



REDUCING BARRIERS TO  
STUDENT SUCCESS:

RETHINKING  
INSTITUTIONAL DEBT TO  
INCREASE RETENTION

SHEEO Higher Education Policy Conference

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# Today's Presenters



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# Agenda

1. Introductions
2. Reducing Barriers
3. Ohio College Comeback Compact
4. Stark State College Perspective
5. Discussion

# PROJECT OVERVIEW - REDUCING BARRIERS

Five Ohio community colleges implemented campus-based pilot projects that:

Identified and creatively worked with currently enrolled students who have institutional debt

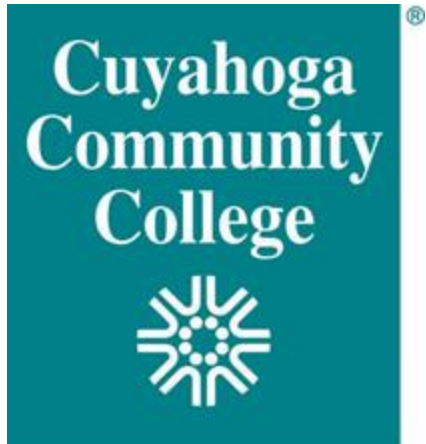
Measured progress over two years toward implementing institutional policies that help lower-resourced, first-generation college students avoid incurring prohibitive institutional debt

Reinforced retention strategies and demonstrate the mutual benefit to students and institutions.

