



Some College? Degree Completion and the Michigan Workforce

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PREFACE

Some College?: Degree Completion and the Michigan Workforce is addressed to employers, working adults, college, university, and state agency leaders, and policy makers. Everyone in Michigan gains from having a better educated workforce, well positioned to capitalize on career opportunities for economic success and personal well-being.

The report features the backdrop of the “some college” problem, or the high number of Michigan adults who have postsecondary credits but not a degree, and what might be done to address it, particularly with online programs. There is relevant data and attention to national and institutional initiatives, and to the circumstances of adult learners themselves.

The report can be read in a printed version but is best read online. As is the case today in work of this kind, *Some College?* includes in the text hyperlinks to the resources on which it is based.

At the end, there is a detailed display of information, named a “Guide to Opportunities for Online Degree Completion: Michigan and Beyond.” It is aimed at those with “some college” and features opportunities for resuming work—online--on two and four year online degrees and other workplace credentials. The “Guide” does not exhaust the possibilities for online degree completion. However, the display of information about institutions in Michigan and elsewhere well positioned to serve adult learners with online programs can help prospective returnees learn what they need to know in evaluating degree completion offerings at any college or university.

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1. INTRODUCTION

Completing a college degree has never been more important - for individuals and for national and statewide economic development. A 2016 report from the [Michigan Association of State Universities](#) says: “There is no better state strategy for increasing economic prosperity than increasing citizens’ postsecondary education rates.” That goal is shared by the [Michigan College Access Network](#), with its focus on college “readiness” among the state’s high schools students.¹ As recent state-based reports, several cited in this study, make plain, Michigan needs a better-educated workforce reflecting greater participation in postsecondary education.

The influential [Georgetown University Center on Education and the Workforce](#) has shown that adults with two and four year degrees earn considerably more over their lifetimes than those with no or some college (as in “The College Payoff” in Section 4 below). By 2018, 60% of Michigan positions will require some form of postsecondary credential and currently only 35% of the workforce holds an Associate’s degree or higher.² The title of the Georgetown Center’s 2015 study makes the point about recovery from the financial crisis: [Good Jobs Are Back: College Graduates are First in Line](#).

However evident may be the relation between postsecondary education, workplace opportunity, and career success, many adults enter higher education following high school, or after a few years in a job requiring a high school diploma, only to leave college to go to work, typically for financial reasons, without completing a two or four year degree. The phrase “some college” is now often used to designate the educational experience of a sizeable number of American adults, and to identify them as prospective returnees to formal learning and the credentialing system which includes certificates, Associate’s, and Bachelor’s degrees. “Some college” refers to having earned any number of postsecondary credits, from any number of institutions, over any period of time.

Over 25% of the Michigan workforce has “some college” but no degree. The Georgetown Center estimates that, among such adults nationally, a third have earned 60 credits or more but have not completed a degree. Indeed, a November 2015 report, [Reaching for Opportunity: An Action Plan to Increase Michigan’s Postsecondary Credential Attainment](#), while it focuses on strengthening the pathway leading directly from secondary education to a postsecondary degree (with support for underprepared students), identifies the “some college” population as important to strengthen workplace performance, career development, and the state’s economy.

The studies cited above (with others) represent a framework for this report. They focus on federal and state *policy*, or on what agencies and organizations can do to promote degree completion. This report offers a complementary approach, focusing on *practice*, or guiding individuals toward returning to school, in particular to online postsecondary programs.

As the [Adult College Completion Network](#) shows, states with initiatives addressing the needs and aspirations of citizens with “some college” have the benefit of postsecondary coordinating agencies to aggregate information and advice about degree completion via online programs.³ Michigan is one of a handful of states without such an organization and thus there is no obvious provider of such a resource.⁴

¹ Similarly, the [Center for Michigan](#) urges in a 2015 report on citizens’ view of education and careers ([Getting to Work](#)) that the state needs to improve college counselling for high school students.

² Michigan Postsecondary Credential Attainment Workgroup. [Reaching for opportunity: An action plan to increase Michigan’s postsecondary credential attainment](#). The 2015 report had support from the Lumina, Kresge, and W.K. Kellogg Foundations.

³ For example GradX: Finish Your College Degree, a project of the Texas Higher Education Coordinating Board. See resources from GradX, Section 7 below. The [Adult College Completion Network](#) offers examples of other state initiatives (as below in Section 10).

Accordingly, the report features a “Guide to Opportunities for Online Degree Completion for Michigan Adults.” Adults with “some college” can use the “Guide” to learn about what should be considered in a decision to return to school, and to compare in a preliminary way postsecondary opportunities in Michigan and elsewhere.

2. THE STATE WE’RE IN: POSTSECONDARY EDUCATION AND THE MICHIGAN WORKFORCE

The facts about education and income in Michigan show that much needs to be done to improve things. As recognized in *Reaching for Opportunity*, Michigan ranks 38th in the nation in personal income and over the last decade individual income has fallen in every region in the state. True enough, the severe recession that began in 2008 has had a role in that. A permanent problem in workforce development, and the quality of life for individuals, is that the state lags in participation in postsecondary education, and particularly in degree completion. To an extent that may reflect Michigan’s manufacturing culture which historically did not depend on a college educated workforce. However, in manufacturing today, as in virtually all economic domains, more is expected of the workforce, including abilities gained from formal postsecondary education.

