



ISSUE BRIEF

Supporting Adult Learner Re-Enrollment Statewide

Key Considerations from *Addressing
Re-Engagement and Re-Enrollment for
New Jersey Learners with Some College,
No Degree*

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ITHAKA S+R

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Introduction

According to recent National Student Clearinghouse (NSC) data, at the start of the 2023-24 academic year the population of students with some college, no credential (SCNC) under the age of 65 nationwide reached 37.6 million. Over 757,000 of those working age, stopped out students are New Jersey residents. Re-engaging and re-enrolling these students supports individual economic mobility, generates new tuition revenue for institutions, and advances regional education and economic goals. Understanding the potential impact of successfully re-engaging and re-enrolling these students, the New Jersey Office of the Secretary of Higher Education (OSHE) has worked to support institutions and students through the statewide Some College, No Degree (SCND) Initiative.¹ As part of the multipronged statewide approach, OSHE has provided two cycles of grants to help institutions develop programs and initiatives to support returning learners.

As a part of this initiative, New Jersey OSHE collaborated with Ithaka S+R to better understand the challenges and successes experienced by institutions and students during the re-engagement and re-enrollment process and, when applicable, how institutions used the SCND grants. Ithaka S+R conducted interviews with relevant stakeholders and collected institutional data about administrative holds, past due balances, and re-enrollment practices and policies. This work was made possible by generous funding from Lumina Foundation and The Kresge Foundation. In this brief, we highlight insights from our longer report about this work “Addressing Re-Engagement and Re-Enrollment for New Jersey Learners with Some College, No Degree” and share considerations and promising practices related to providing statewide support to students with SCND.

¹ “Statewide ‘Some College, No Degree’ Initiative,” Office of the Secretary of Higher Education, <https://nj.gov/highereducation/somecollegenodegree.shtml>.

Barriers to re-enrollment

When students with SCND seek to complete their degree or certificate, they (along with the institutions they want to return to) often face a complex set of challenges. Proactively addressing these obstacles requires attention to three key areas: **administrative holds**, **past due balances**, and targeted **enrollment and engagement supports**.

Administrative holds are a pause (or alert) that a college or university staff member or automated system places on a student's account to indicate that the student needs to take an action. Administrative holds can prevent a student from enrolling and/or from obtaining an official transcript until such action is taken. The hold is removed when the action is completed. Students can have holds on their accounts for a variety of reasons. For this report, we focus on administrative holds that are placed due to past due balances.*

Past due balances are an outstanding unpaid amount for charges such as tuition, fees, fines, or other charges that were not paid by the official due date.

Engagement and enrollment supports are designed to reduce the barriers to re-enrollment and help returning students persist. They often address basic needs, such as food, housing, childcare, and transportation, and can also include flexible class schedules, course modalities, and academic support options to accommodate students' varied responsibilities. Support can come in the form of financial assistance, dedicated points of contact for re-enrolling students, and other creative solutions.

*The data we report in this brief is from 2013 – 2023, so it predates the Department of Education's regulation, effective July 1, 2024, that substantially limited circumstances under which higher education institutions could withhold transcripts for unpaid balances. Under conditions allowed by the new guidance, some institutions in New Jersey and nationally still withhold partial transcripts for unpaid balances. See: <https://www.federalregister.gov/documents/2023/10/31/2023-22785/financial-responsibility-administrative-capability-certification-procedures-ability-to-benefit-atb>.

Key statistics among New Jersey institutions

In this section, we share relevant statistics to illustrate the scope of past due balances and administrative holds in New Jersey. In the tables below, we provide data from the 21 institutions that participated in the project (see Appendix A for the list of institutions who shared aggregate data). Table 1 displays institutional counts of full-time undergraduates in fall 2023 and the counts of students stopped out at each institution from the years 2013-2023. This data indicates the size of the population of students with SCND relative to recent enrollment.