# PROJECT PARTNERS AND FUNDERS



# PROJECTS FOCUSED ON REDESIGNING DEBT PAYMENT PLANS TO SUPPORT STUDENT SUCCESS



PROJECT FOCUSED ON CHANGING COLLEGE DROP  
POLICIES FOR NON-ATTENDANCE & NON-  
PAYMENT



**OWENS**  
COMMUNITY COLLEGE

# PROJECTS FOCUSED ON ENHANCING ADVISING AND COMMUNICATIONS WITH STUDENTS

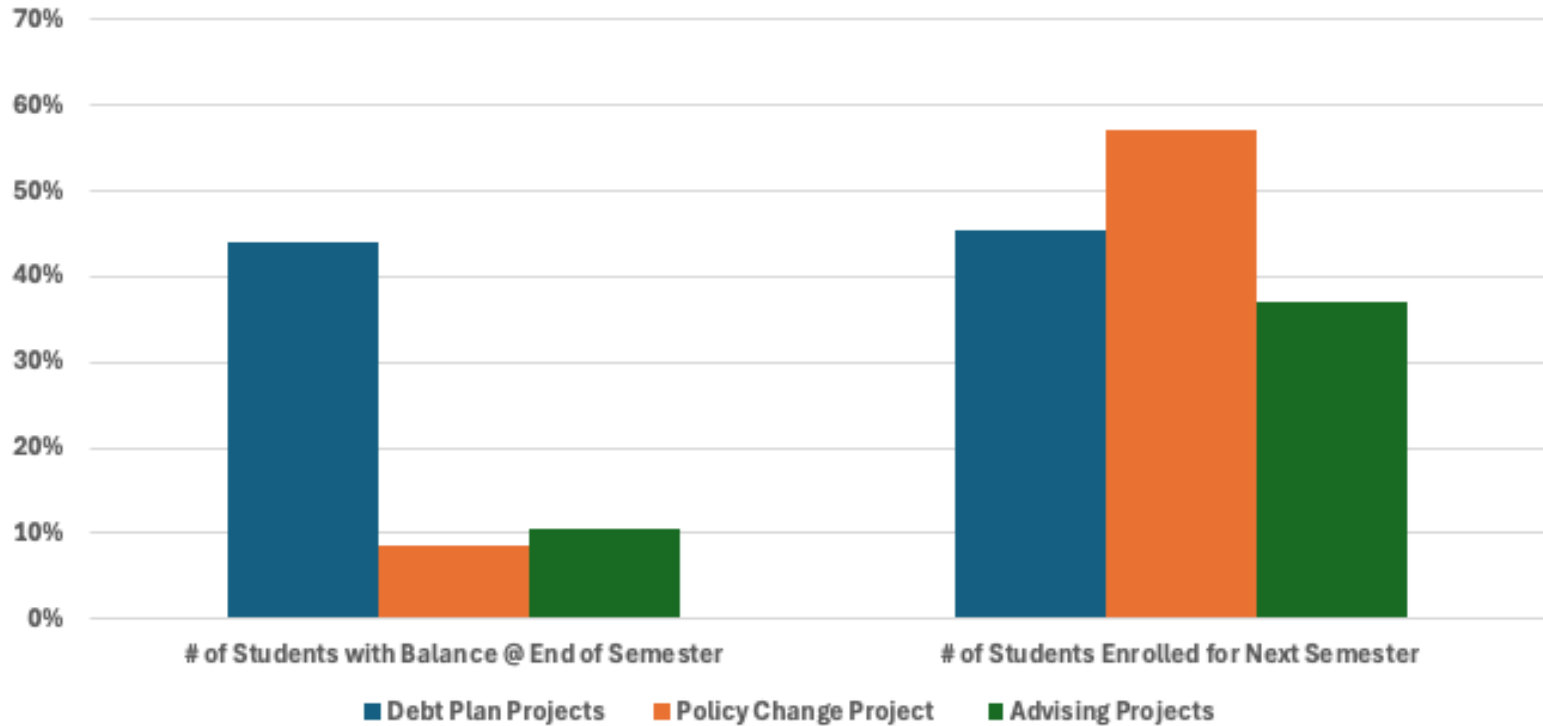




# PROFILE OF STUDENTS

Student Group	All Students All Colleges	All “Pilot” Students All Colleges	Students in Debt Plan Projects	Students in Policy Change Project	Students in Advising Projects
Total	69,928	14,550	431	8,527	5,592
Female	60%	59%	75%	60%	56%
Full-time Enrollment	32%	34%	23%	34%	34%
Minority	35%	27%	36%	29%	22%
25 years old and over	45%	39%	55%	40%	38%
Receiving Pell Grants	40%	31%	18%	37%	23%

### Impact of Key Metrics by Category of Project



# HIGHLIGHTS BEYOND THE PROJECT METRICS

Edison State reported that pilot students achieved higher GPAs than those not in the project, translating into more students in the pilot reaching satisfactory academic progress (SAP). They also saw a reduction in students who had to return financial aid as they remained in class longer.

Owens found that among 190 students who were dropped because of non-attendance early in Spring 2024, 46 have re-enrolled for the Fall 2024 semester...thus far! The college will conduct a deeper analysis after the fall semester census data to explore how they can bolster their re-engagement efforts.

Stark State will share some additional details of lessons they learned.



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## NEXT STEPS

- Draft a final report for the funders, partners, and other colleges
  - Sharing lessons with the field:
    - State Higher Education Executive Officers' 2024 Higher Education Policy Conference
    - Ohio Association of Community College's Student Success Leadership Institute
  - Planning Phase 2 of the project in 2025
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# Ohio College Comeback Compact



# Ohio College Comeback Compact

- **Release holds** so students can re-enroll and continue their education
- Reduce barriers that prevent students from degree completion by **eliminating institutional debt**
- Help institutions **capture a portion of lost revenue** they otherwise would not have
- Coordinate **centralized outreach and advising** to effectively target and reach stopped out adult learners



# Eligibility and Qualification

## **To be eligible for the Compact:**

- Time since last enrollment = 2+ terms
- GPA of 2.0 or better
- Debt of \$5,000 or less (no bankruptcy, special counsel, or debt at multiple institutions)

## **To qualify for debt resolution:**

- Complete the academic term and earned minimum required credits
- Pay tuition and fees for term of enrollment
- Agree to terms and conditions

# A Collaborative Effort

## **4 Community Colleges**

- Cuyahoga Community College
- Lakeland Community College
- Lorain County Community College
- Stark State College

## **Supported by:**

- Ithaca S+R
- Ohio Department of Higher Education
- Ohio Attorney General's Office
- College Now Greater Cleveland
- ReUp Education

## **4 Universities**

- Cleveland State University
- Kent State University
- The University of Akron
- Youngstown State University