Michigan has many colleges and universities - 93 according to the Carnegie Classification of Institutions of Higher Education - but only 35% of Michigan residents hold an Associate’s degree (signifying two years of postsecondary education), or Bachelor’s or higher (signifying four years).⁵ That is well below the national average of 40% representing the categories together. The table below compares six-year graduation rates among other Midwest states across three institution types.

Midwest Completion Averages across Institution Types

	Michigan	Indiana	Ohio	Wisconsin	Illinois	Average
<i>Public four-year colleges</i>	62.0%	55.2%	54.6%	59.3%	61.8%	58.6%
<i>Public two-year colleges</i>	12.6%	8.8%	12.1%	29.1%	21.7%	16.9%
<i>Private four-year colleges</i>	58.3%	68.2%	64.1%	63.9%	65.2%	63.9%
Average	44.3%	44.1%	43.6%	50.8%	49.6%	

Source: *Chronicle of Higher Education’s [College Completion database](#).*

⁴The Michigan Community College Association and the Michigan Association of State Universities are membership and advocacy associations featuring mainly services to members, although an important exception is Michigan Colleges Online, offering students information about programs and courses, at the website of the MCCA. Michigan colleges and institutions have acted together in a new agreement to facilitate transfers of courses and credits.

⁵ Michigan Postsecondary Credential Attainment Workgroup. (2015). *Reaching for opportunity: An action plan to increase Michigan’s postsecondary credential attainment.*

While Michigan does relatively well in graduation rates at four-year institutions, the rate from two-year institutions is well below Midwest and national averages. In both cases, however, data (released in July 2016) from Michigan’s new [Center for Educational Performance and Information](#) (CEPI) shows that it is typical for students at both two and four year colleges to take an additional year (or two or three) to complete their degrees. National attention, has until recently, focused on the number of degree holders in any state and the nation (in relation to the adult population in general and the workforce in particular) but it has turned to the related and often discouraging problem of degree completion, including the situation of those with “some college.”

Postsecondary education is not the only statewide educational problem.⁶ Michigan has over 221,000 adults ages 25-44 who lack a high school diploma or GED, yet less than 7% adults have enrolled in adult education since 2004.⁷ The focus of this report is the share of our workforce - 25%, who have some college credit but no degree or other postsecondary credential. The pursuit of a college degree is still far from the norm in Michigan, but as explained below, those who complete a degree, or gain a postsecondary credential like a “high quality certificate,” are able to secure lifelong benefits in employment and income.

Of course, living and working in adult life with “some college” is not a problem unique to Michigan. A considerable majority of the American workforce (65%) is without a postsecondary degree. For the past 25 years, the U.S. demand for workers with postsecondary education has grown by 3% per year, while the supply of college-educated adults has only grown by 1% per year. According to recent U.S. Census data, 65% of adults ages 25-34 and over 57% of adults 35 and older have earned course credits but have not completed a degree.⁸ That is an important force behind the national “completion agenda” (as explained below).

3. WHAT’S AHEAD?

Looking ahead adds urgency to the “some college” problem. By 2020, the U.S. economy is expected to grow to 165 million jobs and over 60% of them will require some form of education beyond high school. Those who have postsecondary degrees will be in a position to prosper. While Michigan workers are benefitting from growing employment demand, a sign that our state economy has been improving, many employers struggle to find the talent they need to fill current openings. In 2016, there are 422,710 projected openings for high skill workers, 646,580 for middle skill workers and 344,690 for low skill workers.⁹ This data suggests almost 46% of workforce openings will be for middle skills positions and if this figure is accurate, Michigan will be short 152,000 workers for middle skill openings. We do not have enough well qualified adults now, nor will we have enough in the future. We need more adults with suitable educational credentials for the Michigan economy.

In the future, what are known as “middle skills” jobs will present a good local example of the importance of degree completion. Middle skill positions generally require more than a high school diploma, often a two-year degree or even a certificate (as below). These are between high-skill jobs, which require abstract reasoning or technical specialized knowledge, and low-skill jobs, which are found

⁶ According to a June 2016 report from the Annie E. Casey Foundation, the [2016 Kids Count DataBook: State Trends in Child Well Being](#), Michigan ranks 40th in the U.S. in the conditions that promote successful education beginning in childhood.

⁷ According to the Michigan League for Public Policy’s [Willing to work and ready to learn: More adult education would strengthen Michigan’s economy](#). The report shows that state funding for adult education has declined from \$80 million in 2001 to \$25 million in 2016.

⁸ A source of comprehensive national data is *Some College, No Degree: A National View of Students with Some College Enrollment but No Completion*. Herndon, VA: National Center Student Clearinghouse Research Center, 2014.

