative to less successful external collection methods. Some institutions provide students the opportunity to avoid external collections and stay on a path to re-enrollment. For example, Morehead State University shared that students with past due balances "may complete a Hold Agreement form, which gives them more time to make payment arrangements for a past due balance." As a result, the university was better able to collect unpaid balances from students internally, compared to their collection rate with

an outside agency.

Offer debt relief for students that return: Programs that waive student debt upon enrollment in or successful completion of credits are a strategy institutions can consider as an alternative or addition to collections, and may be a more effective revenue strategy than collections. The University of Louisville's Comeback Cards allows students who have been away from the university for at least two academic years and have less than $4,000 of debt to earn up to $1,000 per semester to apply towards their institutional debt. The amount applied to recipients' accounts is dependent upon the number of credits a student successfully completes. Those enrolled part-time earn $500 while those enrolled full-time are able to earn the maximum amount of $1,000 in a term.

Calculate institutional return to re-enrollment programs: Each institution will have a unique point at which tuition revenue from students who receive debt relief exceeds the forgone collections on the waived debt. Calculating this break-even point can help institutions make informed decisions that support student success and institutional health. The Ohio College Comeback Compact, a debt relief program in northeastern Ohio, has found that over two years new tuition revenue was 20 times greater than the expected foregone collections.[8] In Kentucky, we estimate that institutions will see a similar relationship where new tuition far exceeds forgone collections. If an average student's debt was waived, new tuition for six credits of enrollment would by 6.7 times the expected collections at the Community and Technical Colleges and 2.7 times the expected collections at universities.

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[8] Brittany Pearce and Joanna Dressel, "Turning Debt into Credentials: The Ohio College Comeback Compact Continues to Benefit Adult Learners, Institutions, and Northeast Ohio," Ithaka S+R, October 28, 2024, https://sr.ithaka.org/blog/turning-debt-into-credentials/.

Part 3: The changing landscape

What is the changing landscape of SCNC enrollment?

Adults with some college, no credential are a key group for institutions interested in increasing enrollments, and for states looking to grow their workforces. These individuals are unique from other postsecondary students, and institutions will need to develop new focuses and supports in order to recruit and support them through graduation. Moreover, the landscape of enrollment for adults with SCNC is shifting: as fewer institutions are withholding transcripts, many students will have the option to transfer to a new institution with their transcripts but not re-enroll at their original institution. While newly available transcripts are a positive change for students, there is also the potential for students to lose credit and increase time to completion if they are unable to return to their original institution. With more available transcripts for students, institutions that are not actively engaging former students and providing flexibility for enrollment will miss out on new tuition and performance-based funding incentives. In order to attract students back to their home institutions, colleges and universities will need to be intentional about providing supports that are tailored to the realities of adult students.

How can institutions adapt to the changing landscape?

Using existing models in Kentucky as a foundation, we identify a set of promising practices related to providing targeted support for adult learners that can help encourage successful credential attainment, including **dedicated points of contact, flexible course options, and targeted scholarships.**

Prioritize adult student belonging through dedicated points of contact. One key to facilitating student success—and specifically adult learners—is to

create an environment that is welcoming and accessible. There are a number of examples across Kentucky of institutions working to provide the targeted support returning students need to be successful, including establishing an office dedicated to serving their specific needs. These specific offices and points of contact can conduct proactive outreach campaigns and provide targeted advising to adult learners to help them choose the right course load, modality, and degree program for their needs. Adult Services at the University of Louisville works with a wide range of student populations looking to start at or return to the institution. They work with students from different age groups, with varying professional and lived experiences, and who have distinct personal responsibilities. In this office they help students with everything from application to course registration and adjust their approach to meet the needs of each student. As another example, Murray State University serves adult students through the Center for Adult and Regional Education (CARE), applying what they call the "CARE" standard for helping students navigate bureaucratic processes.