Table 1. Participating Institution-Level Data on Stopped Out Students in New Jersey

Metric	Minimum	Average	Maximum
Full-time undergraduate enrollment (fall 2023)	1,904	8,728	36,588
Count of stopped out students (2013 - 2023)	1,204	12,700	40,180
Students who have stopped out (2013 - 2023) as percent of fall 2023 undergraduate enrollment	21%	146%	556%

Note. Data points are at the institution level, and the average is an aggregate measure of institution-level data.

A key group of students our research focused on were those who were stopped out with administrative holds. To provide a sense of the size of this subpopulation among participating institutions, Table 2 presents institution-level data on counts of students with transcript and/or registration holds.

Table 2. Institution-Level Data on Administrative Holds in New Jersey

Administrative Hold Metric	Minimum	Average	Maximum	Total
Count of students who have stopped out with transcript holds (2013 - 2023)	47	2,157	5,345	28,044
Count of students who have stopped out with registration holds (2013 - 2023)	114	2,662	10,363	55,912

Note. Data points are at the institution level, and the average is an aggregate measure of institution-level data. All 21 institutions provided counts of stopped out students and stopped out students with registration holds; however, only 13 institutions were able to provide counts of stopped out students with transcript holds from the specified range of years.

Institutions set differing thresholds for use of transcript and registration holds. In Table 3 below, we provide data on the balance thresholds at which institutions impose such administrative holds. All the participating institutions reported that they impose administrative holds on student accounts should an unpaid balance meet or exceed the threshold at the conclusion of the current term of enrollment. On average, institutions reported that balance thresholds for transcript holds were much lower than for registration holds (approximately \$44, compared to approximately \$651).

Table 3. Institution-Level Dollar Thresholds at which Administrative Holds are Imposed

Metric	Minimum	Average	Maximum
Minimum institutional dollar threshold for transcript holds (before July 1, 2024)*	\$0.01	\$44.34	\$500
Minimum institutional dollar threshold for registration holds	\$0.01	\$651.43	\$3,001

Note. Data points are at the institution level, and the average is an aggregate measure of institution-level data. As of July 1, 2024, six of the 21 participating institutions withhold partial transcripts. Five of those

institutions impose transcript holds for balances at or under \$50 and one imposes them for balances over \$3,000.

Statewide support

Through New Jersey's statewide SCND Initiative,² the Office of the Secretary of Higher Education is using a multi-pronged approach to re-engage and re-enroll residents who left college before completing a degree. OSHE facilitated partnerships between ReUp Education,³ an organization focused on providing outreach to and coaching for stopped out students, and 22 New Jersey higher education institutions to provide outreach and coaching support for adult learners. OSHE also has awarded two cycles of grant funding⁴ to public and independent-public mission higher education institutions that receive state operating aid. These institutional grants, which include student-focused incentive and institution-focused funding components, help address returning students' barriers to re-enrollment and build the institutional capacity to serve these students. Strong collaboration between the state and institutions has been essential to expanding outreach, improving student supports, and building capacity to re-engage learners across New Jersey.

Through narrative reports and stakeholder conversations, grantees shared how the SCND grants empowered them to develop key processes and supports to help students successfully return and graduate. The reports described how institutions used the grants, and conversations with stakeholders provided additional insights into their impact. Most institutions described using funding towards **student outreach**, **direct assistance to students**, and **personalized support for students**.

² "Statewide 'Some College, No Degree' Initiative," Office of the Secretary of Higher Education, <https://nj.gov/highereducation/somecollegenodegree.shtml>.

³ See: <https://reupeducation.com>.

⁴ "Institution Grants to Enhance Supports for Some College, No Degree Students," Office of the Secretary of Higher Education, <https://nj.gov/highereducation/somecollegenodegree/institutiongrants.shtml>.

Student outreach: Almost every institution described using some form of outreach (either with ReUp Education or another third-party service provider, through their own marketing, or both) to re-engage students.

Direct assistance to students: Institutions often used the student-focused incentive funding portion of the grant to provide direct assistance. The flexibility of these funds allowed institutions to meet students' diverse needs. Whether the assistance took the form of emergency aid, enrollment incentives, or assistance towards past due balances, stakeholders described how the support strongly impacted students' ability to enroll and remain in college.

