



**Lumina**<sup>™</sup>  
FOUNDATION

LUMINA ISSUE PAPERS

---

# **SCALING COMPLETION COLLEGE SERVICES AS A MODEL FOR INCREASING ADULT DEGREE COMPLETION**

by Nate Johnson and Alli Bell

DECEMBER, 2014



---

# Scaling Completion College Services as a Model for Increasing Adult Degree Completion

## Key takeaways

- Several colleges and universities offer “Completion College” services that help students finish their degrees by integrating credits earned at multiple institutions and through assessing their prior learning.
- Some of these institutions have decades-long track records of success.
- Most institutions offering these flexible services can award degrees at substantially lower costs than traditional colleges and universities.
- If Completion College services were more widely available nationally, by one estimate, as many as 800,000 more students could earn degrees within 10 years at a savings of \$36 billion.

## Introduction

An estimated 46 million adults have some college education but have not completed their degrees.<sup>1</sup> For many, especially those who have accumulated several years’ worth of credits, the inability to finish college remains a frustration. If the United States is to achieve its ambitious education attainment goals, many more adults with such experience must finish their degrees.

While there is a role in this effort for every college and university, “Completion Colleges” offer an extremely cost-effective route to degrees for students who have substantial amounts of prior credit or experiences that can be translated into credit through prior-learning assessment.

Serving adults with some college experience, while widely recognized as important, rarely gets the same attention from policymakers, trustee boards, and the news media as other key issues in American higher education. This paper, supported by Lumina Foundation, highlights the potential of Completion College services to help states, higher education systems, and separately accredited institutions to affordably graduate larger numbers of adults who have stopped out of college.

## What are Completion Colleges?

Completion Colleges have been around for decades, but their unique missions and service models are not widely known or well understood even within higher education. Common features of institutions offering these services include:

- Primarily focused on bachelor’s degrees.
- Low proportion (less than 25 percent) of first-time, full-time freshmen among incoming students.
- High proportion (more than half) of students age 25 and older.
- Separately, regionally accredited.

- Heavily reliant on online instruction.
- Extensive use of prior-learning assessment.
- Streamlined transfer and integration of credits earned at other colleges and universities.

From 1987-88 to 2012-13, the numbers of degrees and certificates of all levels awarded by Completion Colleges grew by 111 percent—from 7,244 in 1988 to 15,357 in 2013.

Completion Colleges originated in the early 1970s, when many states were concerned with issues similar to those American higher education faces today. Colleges and universities had expanded rapidly in the wake of the GI Bill to accommodate vastly more students. Many adults were nonetheless left behind, unable to complete degrees through traditional instruction.

To address the needs of such students, a number of states experimented with new academic delivery models. States in the Northeast, in particular, passed similarly worded legislation to establish state-supported, separately accredited four-year colleges to serve adults who had started college elsewhere and had not finished. These institutions were meant to fill gaps in the system faced by women whose educational careers had been interrupted by child rearing; by GIs returning from Vietnam; and by other life circumstances. For example, the New Jersey Board of Higher Education resolved to “develop new structural approaches... for people unable to attend a college full-time” that would allow students to “receive academic recognition for skills and knowledge acquired in a variety of ways and... permit New Jersey residents to complete part or all of their work toward a... degree without formal attendance at a campus.”<sup>2</sup>

Serving adults who want to complete their degrees is the top priority at these colleges today.

## Who are the Completion Colleges?

Charter Oak State College (New Britain, Conn.), Empire State College (Saratoga Springs, N.Y.), Excelsior College (Albany, N.Y.), Granite State College (Concord, N.H.), and Thomas Edison State College (Trenton, N.J.), emerged from related legislation and design efforts in the early 1970s. Governors State University (University Park, Ill.) was created in 1969 as an upper-division public university and in 2014 transitioned into a role as a more traditional university also offering Completion College services. Colorado State University-Global Campus (Greenwood Village, Colo.) has a mission of serving nontraditional students, who are not otherwise eligible for Colorado State’s bachelor’s degree programs.

Nationally, Completion Colleges share a number of specialized core capabilities and competencies that create competitive advantages and offer real value for students. These include:

- Clear policies for—and extensive expertise in—assessing, validating, and integrating prior learning.
- A historic focus on nontraditional, adult students as core constituents, with few or no freshmen entrants.
- High receptivity to transfer students and willingness to acknowledge academic credit earned elsewhere that meets faculty-established quality standards.
- Statewide and interstate rather than local or regional service orientations.
- Strong emphases on offering convenient, online courses.

Nationally, Completion Colleges share a number of specialized core capabilities and competencies that create competitive advantages and offer real value for students.

**Charter Oak State College** is perhaps most narrowly focused on its original mission as a Completion College. Headquartered in New Britain, Conn., Charter Oak has no classroom-based programs or facilities other than its small administrative offices. The school offers only undergraduate degree programs and will accept transfer credit or prior-learning assessments for virtually the entire content of a degree program, if all of the school's requirements can be met. In 2014, Connecticut Gov. Dannel P. Malloy charged the college with oversight of the state's new "Go Back to Get Ahead" program, which offers college stop-outs up to three free college courses when they return to any public institution in the state to finish their degrees. Charter Oak is coordinating the new program.

**Colorado State University – Global Campus (CSU-Global)** is a new, separately accredited on-line university. CSU-Global is focused on serving adult students with prior educational experiences. In order to avoid competing with existing Colorado institutions, CSU-Global focuses on older students who have not been able to complete their programs at traditional colleges and universities. Although CSU-Global has been specifically prohibited from admitting first-time, first-term freshmen, the institution will soon start enrolling first-time freshmen as part of a spring 2014 change in state legislation.

**Empire State College** in Saratoga Springs, N.Y., is part of the State University of New York (SUNY) system. Empire State has among the most extensive program offerings of the Completion Colleges, with physical facilities located around New York State. The college's original mission was framed not specifically around Completion College services, but as promoting the integration of wide varieties of learning experiences for many different types of students. This emphasis has resulted in the university becoming a major destination for students of all ages looking to complete degrees flexibly and efficiently. The combination of online and classroom-based offerings and the fact that students are encouraged to take courses outside of the institution whenever appropriate, results in high levels of flexibility.

**Excelsior College** in Albany, N.Y., was established in the 1970s as a public institution known as Regents College. In 1998, the college became an independent nonprofit while retaining its public mission. Excelsior has tuition and fees somewhat higher than those of its public counterparts but below those of many for-profit institutions. Excelsior has established itself nationally as a "credit bank" that can integrate courses for students from a wide variety of institutions onto a single transcript and as a source of credit-by-exam assessments that are widely recognized and accepted. Excelsior offers a range of courses and programs, but the college has a special focus in nursing, with the largest undergraduate program in the United States.