⁹ The Workforce Alliance. (2009). [Michigan’s Forgotten Middle-Skills Jobs. A report for the Skills2Compete Campaign](#). State funding for adult education has declined from \$80 million in 2001 to \$25 million in 2016.

at the low-paying end of the service sector. Michigan employers have a hard time finding candidates for middle skill openings, which is especially troubling because these positions encompass 49% of Michigan's positions and represent the largest number of future openings.¹⁰

Over the next five years, 37% of job growth will be for “middle skill” workers, and to support sustainable growth in Michigan it is critical for postsecondary institutions (in this case community colleges) to connect adults with training opportunities leading to a degree. While employee training on behalf of the employer was once common, colleges and universities have become the new norm for job training as employers have reduced training and development programs and new employees are expected to have the skills to be productive.

In addition, well-educated adults in Michigan will be able to capitalize on some demographic facts (also featured in *Reaching for Opportunity*). The fastest growing and largest population of Michigan's workforce is made up of those 65 and older.¹¹ If current patterns of postsecondary enrollment hold, there will not be enough younger workers to replace the workers who retire. Michigan is one of six states to see a reduction in high school graduates of 15% or more starting in 2011.¹² Moreover, while 124,000 high school students graduated in 2007-08, only 86,000 are predicted to graduate in 2027-28, representing a 29% drop.

The state's population is also becoming more racially diverse with the growth of African-American and Hispanic populations. The well-known obstacles they have faced in postsecondary participation, chiefly in K-12 preparation, pose additional challenges for workforce development. In its state-by-state account of progress on Goal 2025 Lumina's *Stronger Nation* says that in the coming years in Michigan “A majority of learners looking to return to school will be older, have lower incomes, come from historically underrepresented groups (African American, Hispanic, and Native American), and are likely to be first generation [postsecondary] students.” Addressing the “some college” phenomenon includes anticipating change in the state's demography.

Thus, with high numbers of adults (in Michigan and elsewhere) having “some college,” and with authoritative forecasts that jobs requiring credentialing beyond high school are expected to grow significantly over the next decade, there are important reasons—from economic development to the well-being of all citizens--to pay attention to relations of postsecondary education and the workforce. While not alone in facing the “some college” problem, Michigan's situation is a particularly serious one given its historically low rate of participation in postsecondary education and its demographic future. Moving adults with “some college” toward degree completion is hardly a remote national exercise in raising educational expectations. It matters in Michigan.

4. THE COLLEGE PAYOFF AND THE QUESTION OF COSTS

As the saying goes, “Money isn't everything.” Nevertheless, we all agree that life is most satisfying when we have enough to meet our needs. Moreover, for virtually everyone it is work that offers the chance to reach that goal. What counts the most in finding and maintaining a suitable job and career providing an acceptable income? In the past few years, Americans have come to agree that it is education. A high school diploma is not enough. Thus, according to a [recent Gallup Poll](#) there is no mistaking the value of a college degree: “Obtaining a postsecondary credential is almost always worth it... The higher the level of educational attainment, the higher the payoff.”

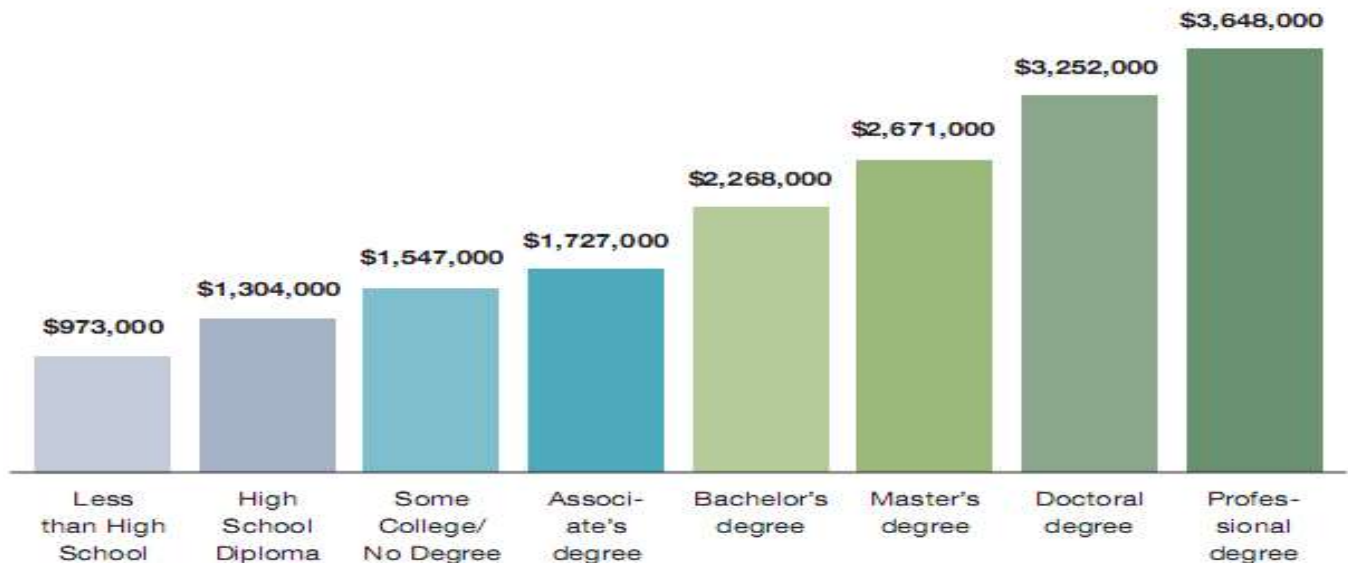
¹⁰ Achieve [a national organization promoting college readiness]. [The future of the U.S. workforce: Middle skill jobs and the growing importance of postsecondary education](#) (2012).