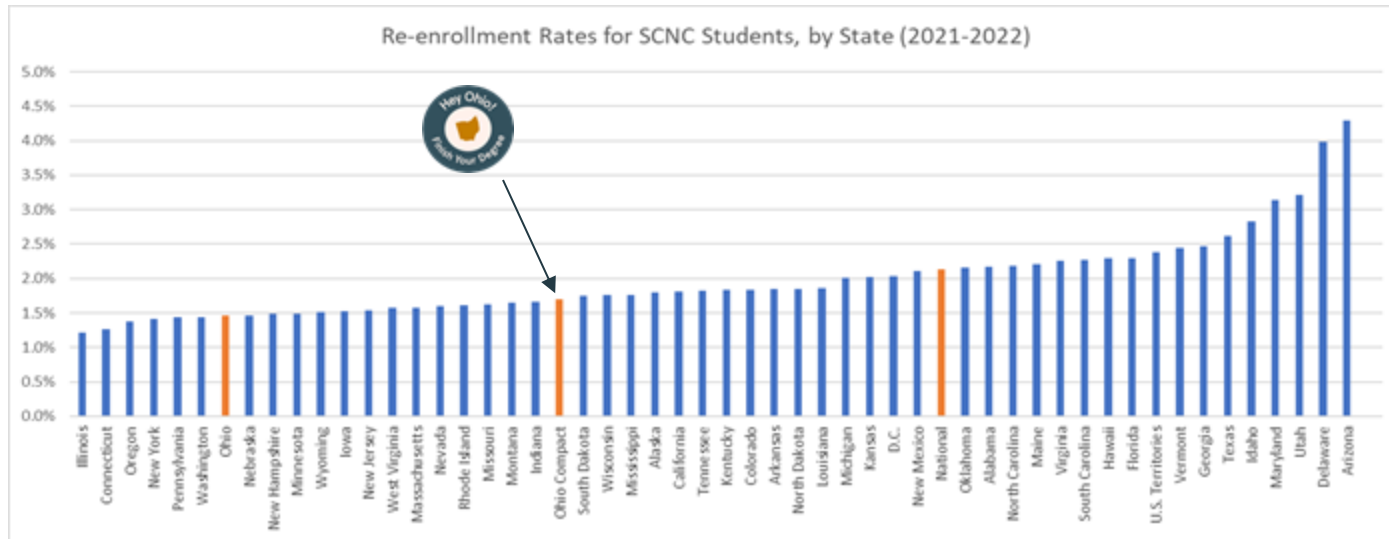
## **Funders:**

- Lumina Foundation
- The Kresge Foundation
- The Joyce Foundation



# Pilot Year Outcomes Were In Line with Expectations

- 156 students returned, which is 1.7% of Compact-eligible students
- This compares favorably to the 1.5% return rate of the overall SCNC population in Ohio and approaches the 2.1% return rate nationally



## Return on investment for institutions

*The dollars and cents of this approach make sense:*

**\$135,000** in nominal debt canceled at an  
expected 15% collections rate:

**\$20,000**  
in estimated collections foregone



**\$200,000+**  
new tuition revenue generated

# Additional Efforts in Ohio

- Institution-specific programs
  - Unique sets of criteria
  - Debt forgiveness ranging from \$1,000-5,000
  - Various funding models
- SOCHE BOLD Compact

# What We're Learning

## Insights from our evaluation efforts

- Participating students continue to face challenges related to cost of postsecondary education, competing priorities, and family obligations
- Wraparound support services, intrusive advising and assistance are key to student success
- Students and administrators found they program to be a motivator for re-enrollment

# Institutional Perspective: Stark State College

Scope of the Reducing Barriers work was to mitigate the number of students dropped via our non-payment policy

**Current Policy:** All students are required to pay their tuition and fees by the scheduled payment date to avoid being dropped from all courses. If they have the means to pay, the student has ten days to seek approval for readmission into their courses.

Key areas of focus for communication to students:

- What do students need to pay
- How can they pay
- Resources available to help pay the bill

# Challenges to implementing

1. Influencing student behavior to access portal for invoices and deadlines
2. Large volume of messages required to make an impact
3. External student priorities
4. Internal competing priorities

# Institutional wins

1. Increased access to instruction for students
  - a. Significantly decreased non-payment drop for three consecutive terms
2. Increased volume of students persisting to 2nd term
3. Reduce number of students owing debts end of term
4. Increased enrollment and revenue for institution

# Results

Spring Year	Headcount Dropped	Credit Hours Dropped	% of Headcount Dropped	Total Cost of Drop
2018	107	763	0.96%	\$129,405
2019	108	667	0.97%	\$113,124
2020	115	828	1.06%	\$144,569
2021	89	654	0.92%	\$117,458
2022	55	367	0.58%	\$67,748
2023	45	322	0.49%	\$61,051



# Ohio College Comeback - Stark State

- Engage stop-outs from Stark State and transfers other institutions
- Connect students to advising and create completion plans
- Educate on payment resources to complete credential
- Connect them to resources to help overcome barriers to completion

# Challenges to implementing

1. Bad contact information makes it hard to engage
  - a. Current list of 1,111 students has 300 good phone numbers
2. Eligibility requirements prevent us from marketing to all stop-outs with debt reducing overall impact
3. Eligibility requirement of 2.0 GPA also excludes large population of first semester stop-outs

## Institutional wins

1. Provides a pathway for stop-outs to complete credential
2. Execution is light on institutional resources
3. Opens a pathway for transfer from state Universities as transcripts are not being held
4. Increases institutional enrollment/revenue

# Discussion



# Key Takeaways