**Granite State College** in Concord, N.H., offers many options for undergraduate degree completion but also has programs for entering freshmen, a limited number of master's degrees, and both online and classroom-based offerings, with physical facilities at nine regional and academic campuses around New Hampshire.

**Thomas Edison State College** in Trenton, N.J., is one of New Jersey's 11 public colleges and was founded to provide adults with an alternative, flexible, and high-quality method for completing their degrees. Thomas Edison offers more than 100 areas of study to at least 20,000 students from all 50

states as well as 60 countries. The campus comprises five buildings, including a nursing education center, but most students take courses online. Thomas Edison has a generous transfer policy and allows students to transfer up to 120 credit hours toward a bachelor's degree. The school also encourages students to pursue credit for prior experience such as corporate or military training, through licensure and certification programs, and through other examinations.

**Governors State University** in University Park, Ill., opened in 1969 with the mission of serving traditionally underserved students. With a large, 750-acre campus, Governors State is more centralized and classroom-based than other Completion Colleges, but it has a similar focus on adapting and innovating to serve students who have not found their place in higher education. Originally an upper-division institution, the university has historically emphasized transfer and integration of students' prior educational experiences, and it has formal transfer agreements with many Chicago-area community colleges. Governors State's location 30 miles south of Chicago makes the university both a regional public campus for the southern part of the Chicago area and an accessible destination for the majority of the state's population. While Governors State will continue to emphasize transfer and serving adult students, it added the option of freshman entrance 2014 and has built its first residence hall.

Collectively, Completion Colleges have produced thousands of graduates for their home states and have served thousands of out-of-state students who have come across them despite the institutions' relatively limited marketing and outreach budgets.

Other institutions around the country also share a strong focus on completion for nontraditional students, whether alongside more traditional offerings or delivered through alternative models. Public institutions—or nonprofit institutions founded by public officials—such as University of Maryland University College, Western Governors University, Troy State University in Alabama, and Metropolitan State University in Minnesota, among others—share elements of their philosophies and missions with the Completion Colleges described above. In addition to separately accredited institutions such as these, there also are units within larger institutions, such as Palmetto College at the University of South Carolina, or the Complete Florida program at the University of West Florida, that seek to provide degree completion opportunities within larger accredited institutions. Tennessee and Washington have sought to organize consortia or provide common points of advising for students to access completion opportunities at a variety of participating institutions.

## Potential for Growth

Ideally, every high school graduate who wants a bachelor's degree would have an easy time navigating traditional degree tracks and would finish her or his course of study at a single institution—or through a well-designed community college-to-university "2+2" or "3+1" program. But the sheer numbers of adults with some college experience and no degree is testimony to how often this fails to happen.

As a result, the potential market for services Completion Colleges provide is significant. For example, Thomas Edison awarded the most degrees relative to its state population—roughly four degrees per 10,000 working-age adults.

Thomas Edison's market penetration provides a potential measure of demand nationally for Completion College services: **If Completion Colleges expanded to serve the U.S. working-age market at the level that Thomas Edison has achieved, degrees awarded could increase by more than 80,000 per year, or 800,000 within a 10-year period.** This might be a conservative estimate, because there is no indication Thomas Edison and other Completion Colleges are saturating their home markets; given their limited advertising, it is likely they are not.

Another indicator of potential market size is growth of for-profit universities, which serve a demographically similar population. As Table 1 illustrates, they do so at much higher costs than Completion Colleges and with fewer of their students earning degrees as a share of total enrollments. Much of these higher costs are borne by students and by the federal government in the form of Pell Grants and student loan interest-rate subsidies. Completion College administrators report that students who exhaust financial aid or get into significant debt at for-profit institutions often turn to them to finish their degrees more affordably, if they are financially able.

Finally, the fact that Completion Colleges serve out-of-state students who do not have access to similar options within their home states suggests there are opportunities to reach even more students, if demand can be aggregated by states, higher education systems and public colleges and universities. For example, despite the distance between Connecticut and Florida, more than 500 students living in Florida have received degrees—mostly bachelor's degrees—from Charter Oak alone (Figure 1). In recent years, this number has averaged about 25 graduates per year. (Ironically, because of their flexible transfer policies and strong interest in helping students graduate, Completion Colleges often are bundling credits that would not easily transfer from one publicly supported college or university in a state such as Florida to another institution in the same state.)

Table 2 shows that Florida students earned only about one-fourth of the credit for their degrees directly from Charter Oak through online courses. Half of their credit came through credit transfer, including 20 percent from Florida's community college or state universities. Credit-by-exam and prior-learning assessment comprised the remainder. Their education and experiential learning, much of which had been gained in Florida, was essentially "recovered" by the Completion College and repackaged to help Floridians complete their degrees.

## Program Mix

Completion Colleges most commonly award liberal studies or humanities degrees. Engineering and lab-based sciences are not among programs typically offered, because many Completion Colleges rely on online instruction to round out students' educations. Table 3 highlights the top Completion College programs and provides detailed degree information. For example, Empire State's largest program is business. In addition, Empire State and Thomas Edison have the widest arrays of major offerings. A notable exception is Excelsior College's concentration on nursing; this institution has developed a nationwide network of sites for clinical placements that allows students to combine their credit for prior learning, online education, and practical courses on an Excelsior-issued degree transcript. The college's success in this market indicates potential for Completion College services to extend beyond the common areas of liberal arts studies.

## Sources of Credit

Completion College students graduate with credit from many sources. At Thomas Edison, bachelor's graduates in liberal arts and sciences transferred in most of their credit from other regionally accredited institutions, especially from community colleges (Figure 2). Thomas Edison's online courses and credit-by-exam also were large sources of credit. One of every seven graduates relied on prior-learning assessment to help document knowledge and skills, and Thomas Edison accepts the American Council on Education's (ACE) credit recommendations for military, industry, and other meaningful education and training.

One advantage Completion Colleges have is that high-quality assessment can be costly for most colleges and universities to develop, especially when offered on a small scale. Rigorously evaluating curriculum or student portfolios requires high-level expertise in specific academic disciplines as well as skill in parsing curricula into learning outcomes and competencies that lend themselves to valid, reliable assessment. By focusing on adults with prior college and life experiences, Completion Colleges have developed core capabilities and competencies and economies of scale in delivering these services that would be difficult for more traditional colleges and universities to duplicate or match. It takes time for faculty members and specialized contractors to evaluate academic or training programs, but once this work has been completed, as has been the case at many Completion Colleges, all students who come through these programs can benefit from such evaluations at little incremental cost. Completion Colleges already have made these investments of time, money, and other resources, which run counter to the business models of more traditional players.