¹¹ Michigan Postsecondary Credential Attainment Workgroup, *Reaching for opportunity: An action plan to increase Michigan's postsecondary credential attainment*.

¹² These and figures that follow are from the Western Interstate Commission for Higher Education's [Knocking at the College Door: Projections of High School Graduates](#).

Certainly, we can't underestimate the significance of college costs. Online programs for degree completion (the focus of this report) do not always mean substantial tuition savings. However, the evidence for a "payoff" from postsecondary education is impressive. The term "payoff" may sound like it describes the results of luck in Las Vegas. Nevertheless, it was the one used in a very influential 2009 report published by the Georgetown Center on Education and the Workforce with a very direct title. As [The College Payoff: Education, Occupations, Lifetime Earnings](#) shows, if work is about income—though we all know there is more to it than that—then educational credentials are essential.

Lifetime Earnings by Educational Attainment.



Still, we all know about today's problem of college costs. There is also widespread attention to growing college debt and it is no doubt behind the "some college" situation for many adults. That is what The Center for Michigan (in [Getting to Work](#)) found last year to be the "most common challenge to completing college." However, for those of who believe in the "college payoff," with what the Georgetown Center's statistics demonstrate about long-term earning power, educational debt yields a durable return. College costs will not likely be going down, at least in the near future. Nevertheless, as another recent study, this one from the Hamilton Project (which specializes in the study of educational opportunity) at the Brookings Institutions, is titled: [Regardless of the Cost, College Still Matters](#).

Again, education "matters" for income. Still, even at institutions dedicated to the idea of the "college payoff" - and that would be virtually every two- and four-year college in the U.S. - there is complementary recognition of what postsecondary education can mean. *New York Times* columnist David Brooks put it this way: "Career preparation and return-on-investment are perfectly legitimate ways of seeing education, unless they are the only ways. I wouldn't mind at all the talk of education as an economic input if there were as robust a talk about the values that education was supposed to be offering."

The "payoff" can appear to benefit only individuals; but degree completion has another important advantage--to employers. As reported recently in the *Atlantic* many American companies offer support for employees enrolled in postsecondary educational programs. There has been public relations value in doing so - consider [the recent case of Starbucks](#). However, until recently there was little evidence of how the educational achievements of employees benefited employers. Now the Lumina Foundation has collaborated with the healthcare company Cigna to study its programs of support for employees seeking

degrees.¹³ The results show a significant return on investment for the company and for the employees who participated. Both entry-level and mid-management employees who earned degrees saw their pay grow by 43 percent. Promotions rose by 10 percent. Moreover, Cigna claims to have gained back every dollar it spent on education for employees.

Still, only 6 percent of Cigna’s eligible employees claimed the educational benefit, a sign that adults with no or some college will gain from knowing more about postsecondary opportunities. While there is little research on Michigan corporate employers, there are no reasons for not anticipating similar local findings.¹⁴ It is in the interests of employees and employers to do so. In its report, [Talent Investments Pay Off](#), Lumina says companies can learn from Cigna how to “shift tuition assistance benefits from being a cost-center and employee benefit to being an effective talent development strategy to build a highly effective and skilled workforce that will meet the demands of our changing economy.” Former Michigan Governor John Engler, now leading the Business Roundtable, said of Cigna’s efforts: “For the U.S. to remain a leader in the knowledge economy, all providers of education beyond high school, especially employers, must help more Americans earn postsecondary credentials.”

5. THE NATIONAL “COMPLETION AGENDA”

The benefits of the “college payoff” are closely tied to the national “completion agenda,” launched by the U.S. government in 2008 to recognize what studies of education and work were showing, with recognition of other rewards that postsecondary education can bring. Just a month into his first term President Obama announced a goal of leading the world in college completion by 2020. At the time, the U.S. was 12th in the world in the percentage of citizens with a postsecondary credential. In 2011, the U.S. Department of Education published a [College Completion Tool Kit](#) making the case for the impact of education on job opportunities and lifelong career income, and suggesting to governors and states, a host of strategies for bringing attention to the “some college” problem. To get to first in the world the degree completion rate would have to rise about 15 percentage points to 56%. By last year, the U.S. had risen to 11th place with a completion rate of 44 percent. The *Chronicle of Higher Education* said in 2015 that the President’s commitment to the 2020 goal “brought new focus and energy to such efforts.” More students than ever are enrolled in college and degree completion since 2009 has increased by about 15 percent. However, other countries are still far outpacing the U.S. and the need for better-educated adults in the U.S. only grows.¹⁵

It is the [Lumina Foundation](#) that has become the leading advocate of the national “completion agenda,” the centerpiece of its efforts in higher education. For the past few years, it has been the driving force behind achieving [Goal 2025](#), which calls for 60% of Americans holding a degree, a certificate or other high quality postsecondary credential by that year. Recognition of certificates (as below) in this figure is a recent phenomenon, championed by Lumina because of the growing labor market value of this credential.