Institutional capacity for personalized support: The grants were also crucial in building the institutional capacity to serve these students, who often require a different engagement approach compared to first-time, full-time students. Some institutions used funds to hire retention or enrollment specialists that could focus on returning students (e.g. identifying student holds, aligning accumulated credits with the best degree program, and connecting students to resources). Others used funds to cover extended staff hours to offer support at times more accessible to adult learners. Several institutions also invested in developing credit for prior learning processes to help students shorten their time to degree.

Overall, the grants provided institutions with the initial resources to focus their efforts on adult learners where they were unable to previously. Stakeholders explained that having a state-level support to jumpstart conversations helped make adult learners a priority for upper administration, which made it easier to get approval to take on new projects.

Key considerations for re-engaging students with SCND

Throughout this section, we share three **key considerations** for states and institutions looking to successfully implement SCND initiatives in their context. Each consideration is paired with a set of practical next steps and examples from the New Jersey SCND Initiative and New Jersey institutions that can be used to put the insights from this project into action.

Flexibility is a vital component of providing returning students with the support they need, from re-engagement all the way through completion. To provide student-centric support for returning students, states and institutions can develop flexibility in three key areas:

- *Past due balances:* Past due balances create a sometimes insurmountable barrier for returning students. Students usually cannot re-enroll if they have a balance, and addressing the balance can be difficult to impossible for students with other financial responsibilities. Offering flexibility in payment options and connecting students with support for past due balances can help students re-enroll and help institutions access new tuition revenue. An important way to connect students with past due balance support is through proactive communication about re-enrollment programs and financial assistance they may be eligible for. For example, participants from William Paterson University described how the director of degree completion and adult learning directly emailed students with past due balances about a debt resolution opportunity. Flexible payment options can include using available funding to reduce or clear balances, offering payment plans that allow students to re-enroll with a balance, and providing balance deferment so that students can access financial aid. At Atlantic Cape Community College, students who are committed to returning complete a process similar to a financial aid appeal, and once they finish the first half of their first return semester, the institution pays off their balance. Providing these options allows students to re-enroll efficiently and institutions to access tuition revenue that often significantly exceeds the past due balance covered by the institution.

- *Emergency aid:* Finances are a key concern for returning students, whether they have a past due balance or not. Juggling tuition payments alongside other financial responsibilities can make it difficult for students to remain enrolled. Based on grantees' experiences providing students with additional financial support, institutions should consider more flexibility in allowing students to tailor emergency aid to their most pressing needs. Similar to the majority of students currently enrolled in postsecondary education, adult learners experience basic needs insecurity.⁵ Institutions used the SCND funding to fit the needs of the students where possible, for school supplies such as laptops but also for essential living expenses. Grantees noted that while direct emergency aid was impactful when restricted to certain expenses, it was even more effective when students could use the funds flexibly to address their most immediate needs. Allowing flexibility in emergency aid often determined whether students persisted through the semester or stopped out again.
- *Programming:* Students with SCND often balance work, caregiving and other responsibilities, making flexible programming essential. Shared experiences among SCND grantees made it clear that institutions should review returning students' participation in support and engagement activities, and seek their input on preferred formats and frequency for future activities. For example, an in-person "Welcome back" event at one university was attended by about 7 percent of the invited students. While institutions reported that returning students tended to prefer virtual events over in-person options, in-person events provide opportunities for individualized support and advising. These grantee experiences highlight the importance of aligning engagement opportunities with students' availability, interests, and competing responsibilities.

⁵ "Student Basic Needs Survey Report: The Hope Center 2023-2024 Student Basic Needs Survey Report," *The Hope Center for Student Basic Needs at Temple University*, February 26, 2025, <https://hope.temple.edu/sites/hope/files/media/document/Hope%20Student%20Basic%20Needs%20Survey%20Report%20202324.pdf>.

Returning students require targeted, responsive, and consistent support.