For example, Charter Oak has evaluated programs developed by Connecticut employers and organizations as well as some out-of-state sponsors through the Connecticut Credit Assessment Program (CCAP). This program has resulted in the establishment of credit transfer equivalencies for dozens of training programs ranging from those offered by Aetna to the YMCA.<sup>3</sup>

## Staffing

Table 4 shows the numbers of staff in key categories at four of the Completion Colleges reviewed for this paper. Only Empire State and Governors State employ tenured or tenure-track faculty. The other Completion Colleges employ long-term faculty without tenure. All make extensive use of part-time staff as adjunct instructors or mentors, who serve in more of an academic advising role.

All of the Completion Colleges have professional or academic staff who can design programs and online courses. Much specialized work involves tailoring the academic experiences for each student; as a result, student advising is central to the mission of each institution. In many cases, this service is offered at a revenue loss that enables the institutions to serve many people with prior college experience who would not otherwise consider returning to school. Academic and professional staffers work with individual students to develop individualized programs of study leading to degrees. This is the most labor-intensive element of the Completion Colleges' academic and business models.

## A Lower-Cost Option

For the credit hours they deliver directly, Completion Colleges are comparable in price to traditional colleges and universities. The real source of savings from Completion College services comes from the greater willingness to accept prior college credit and to validate prior learning through both generous transfer and assessment policies, as well as from careful integration of this evidence of learning into high-quality credentials. Students at Charter Oak, Excelsior, and Thomas Edison can, if their academic experience merits, be granted bachelor's degrees based entirely—or almost entirely—on credit they are able to transfer in. (Charter Oak also requires completion of an additional capstone course through which mastery is demonstrated). Instances of students doing this are rare, but they do occur. The expense to students is limited to enrollment and assessment fees for a single academic term. Other Completion Colleges require that at least 26 credits must be earned through their institutions in order for students to earn degrees.

As a result, Completion Colleges have among the lowest expenditure for public four-year institutions on a cost-per-degree basis. These institutions recover college credits that otherwise will be lost and therefore create low-cost opportunities for increasing education attainment rates. Table 1 shows that, on average, these colleges spend \$17,000 to \$43,000 for every degree awarded, compared with an average of \$61,000 among public four-year institutions in the United States.

The Completion College that awards the most degrees relative to its state population, Thomas Edison, reaches 4 percent of 18 to 34 year olds. The school spends an average of \$15,400 per degree, or \$45,650 less than the median expenditure per degree nationally at four-year colleges and universities. Completion Colleges' transfer policies and credit for prior learning options minimize the average expenditure per degree.

**If Completion College services reached a similar proportion of adult students nationally at the same average cost, the annual savings achieved by repackaging students' already-existing credit hours could reach \$3.6 billion. Even assuming much lower Completion College market penetration, the savings from such "credit recovery" would be more than \$500 million a year.**

For taxpayers, the annual state investment in most of these colleges has been relatively small, with Charter Oak, Granite State, and Thomas Edison each receiving less than \$3 million in state appropriations in FY12 (Table 5). Empire State was more dependent upon public funding, with more than \$40 million in appropriations, but it also offers much more classroom instruction.

## Tuition and Fees

For students with substantial college credit or who have knowledge and skills gained from experiences that can be translated into course credit through assessment, Completion Colleges offer an extremely cost-effective route to a degree.

The proportion of students at Completion Colleges who qualify for financial aid is lower than at other colleges and universities. Working adults are not likely to qualify for full Pell Grants or they may have exhausted their financial aid eligibility elsewhere. Table 6 estimates tuition and fee expenses for students entering Completion Colleges with different levels of prior college experience. For students with an associate of arts degree, which is the transfer degree most community colleges offer, tuition

and fees are similar across the institutions that differentiate tuition charges based on residency, at \$12,500 to \$17,600 for in-state students or \$18,000 to \$34,100 for out-of-state students. CSU-Global and Excelsior do not charge tuition based on residency. Tuition and fees at these institutions is about \$10,500 and \$28,500, respectively.

For a student who earns 30 credits through prior-learning assessment, fees can range from \$275 to \$1,395 for a Completion College to evaluate credit when there is no existing assessment. This usually takes the form of a course in which students, under faculty supervision, carefully assemble evidence of what they know and can do aligned to specific program-level learning outcomes and competencies. Students pay for a three-credit course and emerge with an evaluated portfolio that can potentially award upwards of 30 credit hours toward graduation.

An extreme example would be a student who enters the Completion College already having completed enough credits with other colleges and universities to meet or nearly meet bachelor's degree requirements. Three of the seven colleges examined allow students who have earned sufficient amounts of the right kinds of academic credit to complete degrees with a single capstone course and payment of admission, graduation, and registration fees. Such cases offer little opportunity for Completion Colleges to earn revenue, but they also are rare. That's because these credits must fall in the right categories to count toward all of the graduation requirements.

At Thomas Edison and Excelsior, a student who enrolls with 120 hours of previously earned academic credit that exactly matches their degree requirements could graduate immediately, after paying administrative fees of \$1,800 (in-state) to \$3,500, respectively. At Charter Oak, an in-state student with 120 credits would take the capstone course and pay \$1,900. Alternatively, Empire State requires a student to complete at least 24 credits with them to earn a degree. For example, students who enroll with 120 credits would still have to earn 32 additional credits, for a total of 144. Granite State and CSU-Global also require a minimum of 30 credits earned through them. In these service models, these requirements substantially increase the expense of finishing college compared with peer institutions.

It is unusual for students to show up at Completion Colleges with no college credit. In such cases, tuition and fees for in-state students ranges from \$26,600 at Empire State to \$56,400 at Excelsior, which as the only private nonprofit institution receives no support from the state and does not offer lower tuition to New York residents. By comparison, course requirements for a business degree from the for-profit online program at University of Phoenix would be about \$59,600.

One benefit for students seeking Completion College services is that the gap between in- and out-of-state tuition is much smaller than the typical gap among other public colleges and universities. Completion Colleges welcome out-of-state students, but the institutions do not market themselves heavily outside of their home states. This helps keep prices affordable, but it also limits the numbers of students who are aware of Completion Colleges as an option. States, higher education systems and colleges and universities might benefit from entering into agreements with Completion Colleges to aggregate demand for their services, provide student aid, and publicize their existence in an effort to reach much greater numbers of potential students without incurring additional advertising expenses.

## The Business Model

Completion Colleges were created, to a large extent, to reduce non-traditional students' time to degree by taking a generous view of the learning that occurs elsewhere and by using that learning to reduce as much as possible the need for additional courses.