As is the case with the federal initiative, as of mid-2016 it looks like the 2025 goal is unattainable. However, there has been progress, and “high quality” certificates are now counted toward measuring

¹³ *The Atlantic* has offered useful coverage in 2016 of both Starbucks and Cigna. See [Starbucks the Benevolent?](#) and [What Workplaces Gain When They Send Their Employees Back to School](#).

¹⁴ Lumina has announced that additional studies of the results of employer based educational assistance programs will be published later this year.

¹⁵ The Federal initiative and the one managed by the Lumina Foundation are supported by the non-profit advocacy group [Complete College America](#) with several worthy programs. But CCA promotes full-time enrollment in postsecondary education. This report features part-time online studies, likely the path most available to adult workers with “some college.”

success. The 2016 update from Lumina, [A Stronger Nation](#), shows that over 45% of the U.S. population has a two or four-year degree, or “high quality” certificate. Still, reaching the 60% goal, Lumina says, will mean intensifying strategies for enrolling more Americans with “some college” in postsecondary education. In this, as the Lumina/Cigna report shows, “Employer supported education could be instrumental in helping Americans obtain [postsecondary] credentials.”

The “some college” problem is an important feature of the comprehensive national “completion agenda,” which focuses on opportunities for postsecondary education after high school and then the steps necessary to improve rates of graduation for Associate’s and Bachelor’s degrees. The agenda recognizes the utility of other educational credentials, particularly the certificate.

6. A ROLE FOR CERTIFICATES

College degrees offer more than preparation for work. That is why most postsecondary institutions require liberal or general education as part of their programs, and why they promote lifelong learning as the best outcome of an undergraduate degree. Still, in the U.S. today there is the widespread assumption that a degree is primarily a labor market credential, or the essential resource for finding a suitable job and launching and maintaining a career.

If we focus only on credentialing, apart from other values associated with an undergraduate degree, then we can identify the uses of certificates. These represent a familiar form of training for work and “certification” that has been offered for decades in industry-based programs (such as [Microsoft Certification](#)).

The “high quality” certificate recognized in the “completion agenda” is a credential offered by a postsecondary institution, typically a community college (as is the case with such institutions in Michigan), recognizing ability in a field of work like technology or office management. Still, while certificate holders are now classified with those adults having a postsecondary credential, adults with certificates only can also be seen as having “some college,” or as potential enrollees in two and four year degree programs.

Certificates resemble degrees but require fewer courses and less time. The “short term” certificate usually takes a year or less. It is the most popular form, held by over half of all those adults who have completed certificate programs. About 10% of American workers hold certificates. Only about 4% of Michigan adults with “some college,” or credits toward a two or four year degree, have earned them.

What are the benefits of a “high quality” certificate in relation to a two or four year degree? Generally, certificate holders earn 20% more than high school graduates without any postsecondary education do, and benefit from greater employment stability. However, the advantage varies according to field and gender (with women, particularly those in health related fields, see less of a “payoff”).

The key to gaining and maintaining the earnings advantage of a certificate is working in the field it represents. Of course, that is the case, initially at least, in postsecondary education sponsored by employers. Studies show (as reported in the Georgetown Center report on certificates—as below) that some certificate holders, depending on the field, earn as much as or more than two and four year degree holders. Likewise, it is important that adults with “some college” who are contemplating returning to school recognize that the economic value of their credential depends on the field of study. As the *New York Times* reported recently (“[Job Training Works. So Why Not Do More?](#)”), some adults are benefitting from a trend in “sectoring” training, or preparing employees according to very specific workplace needs. Of course, there is no way to guarantee the durability of such training.

About a third of all adults holding certificates earned them at or after the age of thirty. According to the comprehensive study of certificates by the Georgetown Center ([Certificates: Gateway to Gainful Employment and College Degrees](#)) “many experienced workers burnish their credentials to seek new employment opportunities or wage increases or to train for a new career by obtaining a certificate.” For

some in the workforce, that satisfies their needs. However, over 25% of certificate holders also have “some college,” or credits toward a two or four year degree. Thus, a certificate may be an introduction to postsecondary education.

It is the goal of the “completion agenda” to bring more equity into postsecondary education, with greater participation from low income and minority students. As the recent Michigan-based report *Reaching for Opportunity* insists, we should continue to support such efforts. Certificates have a role in the postsecondary system for students carrying the burden of poor K-12 educational preparation. As recent history shows, certificates are legitimate credentials on their own. The Georgetown Center says: “Students from low income families have the academic potential to complete certificate programs but are not fulfilling it...Certificates could add significantly to the [their] postsecondary completion.”