Although returning learners bring a wealth of strengths, they also often have a constellation of educational experiences, life responsibilities, and concerns that require expanded supports. Consequently, it is important for institutions to develop systems with two key characteristics:

- *Systems that are responsive to student needs:* To address hurdles such as time to degree and access to services for students, institutions can consider proactively developing systems that consider the realities of students with SCND. These students often look for affordability, a reasonable time commitment, and consistent support when returning. One way to provide this is through credit retention solutions that allow students to receive credit for their previous educational, life, and work experiences. To make this process more streamlined for individual institutions, institutional networks or state agencies can align on credit for prior learning procedures and transfer credit policies across institutions. In New Jersey, some institutions rely on articulation services from Thomas Edison State University and the New Jersey Prior Learning Assessment Network (NJ PLAN) or develop their own CPL policies and faculty training. State incentives and guidance can further encourage adoption. Credit retention solutions can save returning students both time and money, simplifying the pathway to completion.
- *Systems that optimize capacity:* Because the comprehensive support returning students often need can be resource-intensive, institutions may consider evaluating staff capacity and restructuring roles or offices to provide individualized support, especially as SCND efforts grow. Institutions can do this by identifying dedicated points of contact for students with SCND and prioritizing proactive collaboration. For example, Rowan University has a degree completion specialist who identifies holds and helps returning students align credits with degree programs, while close coordination between bursar and financial aid offices allow staff to resolve holds efficiently. Developing external partnerships to provide additional capacity is another beneficial strategy. Institutions noted that working with the ReUp partnership expanded their ability to re-engage and offer additional support to stopped out students.

Re-engagement and re-enrollment require an integrated approach that cultivates institutionalized buy-in. These efforts demand a significant amount of capacity, resources, and malleability. To sustain these efforts, institutions can nurture buy-in through three avenues:

- *Leadership buy-in:* Institutions and states looking to support students with SCND should look for ways to cultivate leadership buy-in. Stakeholders shared that support from senior leadership was crucial for making adult learner-focused initiatives an institutional priority. The approval enabled institutions to dedicate necessary resources and capacity to new policies and engagement strategies. Institutions can build this commitment by identifying institution-specific goals around students with SCND or statewide initiatives like the SCND Initiative in New Jersey.
- *Culture and policy shifts:* Implementing processes and policy changes to better support returning students also requires additional collaboration and buy-in from senior staff who oversee certain departments or systems. A part of this work will require creating a mindset shift among faculty and staff about the different experiences and needs of returning students. One interviewee formed a cross-departmental working group to better define and advertise the policies around credit for prior learning. With support from the provost, the committee's work has helped get credit for prior learning experiences counted towards degree requirements as well as graduation. Establishing structures that encourage collaboration and a shared commitment to serving adult learners is essential to making students with SCND feel supported throughout the re-enrollment process.
- *Future funding streams:* Institutions hoping to focus on re-enrollment work would benefit from identifying future funding streams so that initiatives financed by temporary funds can maintain their impact and grow. Time-limited funding like the SCND grants in New Jersey can create momentum, highlight need, and showcase impact. Grantees noted that the grants provided the foundation for re-engagement efforts and they could clearly articulate the benefits to students and institutions. This documented progress can strengthen the cases for allocation of internal funding or other applicable grants. Considering how to use temporary funding to collect data, support better student

outcomes, and articulate impact can help institutions be better prepared to acquire future funding streams and nurture sustainability.

Appendix A: Participating institutions

The following institutions contributed to the longer report and this brief by sharing aggregated data.

- Atlantic Cape Community College
- Bergen Community College
- Brookdale Community College
- County College of Morris
- Felician University
- Georgian Court University
- Hudson County Community College
- Middlesex College
- Montclair State University
- New Jersey Institute of Technology
- Passaic County Community College
- Ramapo College of New Jersey
- Raritan Valley Community College
- Rider University
- Rowan College of South Jersey
- Rowan University
- Rutgers University-New Brunswick
- Salem Community College
- Stockton University
- Thomas Edison State University
- William Paterson University of New Jersey