Most typical are students who begin with 70 to 80 credit hours, which is significantly more than most colleges and universities are willing to accept from transfer students. However, even these higher levels of credit accumulation leave a substantial amount of remaining work (an average of 40 to 50 credit hours)—and helping students complete this work generates the bulk of Completion College revenue. Their models capitalize on the inflexibility of prevailing higher education models, which do not permit significant transfer credit and do not apply significant amounts of demonstrated prior learning from outside of the classroom toward helping adults finish their degrees. To reach these potential students, Completion Colleges have invested significant time, money, and other resources in developing cost-effective approaches for integrating credits and student learning.

The more effective Completion Colleges are at reducing students' remaining time to degree—as they were set up to do—the less revenue per student they bring in. To remain viable at scale, they must increase the numbers of students served through their course offerings. Such financial tension might be one reason it was necessary to create separately accredited Completion Colleges. With such a difficult business model, it is unlikely that easier integration of prior learning and externally earned academic credit will become a top priority for traditional colleges and universities in the absence of changes in funding incentives and accreditation requirements tied to academic residency.

In the case of Completion Colleges, the fees associated with assessing learning and recording credit toward degrees on transcripts are only a modest part of Completion Colleges' overall budgets and do not always cover the expense of the academic and administrative efforts. By leveraging their core competencies in integrating existing credit and learning experiences on transcripts to attract students who wouldn't otherwise return to college, all of the Completion Colleges actively seek to increase credit-bearing and tuition-generating course offerings, upon which they rely for financial survival and growth. For some, their online programs bring in the most revenue; the fact they will accept large amounts of previously earned credit or will assess existing knowledge and skills for credit is a marketing tool that holds appeal for adult students.

Completion Colleges could grow in a number of ways. They could find ways to assess and award credit for Massively Open Online Courses (MOOCs). But as long as the greatest amount of revenue is tied to taking their courses, there exists a tension in the business model between their academic philosophies and their financial models. One key to their ability to serve many more students will be reaching a mix of students whose need for additional coursework assures adequate revenue to cover costs, such as a mix in which the average student shows up still needing to complete 40 to 50 credits. In contrast, if larger numbers of students within a few credits of earning bachelor's degrees suddenly showed up, serving these students would be consistent with the colleges' missions but would make the Completion College model difficult to support financially at scale. This has not been the experience to date, but it must be factored into efforts to operate at scale.

## Advantages and Opportunities

The Completion College model provides several distinct advantages to states looking to improve attainment rates among the working-age population: low cost, high quality and accountability, flexibility, policy integration, and scalability.

### Low Cost

Completion College services are viable options for adult students because they can affordably package previously earned academic credit and can assess knowledge and skills gained through prior experiences. Their courses do not typically carry lower price tags than those offered by for-profit or traditional public and private colleges and universities. Overall, however, these institutions offer substantial savings to adults with large numbers of credits and significant prior knowledge and skills that most other colleges and universities have less incentive to accept or recognize, because to do so would conflict with their revenue models. Increasingly, however, the more traditional institutions are looking for ways to increase the numbers of students who complete degrees in response to outcomes-based funding and other policy options, potentially increasing the attractiveness of new partnerships with Completion Colleges.

### Quality and Accountability

Quality control is a major issue associated with support for online education and prior-earning assessment. No one wants to support so-called diploma mills. Nearly every Completion College is both public and separately accredited, meaning the institutions are accountable to state governments and to their regional accreditors, which act as proxies for the U.S. Department of Education in determining access to Title IV student aid, including grants and loans.

Because serving adult students with flexible learning opportunities is the primary mission of Completion Colleges, these institutions cannot survive without performing this function to the satisfaction of the accrediting bodies, both state and federal governments, and the student marketplace. The same is not necessarily true of online or prior-learning assessment programs within traditional colleges and universities, which have more stakeholders and much broader academic, financial, and political strength.

The stakes are significantly higher at Completion Colleges, because their regional accreditation, not to mention the career success of their president, depends entirely on providing services that would be a sidelight at more traditional institutions.

### Flexibility

With little physical infrastructure and heavy reliance on contract faculty, Completion Colleges can create and modify programs to meet emerging demand on the part of students and employers.

For-profit institutions, as well as many entrepreneurial nonprofits, have benefited from similar flexibility to great competitive advantage, although at higher costs to students.

### State Policy Integration

The public institutions are integrated into their states' strategies for college access, degree completion, student credit transfer and college affordability. In-state students are eligible for lower

tuition and, often, for financial aid. The institutions also provide sources of expertise in serving adult students that are highly visible within state systems.

## **Scalability**

The potential for scale among these institutions is significant, constrained principally by marketing budgets, student awareness and demand, and strategic choices to focus primarily on in-state markets.

Other public colleges, such as University of Maryland University College and Troy State, have shown the potential for public institutions to reach large national and international markets with highly flexible online and in-person program offerings.

For-profit colleges have clearly shown the possibility of very large-scale operations serving primarily adult students.

In principle, Completion Colleges, acting individually or working together to provide services, also could achieve national scale with the right array of service offerings and relationships with aggregate purchasers such as state governments, higher education systems, or colleges and universities seeking to help more adults finish college.

## **Challenges**

### **Marketing and Growth**

The relatively small marketing budgets of Completion Colleges keep prices lower for students, but they also stand in the way of expansion, given the enormous expenditures of for-profit and some nonprofit institutions to recruit students.

A single publicly traded company, Apollo Group, parent of the University of Phoenix, spent \$663 million on marketing in 2012. This amount exceeded the combined operating budgets of the Completion Colleges profiled.

As a result, Completion Colleges do not enjoy much brand recognition; in fact, many of these colleges and the services they provide are not well known among higher education leaders. To keep costs low, Completion Colleges will need to work with customers such as state higher education offices, higher education systems, or traditional colleges and universities to identify potential customers and aggregate student demand.

### **Limited Degree Options**

Completion Colleges are not as comprehensive in their offerings as their traditional counterparts. Some disciplines lend themselves well to the model. The top programs in Table 3 are examples. Other majors, especially lab-based science and engineering programs, can be more difficult to deliver away from campuses.

### **Second Chance Learners**

As students who have previously stopped out of the degree seeking process, this population may pose a higher risk of stopping out again than first time students. "Second chance learners" are often balancing commitments to work and family in addition to degree attainment.

## Lack of Coherent Experience

Students typically come to Completion Colleges lacking a coherent educational experience. Many have accumulated credits and experiences in a piecemeal fashion, rather than the successive and progressive manner typical to a more traditional experience. As a result, institutions must be adept in catering to a student body with a wide range of competencies and levels of experience.

## Recommendations

**States or higher education systems without Completion Colleges should consider entering into agreements with one or more such institutions to make these services available to residents who have some college experience but have not finished.**

The low out-of-state fees charged by Completion Colleges, combined with the potential for this service model to reach many more students, present an opportunity for states seeking cost-effective routes for educating their residents. These students might otherwise pay much higher tuition at for-profit colleges and universities, or they might struggle with less effective alternatives offered by traditional in-state institutions that lack the capacity, experience, and expertise of Completion Colleges.