Overall, “high quality” certificates merit a place in Michigan’s efforts in addressing the completion agenda. The Georgetown Center found that enrollment in certificate programs has “skyrocketed” in recent decades. Certificates are valuable workplace credentials on their own and they are a “gateway” for employees to two- and four-year degrees, including those with “some college.”

7. ADULTS AND ONLINE LEARNING

Data about work and income, and the significance of degree completion or the earning of a certificate, can help us to see why postsecondary education matters. In addition, the experiences of real people add to our understanding and can prompt us to action.

Consider Annabel Marquez who in her late 20s returned to school at a community college while working at an insurance agency in Dallas. From there she enrolled at the University of North Texas where she was able to transfer all of her previous college credits. When she discovered that she could take all of her UNT classes online she realized “This is definitely the road that I need to head down.” As someone who worked full-time while she completed her degree she recognized that effective time management was essential. She also made a careful assessment of her financial needs that, as someone who had already launched a career, she could manage with savings and student loans. It turned out that work and school were complementary: “I got my work experience at the same time that I was doing my school work. So it actually gives me a larger playing field because not only do I have nine years of insurance experience under my belt, but now I have a college degree that demonstrates what I’m capable of. . . . It’s such a huge reward when you can finally say: Wow, I finished this!”

Also consider Michael Hanks who, while working full-time, “eased into” a degree program at the University of Houston with a combination of online and traditional courses. Married and with three children Hanks recognized that going back to school was a family matter, with the support he had from his wife and what they wanted for the future. “It was important that I do this for my kids. I wanted them to see that getting a degree is important. I want them to grow up and go to school and graduate also. I want them to see that it can be done.” Hanks found a surprise: “I discovered that I really love school and once I realized that all I had to do was put forth a little effort to make good grades, I could enjoy the rewards I got. I loved seeing that I made an A in a class. I got hooked on that. I just got better at it. I enjoyed the reading and the studying. I enjoyed learning about something I liked.” He has this advice for adults who may not have been successful as young students: “Just because you don’t do well at one level doesn’t mean you should fear the next level.”¹⁶

¹⁶ Source: “Success Stories” at the website of [GradTX: Finish Your College Degree](#), a project of the Texas Higher Education Coordinating Board. As noted above, GradX is an example of services for particular populations of postsecondary students (in this case those with some college) offered in states with centralized higher education agencies. Michigan is unusual in that there is no state-wide authority in postsecondary education beyond the legislative budgeting process.

Annabel and Michael represent a trend in American higher education. Adults whose postsecondary education was interrupted 10 years ago or more may not know just how much of the college curriculum is now online, and how American students are responding to it. In the past decade, American college students have turned increasingly to online courses as part of their degree programs. So, as the latest comprehensive account of online learning ([Online Report Card](#)) shows, today more than a quarter of all American undergraduate students take at least one online course. In addition, of the nearly 6 million online students nearly half are taking all of their courses online.

Inevitably, the popularity of online courses has led to fully online degree programs. Alas, much of the activity in this domain in the past decade came at new for-profit institutions. Some are generally honorable in their operations (like the University of Phoenix), but many others are not. They have been intent mainly on gaining income from the federal government's guaranteed student loan program and focused largely on recruiting students who are loan eligible regardless of their motives or ability to complete a degree. For that reason, the U.S. government has stepped in to regulate for-profit colleges and their online degree programs.

However, the woes of for-profit colleges offering online degrees should not obscure the significant efforts made to introduce online degrees at traditional public non-profit colleges and universities. Virtually all institutions now offer online courses and many offer degrees. This report features four examples, two in Michigan and two elsewhere. There are brief institutional profiles in the accompanying *Guide*. These institutions are featured because of the quality of their programs and the services they offer adults with "some college."

8. RECOGNIZING OBSTACLES, FOCUSING ON OPPORTUNITIES

Still, it is worth recognizing that there are many questions in the minds of adults with "some college" who are contemplating degree completion, in online or conventional courses (or both). These are explored in a valuable report from the educational research organization Public Agenda (PA). [Is College Worth It For Me?: How Adults Without Degrees Think About Going Back to School](#) reflects PA's belief that adults often do not have the information they need in deciding on an educational path. The PA report is aimed at those who have roles in the lives of such prospective students, in the workplace and in postsecondary education. The nine key "Findings" from *Is College Worth it For Me?* appear below as an Appendix. The fifth states, "Most [adults thinking about going back to college] hope to take at least some classes online and one in four are looking to complete most or all of their degree online." PA adds: "Despite adult prospective students' interest in online education many may not be aware of how prevalent online offerings are today...Many seemed unaware that community colleges and state schools increasingly offer online courses and programs."