One starting point for all institutions is an online landing page populated with information pertaining to re-application, degree options, financial aid, and resources to make necessary information available to interested students. These pages communicate to students that they have options and are welcome to re-engage with the institution. Adequate funding and support for staff members is necessary for these centers, teams, and individuals to be successful.

Design academics to meet students' diverse learning backgrounds, including credit for prior learning and flexible course times and modalities. Course flexibility, including online courses and credit for prior learning (CPL), better accommodate adult learners' experiences and lives. Across our interviews, stakeholders shared that their institution was investigating how to best implement CPL, optimize schedules, and provide online courses. Northern Kentucky University (NKU) emphasized that CPL is a large component of supporting adult learners. Although NKU looks for "any and all ways for adult students to get credit for their experience," they found that it was easiest to do this if the student had earned some kind of certification or credential during their experience. Research related to the learning outcomes and requirements of these experiences and coordination with faculty made it possible for NKU to create a robust catalog of CPL options for returning students. CPL options can save students time and money, resources that are often limited for stopped out

students. Relatedly, providing online options can help students seamlessly integrate their coursework into their existing responsibilities, especially students with no or restricted access to transportation. Flexible course options have the power to not only benefit students looking to return, but institutions looking to maximize enrollment as well.

Allocate scholarship funds to help returning students pay for college. The financial burden of returning to school is not only felt by those who have institutional debt but also those coming back with no balance. When asked about challenges faced by students with SCNC, institutional stakeholders repeatedly underscored the barrier created by cost. Participants also consistently pointed out that scholarships meant for adult learners would be the number one best way to help these students return and succeed. A couple of institutions are allocating funds to this end. Murray State University has added scholarship opportunities to its latest stopped out students campaign, an addition that has not been available in the past and is sure to enhance the institution's outreach efforts. The University of Louisville also tested out adding a financial aid component to their outreach campaigns with their Return to the Nest initiative. Return to the Nest offered to cover one credit-bearing course if the student agreed to come back to the institution, which created a low-stakes re-entry point for stopped out students. Northern Kentucky University has also implemented a scholarship for returning students. Institutions can create a more inviting environment for students with SCNC by updating their information sharing processes, how they provide courses and services, and the financial resources available to students.

Conclusion

Across the nation, institutions are reconnecting with stopped out students. Successfully engaging with adult learners has positive consequences for state economies, institutional enrollment and completion goals, and resident quality of life. In Kentucky, the Council on Postsecondary Education is spearheading this work in the state by providing resources like the Kentucky Student Success Collaborative, Adult Learner Community of Practice, Childcare Solutions Network, and Credit for Prior Learning Coaching Support, while supporting knowledge building through Adult Learner Onboarding Journey Mapping and Parenting Student Voice Research. Following CPE's lead, institutions across the state of Kentucky are looking to proactively re-engage stopped out students and help them earn a credential. Furthermore, institutions have refined their processes and put key targeted supports in place to help adult learners re-enroll and stay enrolled. By making adult learners a clear priority, creating opportunities for cross-institutional learning, and providing resources for students and institutions alike, states and systems can build on Kentucky's examples and create an infrastructure within which adult learners and the colleges and universities that serve them can be successful.

This document highlights some of the ways institutions in Kentucky are doing their part to re-enroll stopped students. If implemented well, the recommendations outlined above will support state and institutional completion goals as well as students' economic well-being. Streamlining and centralizing processes and information related to administrative holds can save staff time and energy while saving students frustration and confusion. Providing debt relief options and implementing measures that help keep student balances out of collections ensures that institutions and students have the flexibility needed to allow students with institutional debt to re-enroll. Targeted support, including course flexibility and dedicated financial resources, makes it more feasible for returning students to successfully integrate coursework into their existing responsibilities. By integrating one or more of the recommendations outlined above, institutions could simultaneously support adult student success, advance their own enrollment goals, and contribute to state economic stability.

If your institution or state is interested in partnering with Ithaka S+R to address barriers to adult learner engagement, through program implementation, technical assistance, or other solutions, please reach out to Liz Looker, senior program manager, elizabeth.looker@ithaka.org.