To cement such partnerships, Completion Colleges could offer discounted tuition or waive out-of-state fees for students from states that enter into formal agreements. Allowing state financial aid to be used at Completion Colleges for courses and for prior-learning assessment would constitute steps toward providing more students with affordable access to these services. Higher education systems could also list Completion Colleges on websites or in social media and print materials to better inform students of their options for completing degrees short of starting over or otherwise sacrificing large numbers of previously earned credits.

**States or higher education systems without a Completion College should consider creating one.**

States that have such colleges are benefiting from a proven strategy while providing a lower-cost alternative to more expensive private options. At least one Completion College has expressed interest in contracting to help states create their own models.

**Policymakers should create state-level centers of responsibility and accountability for adult degree completion within public higher education.**

A key advantage of Completion Colleges is their mission is clear, and they are wholly accountable for serving students that traditional colleges and universities have not served well. Approaches such as creating task forces, building websites for returning adult students, and increasing reliance on the private sector risk diluting responsibility and accountability to the point that little truly gets accomplished.

Contracting with or creating a separately accredited college are options that should be seriously considered. If neither is possible, then consider empowering an official who reports to the governor or to the chief executive of a state higher education governing board to focus on improving adult college completion.

Helping large numbers of adults finish college should be viewed as a critical statewide objective and not merely a boutique program. Completion Colleges have survived political shifts and economic downturns for more than 40 years because they are part of the core infrastructure of states.

**States can encourage acceptance of Completion College services by creating funding incentives that reward adult degree completion.**

Outcomes-based funding can create incentives to make extensive use of prior learning and transfer credit and to minimize time to degree. Such funding can also help traditional colleges and universities realize the value of entering into relationships with Completion Colleges.

## **Conclusions**

There clearly is a market nationally for the types of flexible, student-centered, outcomes-based degree programs Completion Colleges deliver. In the vast majority of states that do not have a Completion College, this demand is often met by for-profit colleges, which market aggressively to recruit non-traditional students. Completion Colleges offer a public or nonprofit alternative to these students, for whom traditional public institutions are not always well suited.

States with Completion Colleges are benefiting from a decades-old service model that is as relevant today as when the institutions were created. The potential for scaling these models is strong and should be explored.

---

## **For More Information:**

Charter Oak State College: <http://www.charteroak.edu/>

Colorado State University-Global Campus: <http://csuglobal.edu/>

Empire State College: <http://www.esc.edu/>

Excelsior College: <http://www.excelsior.edu/>

Governors State University: <http://www.govst.edu/>

Granite State College: <http://www.granite.edu/>

Thomas Edison State College: <http://www.tesc.edu/>

## **Works Cited**

- 1 U.S. Census. Current Population Survey, Educational Attainment, Table 1.
- 2 Resolution of the New Jersey Board of Higher Education, 1971
- 3 See <http://www.charteroak.edu/Prospective/Programs/ccap-institutions.cfm>

**Table 1. Selected Summary Metrics for Completion Colleges**

	Average annual bachelor's degrees	Average undergraduate students per degree	Average education and related spending per degree	Bachelor's degrees per entering full-time freshmen	Bachelor's degrees per entering undergraduate	Percent of entering students who are full-time, first-time-in-college (traditional)	Percent of undergrads age 25+
Four-year public university median	1,022	5.3	\$61,050	0.9	0.5	58%	21%
Four-year nonprofit median	238	4.9	\$74,957	0.9	0.6	68%	18%
Four-year for profit median	35	8.2	\$74,875	0.3	0.2	43%	68%
Charter Oak State College	485	0.6	\$20,100				90%
Colorado State University—Global Campus	570*		\$25,600				
Empire State College	2,534	1.9	\$45,000	9.1		6%	85%
Excelsior College	3,667		\$15,500				93%
Governors State University	1,240	1.4	\$36,000				77%
Granite State College	336	2.9	\$32,900	8.4	1.0	13%	75%
Thomas Edison State College	2,588		\$15,400		0.6		89%

*Notes:*

Blank cells indicate the data were not available.

Average annual bachelor's degrees: 3 year average 2010–11 to 2012–13; \*2 year average 2011–2012 to 2012–2013.

Undergraduate students per degree: 2010–11 to 2012–13 average of annual undergraduate FTE divided by degrees awarded.

Education and related spending per degree: Delta Project definition of E&R expenditures divided by weighted degrees, 2009–10 to 2011–12.

Bachelor's degrees per entering full-time freshman: 2013 degrees divided by 2009 full-time first-time-in-college.

Bachelor's degrees per entering undergraduate: 2013 degrees divided by total 2009 entering class.

Percent of entering students who are full-time, first-time-in-college (traditional): in 2012.

Percent of undergraduates age 25+: in 2012.

*Compiled from IPEDS finance data on 10/23/2014.*

**Table 2. Sources of Credit for Florida Resident Degree Recipients at Charter Oak State College 2000–2011**

Source of Credit	Number of Credit Hours	Proportion of All Credit Toward Degree
Transfer	6,970	50%
Other	4,238	31%
Community College System	2,132	15%
State University System	600	4%
Charter Oak Courses	3,792	27%
CLEP1	861	6%
DANTES Exam2	729	5%
Military Exam/Training	555	4%
CCAP3	387	3%
Excelsior Exam	223	2%
Other	143	1%
Charter Oak Portfolio	57	0%
Charter Oak Special Assessment	54	0%
GRE Subject Exam	48	0%
Foreign Institution	28	0%
Charter Oak Contract Course	18	0%
Charter Oak Exam	9	0%
Advanced Placement Exam	3	0%
Thomas Edison Exam	3	0%
<b>Grand Total</b>	<b>13,879</b>	<b>100%</b>

*Notes:*

1. The College-Level Examination Program (CLEP) is a credit-by-examination program offered by the College Board. CLEP exams are offered in many subjects, including English, biology and mathematics.
2. Part of the Department of Defense agency, The Defense Activity for Non-Traditional Education Support (DANTES) helps veterans and service members earn degrees or certifications during and after their active service.
3. The Connecticut Credit Assessment Program (CCAP) allows students to have their prior work experience and knowledge assessed for possible credit. Under the direction of Charter Oak State College, a team of faculty members, from various colleges and universities within the state of Connecticut, examine and review student experience in fields such as: business, industry, medical field and computer technology.