True enough, as the Public Agenda report acknowledges, there are doubts among some employers about the quality of online courses and programs. That likely reflected (the PA report appeared in 2013) the activities of the for-profit institutions. By now, as we know, online learning is well established across virtually all types of postsecondary institutions and the renowned MOOC movement, based at leading institutions, reflects the confidence of thousands of scholars and teachers, and adult students around the world, in online learning.¹⁷

Is College Worth It For Me? insists that "Education leaders and policymakers must do a better job connecting students with informational resources and demonstrating their value." In *Getting to Work* (as above) the non-partisan research organization The Center for Michigan focuses on the role of high

¹⁷ MOOCs, or Massive Open Online Courses, were first offered in 2011 by faculty members at Stanford University. The movement quickly grew as MIT, Harvard, and dozens of other prestigious institutions began posting the free courses, in all subjects, on the Internet. The two major organization offering MOOCs are [Coursera](#) and [edX](#).

school counselling in making known to young adults the different educational pathways now available. But as part of the effort to boost participation by adults with “some college” in online degree programs, and as noted below in Section 10, postsecondary institutions should do all that they can to make plain to employers the legitimacy of online teaching and learning and thus of online degree programs. Online learning has been found by numerous research studies in the recent years to be as cognitively effective, allowing for features of traditional face-to-face education that can’t be reproduced virtually.¹⁸

9. FROM COURSES AND CREDITS TO COMPETENCIES AND PRIOR LEARNING

Adults who have been out of school are likely to be thinking about the structure of a degree program relying on courses and credits. Many online programs, however different they may be in their instructional formats, still do so. Thus, a prospective adult student returning to college can plan for a degree or certificate program in a familiar way. However, new formats for recognizing ability and achievement can add to prospects for degree completion.

Over the past several decades, the demands of the workplace have changed from having an industrial emphasis on physical inputs to a knowledge based economy with a reliance on what employees know and can do rather than relying largely on the “seat time” associated with college courses and degrees (as some critics of higher education see traditional postsecondary learning). [Competency-Based Education](#) (CBE), which has seen a resurgence in recent years, recognizes learning and ability directly rather than with the results of courses and grades. A “competency-based” program, like those offered by Western Governors University (featured in the *Guide*), focuses on learning and assessments tailored to students’ needs. The goal is not passing a course or test but demonstrating competency—via a written or other demonstration—in knowledge of a subject or in a particular ability, often those reflecting workplace experience and responsibilities.

Similarly, Prior Learning Assessment (PLA) is a format for acknowledging what adults have learned from experience and work that may be assigned credit toward a two or four year degree.¹⁹ As explained at the service organization [LearningCounts](#), PLA relies on the preparation of portfolios that demonstrate learning—sometimes years before the decision to return to school—that was not designed to yield formal credit but can be understood to do so as part of a degree program. As an institution that welcomes PLA from returning students has put it: “We don’t give credit for life experience, but for learning from life experience.” Institutions vary in their evaluation of prior learning, and in the number of PLA credits they accept. However, adults with “some college,” and determined to capitalize on the PLA process, may be closer to degree completion than they think. Studies have shown, as reported at LearningCounts, that degree completion rates are considerably higher for students using PLA than they are for other returning adults.

10. WHAT DO WE KNOW? WHAT CAN WE DO?

This report demonstrates that the “some college” phenomenon is an important element of today’s completion agenda, or the national effort to strengthen the workforce abilities and well-being of Americans. The “some college” rate is high in Michigan and should be seen in the context of the

¹⁸ A recent one features student perceptions of the two formats, and features the views of students who have actual experience in both formats: [C. Platt, A. Raile, and N. Yu. \(2014\). Virtually the same?: Student perceptions of the equivalence of online classes to face-to-face classes. MERLOT Journal of Online Teaching and Learning, 10\(3\): 489-503.](#)

¹⁹ Central Michigan University, featured in the *Guide to Online Degree Completion* accompanying this report, offers an impressively complete [Prior-Learning Student Handbook](#).

considerable evidence for the value of a postsecondary credential for work and careers. We know a good deal today about what postsecondary education means for lifetime earnings (the “college reward”) and plainly, there are benefits to companies and organizations in having a well-educated work force. However, we know about the obstacles facing adults with “some college” too. Progress in Michigan on the completion agenda, acknowledged in recent years as essential by policy and research organizations in the state, can capitalize on the motivation individuals bring to resuming formal education. It will take efforts by postsecondary institutions and employers.

As noted in this report, several states have mounted initiatives to address the “some college problem” (again, there is information about them at the [Adult College Completion Network](#)).²⁰ They offer services of many kinds and, in some cases, targeted financial assistance to adults returning to college. However, Michigan is one of only a few states without coordination of postsecondary education, or what would therefore, be the likely home of a statewide effort to guide colleges and universities toward addressing the “some college” problem. Still, with the organizations we have - the Michigan Community College Association (MCCA) and the Michigan Association of State Universities (MASU) - there is the opportunity to collaborate in initiatives represented by the completion agenda. Indeed, there is a good example in the recently established [Michigan Transfer Agreement](#). However, as several of the statewide initiatives represented in the Adult College Completion Network show, colleges and universities can have active roles in solving the “some college” problem. That is the case in the cleverly named program of the Indiana Commission for Higher Education, [You Can. Go Back](#). It also includes state support for tuition assistance to adults who do “Go Back.”