Source: Charter Oak College Office of Institutional Research

**Table 3. Top 10 Degree/Certificate Programs by Numbers of Awards, 2012–13**

<b>Charter Oak State College</b>	2012–13 Degrees and Certificates, All Levels	Percentage of Total
Top Degree and Certificate Areas		
Liberal Arts and Sciences/Liberal Studies	495	83%
Child Care and Support Services Management	25	5%
Management Science	30	4%
Health/Health Care Administration/Management	18	3%
Computer and Information Systems Security/Information Assurance	10	2%
Human Development, Family Studies, and Related Services, Other	6	1%
Medical Insurance Coding Specialist/Coder	4	1%
Legal Assistant/Paralegal	4	1%
Long Term Care Administration/Management	3	1%
Nursing Assistant/Aide and Patient Care Assistant/Aide	3	1%

<b>Colorado State University-Global Campus</b>	2012–13 Degrees and Certificates, All Levels	Percentage of Total
Top Degree and Certificate Areas		
Business Administration and Management, General	346	38%
Human Resources Management/Personnel Administration, General	285	29%
Management Science	116	11%
Information Technology	94	10%
Social Sciences, General	94	5%
Public Administration	48	4%
Educational, Instructional, and Curriculum Supervision	36	3%
Communication, General	2	0%
Health/Health Care Administration/Management	2	0%
Accounting	1	0%

Table 3 continues on next page

(Table 3. Top 10 Degree/Certificate Programs by Numbers of Awards, 2012–13 continued)

<b>Empire State College</b> Top Degree and Certificate Areas	2012–13 Degrees and Certificates, All Levels	Percentage of Total
Business/Commerce, General	1,029	30%
Community Organization and Advocacy	692	20%
Labor and Industrial Relations	359	10%
Multi-/Interdisciplinary Studies, Other	238	7%
Psychology, General	226	7%
Physical Sciences, Other	198	6%
English Language and Literature/Letters, Other	178	5%
Art/Art Studies, General	108	3%
Business Administration and Management, General	69	2%
Education, General	52	2%

<b>Excelsior College</b> Top Degree and Certificate Areas	2012–13 Degrees and Certificates, All Levels	Percentage of Total
Liberal Arts and Sciences/Liberal Studies	1,843	39%
Registered Nursing/Registered Nurse	1,296	28%
Business Administration and Management, General	374	8%
Business/Commerce, General	234	5%
Nuclear Engineering Technology/Technician	186	4%
Electromechanical and Instrumentation and Maintenance Technologies/Technicians	107	2%
Criminal Justice/Law Enforcement Administration	91	2%
Health Professionals and Related Clinical Sciences, Other	68	1%
Nursing Education	64	1%
Computer Technology/Computer Systems Technology	47	1%

Table 3 continues on next page

(Table 3. Top 10 Degree/Certificate Programs by Numbers of Awards, 2012–13 continued)

<b>Governors State University</b>	2012–13 Degrees and Certificates, All Levels	Percentage of Total
Top Degree and Certificate Areas		
Liberal Arts and Sciences/Liberal Studies	218	13%
Business Administration and Management, General	135	8%
Psychology, General	104	6%
Social Work	104	6%
Criminal Justice/Safety Studies	87	5%
Educational Leadership and Administration, General	86	5%
Registered Nursing/Registered Nurse	60	4%
Hospital and Health Care Facilities Administration/Management	58	4%
Accounting	57	3%
Counseling Psychology	44	3%

<b>Granite State College</b>	2012–13 Degrees and Certificates, All Levels	Percentage of Total
Top Degree and Certificate Areas		
Business Administration and Management, General	105	21%
Behavioral Sciences	65	13%
Special Education and Teaching, General	54	11%
Multi-/Interdisciplinary Studies, Other	49	10%
Early Childhood Education and Teaching	44	9%
Liberal Arts and Sciences/Liberal Studies	43	8%
General Studies	40	8%
Project Management	29	6%
Elementary Education and Teaching	25	5%
Criminal Justice/Safety Studies	23	5%

Table 3 continues on next page

(Table 3. Top 10 Degree/Certificate Programs by Numbers of Awards, 2012–13 continued)

<b>Thomas Edison State College</b> Top Degree and Certificate Areas	2012–13 Degrees and Certificates, All Levels	Percentage of Total
Humanities/Humanistic Studies	755	22%
Multi-/Interdisciplinary Studies, Other	537	16%
Social Sciences, General	426	12%
Business Administration and Management, General	318	9%
Registered Nursing/Registered Nurse	253	7%
Allied Health and Medical Assisting Services, Other	155	5%
Electrical and Electronic Engineering Technologies/Technicians, Other	146	4%
Biological and Physical Sciences	137	4%
Military Technologies and Applied Sciences	110	3%
Liberal Arts and Sciences/Liberal Studies	98	3%

*Compiled from IPEDS completions data on 10/23/2014.*

**Table 4. Fall 2012 Staffing Summary**

	Charter Oak State College	Colorado State University—Global Campus	Empire State College	Excelsior College	Governors State University	Granite State College	Thomas Edison State College
<b>Total faculty</b>	<b>161</b>	<b>273</b>	<b>1,181</b>	-	<b>448</b>	<b>185</b>	-
Full-time	-	-	206	-	241	5	-
Part-time	161	273	975	-	207	180	-
<i>Tenure /contract status (both FT and PT)</i>							
Tenured/tenure-track	-	-	205	-	155	-	-
Multi-year contract	-	-	123	-	59	185	-
Annual contract	-	-	383	-	62	-	-
Less than annual contract	161	273	470	-	172	-	-
<b>Total nonfaculty employees</b>	<b>178</b>	<b>24</b>	<b>216</b>	<b>1,222</b>	<b>293</b>	<b>69</b>	<b>234</b>
Full-time	59	22	189	345	272	59	232
Part-time	119	2	27	877	21	10	2
Total Full-time	59	22	395	345	513	64	232
Total Part-time	280	275	1,002	877	228	190	2

*Notes:*

Data are as reported to IPEDS, but Thomas Edison and Empire State do consider academic employees to be faculty. Does not include part-time faculty “mentors” at Thomas Edison.

Compiled from IPEDS finance data by Postsecondary Analytics, LLC on 3/27/2014. [www.postsecondaryanalytics.com](http://www.postsecondaryanalytics.com)

**Table 5. Revenue Summary (in Millions)**

	Charter Oak State College		Colorado State University—Global Campus		Empire State College		Excelsior College		Governors State University		Granite State College		Thomas Edison State College	
	FY 2012	% of total	FY 2012	% of total	FY 2012	% of total	FY 2012	% of total	FY 2012	% of total	FY 2012	% of total	FY 2012	% of total
<b>Total revenues</b>	<b>\$10.5</b>		<b>\$28.2</b>		<b>\$120.5</b>		<b>\$70.4</b>		<b>\$109.7</b>		<b>\$15.3</b>		<b>\$60.5</b>	
Tuition and fees	\$5.9	57%	\$25.2	89%	\$36.6	30%	\$68.0	97%	\$33.1	30%	\$8.7	57%	\$43.1	71%
Federal operating grants and contracts	\$—	0%	\$—	0%	\$1.0	1%	\$0.3	0%	\$6.5	6%	\$0.1	1%	\$0.6	1%
State operating grants and contracts	\$0.1	0%	\$—	0%	\$0.0	0%	\$0.0	0%	\$1.3	1%	\$1.0	7%	\$0.2	0%
Local/private operating grants and contracts	\$0.1	1%	\$—	0%	\$10.6	9%	\$—	0%	\$0.5	0%	\$0.1	1%	\$—	0%
Private operating grants and contracts	\$0.1	1%	\$—	0%	\$10.6	9%	\$0.2	0%	\$0.5	0%	\$0.1	1%	\$—	0%
Sales and services of auxiliary enterprises	\$0.1	1%	\$—	0%	\$0.4	0%	\$—	0%	\$1.3	1%	\$—	0%	\$—	0%
Sales and services of educational activities	\$—	0%	\$—	0%	\$—	0%	\$—	0%	\$6.3	6%	\$0.0	0%	\$—	0%
Other sources—operating	\$0.0	0%	\$0.0	0%	\$0.0	0%	\$—	0%	\$2.2	2%	\$0.2	1%	\$0.2	0%
<b>Total operating revenues</b>	<b>\$6.2</b>	<b>59%</b>	<b>\$25.2</b>	<b>90%</b>	<b>\$48.6</b>	<b>40%</b>			<b>\$51.2</b>	<b>47%</b>	<b>\$10.2</b>	<b>66%</b>	<b>\$44.0</b>	<b>73%</b>
State appropriations	\$2.6	25%	\$—	0%	\$40.5	34%	\$—	0%	\$26.3	24%	\$1.5	10%	\$1.8	3%
Federal nonoperating grants	\$1.6	15%	\$3.0	11%	\$22.8	19%	\$—	0%	\$6.6	6%	\$3.4	22%	\$5.1	8%
State nonoperating grants	\$0.1	1%	\$—	0%	\$8.0	7%	\$—	0%	\$—	0%	\$—	0%	\$9.0	15%
Local nonoperating grants	\$—	0%	\$—	0%	\$—	0%	\$—	0%	\$—	0%	\$0.0	0%	\$—	0%
Gifts including contributions from affiliated organizations	\$0.0	0%	\$—	0%	\$0.5	0%	\$0.6	1%	\$—	0%	\$0.0	0%	\$0.1	0%
Investment income	\$0.0	0%	\$(0.0)	0%	\$0.1	0%	\$0.3	0%	\$0.0	0%	\$(0.0)	0%	\$0.4	1%
Other nonoperating revenues	\$—	0%	\$—	0%	\$0.0	0%	\$1.0	1%	\$22.7	21%	\$0.1	1%	\$—	0%
<b>Total nonoperating revenues</b>	<b>\$4.3</b>	<b>41%</b>	<b>\$3.0</b>	<b>10%</b>	<b>\$71.9</b>	<b>60%</b>	<b>\$—</b>	<b>0%</b>	<b>\$55.6</b>	<b>51%</b>	<b>\$5.0</b>	<b>33%</b>	<b>\$16.4</b>	<b>27%</b>

\*Values translated from FASB, definitions slightly different

Compiled from IPEDS finance data by Postsecondary Analytics, LLC on 3/27/2014. [www.postsecondaryanalytics.com](http://www.postsecondaryanalytics.com)

**Table 6. Estimated Tuition and Fees for Degree Completion**

	Transfer in 60 credits, complete degree	Transfer in 60 credits, earn 30 credits through coursework, 30 credits through PLA	Minimum cost for degreee	Minimum credits transferred in
<b><i>In-state</i></b>				
Charter Oak State College	\$17,000	\$9,700	\$1,900	\$31,300
Colorado State University - Global Campus	\$10,500	\$10,900	\$10,500	\$37,800
Empire State College	\$13,500	\$8,500	\$6,900	\$26,600
Excelsior College	\$28,500	\$16,200	\$3,500	\$56,400
Governors State University	\$18,800	\$9,400	\$7,900	\$37,500
Granite State College	\$17,600	\$9,200	\$8,900	\$35,200
Thomas Edison State College	\$12,500	\$6,400	\$1,800	\$24,600
<b><i>Out of State</i></b>				
Charter Oak State College	\$18,100	\$12,200	\$2,100	\$41,000
Colorado State University - Global Campus	\$10,500	\$10,900	\$10,500	\$37,800
Empire State College	\$18,700	\$11,100	\$9,500	\$37,100
Excelsior College	\$28,500	\$16,200	\$3,500	\$56,400
Governors State University	\$34,100	\$17,000	\$14,000	\$68,100
Granite State College	\$19,400	\$10,100	\$9,800	\$38,800
Thomas Edison State College	\$18,000	\$9,200	\$3,300	\$35,700
<b><i>Comparison</i></b>				
University of Phoenix (Business Degree)	\$18,800		\$18,800	\$59,600

*Notes:*

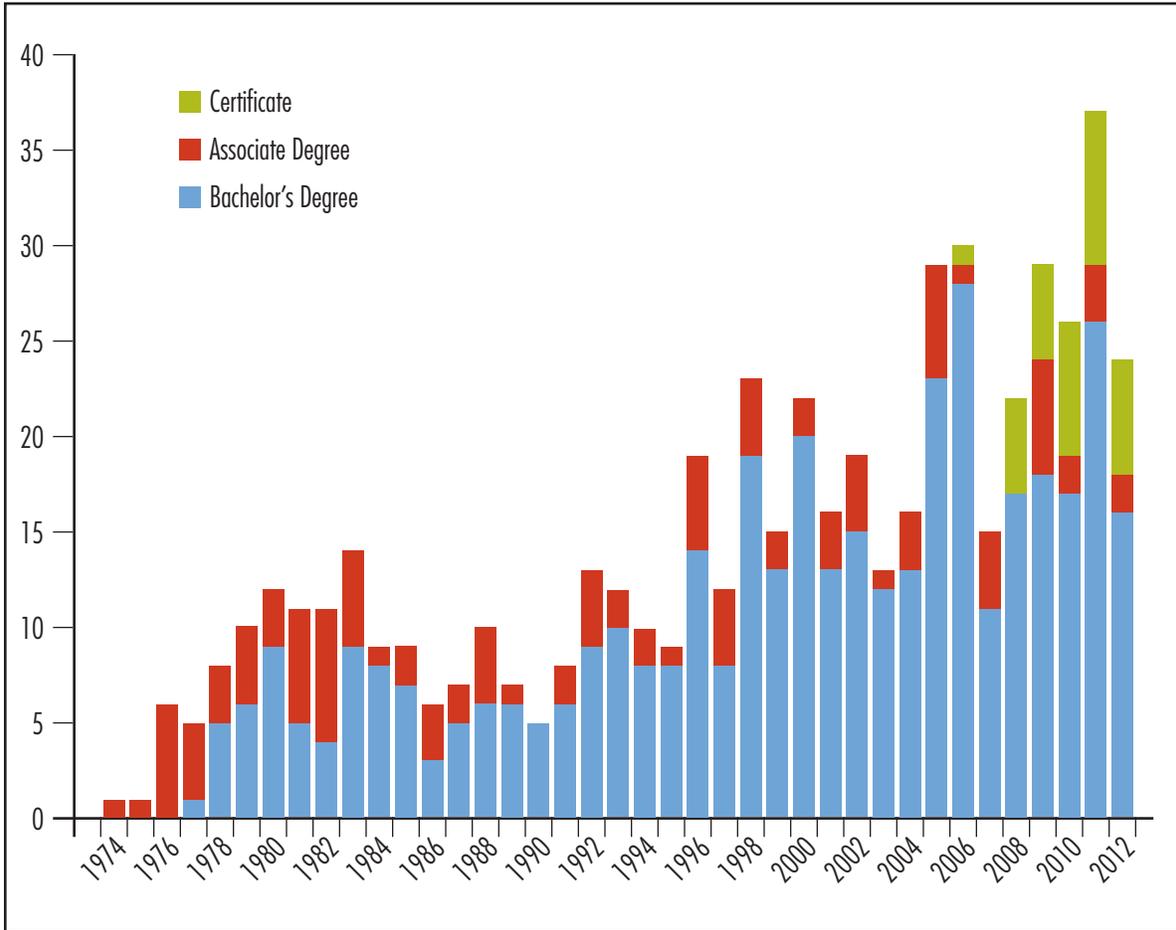
2014-15 tuition and fee levels held constant.

Coursework scenarios assume full-time attendance.

Figures have been rounded.

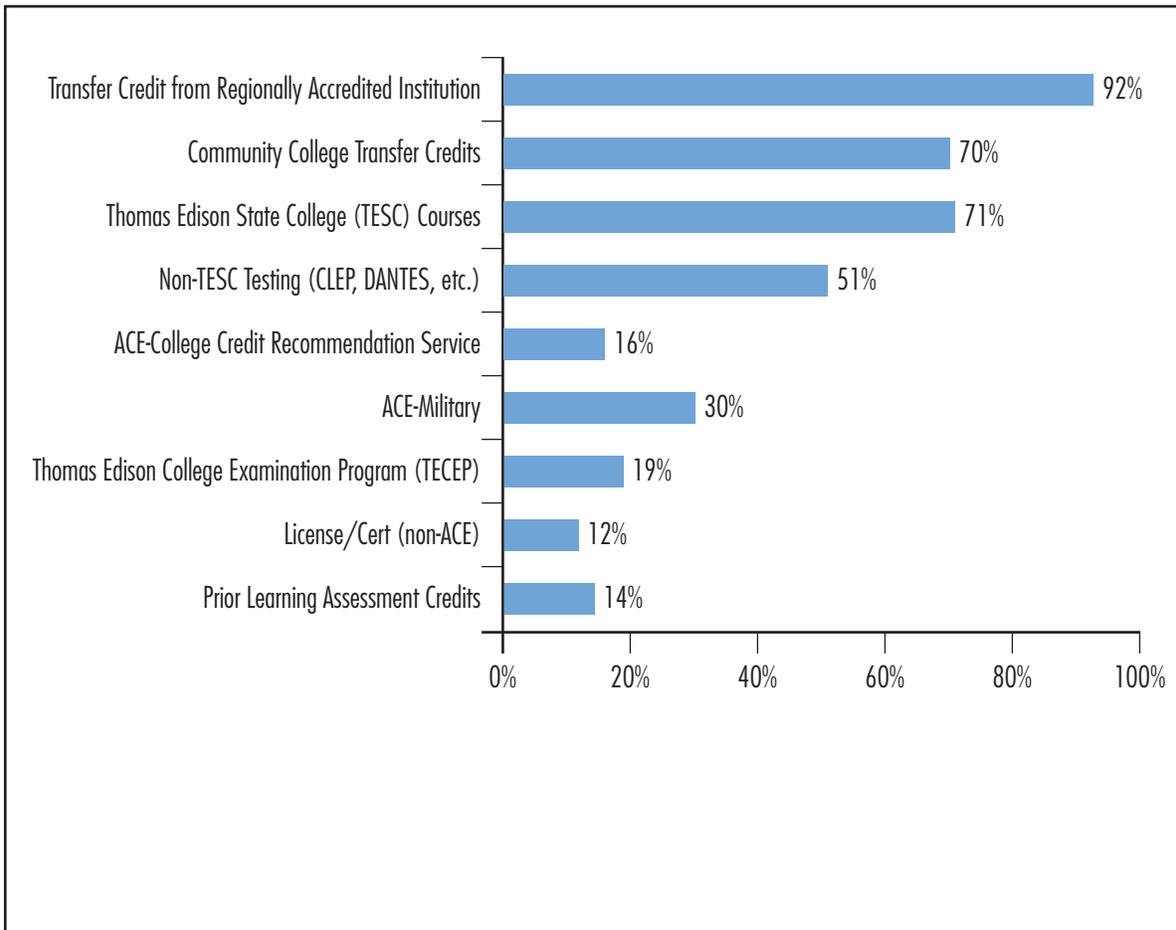
*Sources: Institutional websites*

**Figure 1. Charter Oak State College Degrees Awarded to Florida Residents**



Source: Charter Oak State College, Office of Institutional Research

**Figure 2. Thomas Edison State College Liberal Arts and Sciences Graduates’ Academic Credits Toward Degree, by Source**



*Sources of credit notes:*

**CLEP.** The College-Level Examination Program (CLEP) is a credit-by-examination program offered by the College Board. CLEP exams are offered in many subjects, including English, biology and mathematics.

**DANTES.** Part of the Department of Defense agency, The Defense Activity for Non-Traditional Education Support helps veterans and service members earn degrees or certifications during and after their active service.

**ACE-College Credit Recommendation Service.** Also known as ACE-CREDIT, this service is offered by the American Council on Education. It assists adults in obtaining college credit for courses or exams that were taken during their work experience or in other areas outside of a traditional degree program. The service reviews courses and examinations and provides course equivalency information for those experiences.

**ACE-Military.** The American Council on Education has a Military Guide that offers credit recommendations for formal courses and occupations offered by the military. Institutions can use this guide to award credit to students with military experience.