Employers too can have significant roles in advancing the completion agenda with attention to employees with “some college.” A sample of activities cited by the AACN are:

- Determine the value an employer places on postsecondary degrees for employees and companies
- Include attention to “some college” and degree completion in company policies
- Help employees learn about degree completion opportunities
- Collaborate with postsecondary institutions in offering degree completion information to employees
- Offer financial assistance and flexible schedules to employees resuming formal education
- Make known to others, via employer and trade associations, the value of degree completion

Indeed, in some states employers have joined with colleges and universities to promote the Completion Agenda as part of statewide efforts in workforce and economic development.

In Indiana, Comcast is a partner in *You Can. Go Back*. which specifies “Recruitment, Retention, and Productivity” as the gains for employers. The telecommunications company said this earlier this year: “The state is stepping up to make sure this opportunity exists but it is incumbent upon businesses in Indiana to make sure that we provide a path that leads to a better educated workforce.” Policy and research organizations can encourage as much, as some have already. The MCCA and MASU can welcome such collaboration.

²⁰ Some examples, similar to Texas’ [GradTX](#) cited above: Arizona ([Getting AHEAD](#)), Florida ([Complete Florida](#)), Kentucky ([Project Graduate](#)), Maine ([Next Step Maine](#)), Oklahoma ([Reach Higher](#)), and Tennessee ([Tennessee Reconnect](#)). Indiana’s [You Can. Go Back](#). is presented below.

There is no ideal configuration of intentions, resources, and participation between adults and what they do educationally to prepare for work and careers. However, the “some college” phenomenon is an example of benefits to be gained by capitalizing on what thousands of Michigan adults have already done. Suitably recognized, their initial steps toward postsecondary degrees can be part of what Michigan does to promote the completion agenda, an essential resource for economic development.

11. INTRODUCTION TO A GUIDE TO OPPORTUNITIES FOR ONLINE DEGREE COMPLETION: MICHIGAN AND BEYOND

As Public Agenda reminds us: “Helping students complete their degrees is a matter not just of changing what happens after enrollment, but also of helping prospective students make better choices before they start. Students are more likely to complete their degrees if they select an institution that fits their needs socially, academically, and financially.”

The *Guide to Opportunities for Online Degree Completion* accompanying this report is intended to assist adults with “some college” in discovering what they need to know in order to make a suitable institutional choice. The *Guide* features four institutions: [Michigan Community Colleges](#), [Central Michigan University’s Global Campus](#), [Thomas Edison State University](#) (New Jersey) and [Western Governors University](#) (a national public institution with headquarters in Salt Lake City, Utah). These institutions—each is briefly profiled in the *Guide*--are particularly hospitable to adults with “some college” and they feature fully online degree programs. Thomas Edison State University was recognized by Strategy Labs (as above) as one of the “completion colleges” launched in several far sighted states in the past few decades. [A recent Lumina study](#) urged that the services that such colleges offer might be “scaled” at traditional institutions. In different ways, the other three institutions presented in the *Guide* reflect that position.

The *Guide* offers information, reflecting what is available at public websites, about online programs and related matters in 10 categories including costs, transfer policies, and more. The *Guide* can be used to gain a basic vocabulary for adults with “some college” to assess what different institutions have to offer. Exploration of institutional websites can, of course, add significant details. Each institution also maintains advising services—via phone and e-mail—to assist prospective students.

The four institutions hardly exhaust what is available nationally to adults with “some college.” There are other public institutions seeking to serve adults with “some college,” like [Empire State College](#) (New York), [Charter Oak State College](#) (Connecticut), and [Southern New Hampshire University](#). However, Michigan’s community colleges and Central Michigan University’s Global Campus appear to be the best local non-profit public options for Michigan students. Enrolling in out-of-state institutions means higher tuition. But for some students there are advantages—in the availability of programs and educational formats and services—that justify the additional cost. As in other domains of adult decision-making, circumstances and preferences will ultimately determine how Michigan adults with “some college” move toward their degrees.

APPENDIX A

Findings from *Is College Worth It For Me?: How Adults Without Degrees Think About Going (Back) to School*. New York: Public Agenda, 2013.

1. *Driving concerns: Can I afford it, and can I make it work in my busy life?*

Adults who don't have degrees and are considering enrolling in a postsecondary program are most concerned about taking on debt and about their ability to balance school with work and family obligations. Many also worry whether they will be able to keep up academically. But relatively few are anxious about dropping out or fitting in with other students.

2. *Top priorities: High-quality teachers, applicable skills, affordable tuition.*

These prospective students' main priorities are to gain knowledge and skills that will be directly relevant to the workplace and to do so at an affordable price and under the guidance of caring and qualified teachers. They are particularly attracted to schools that offer job placement, real-world experience and hands-on help with financial aid applications.

3. *Older and younger adult prospective students exhibit some different needs and concerns.*

Older adults (25 and above) are more doubtful about the idea of going to school, and they are less likely to have concrete plans. At the same time, younger adults who are considering college (18 to 24 years of age) are more worried about their ability to succeed at college and land a job.

4. *Most adults considering going to college expect to take remedial courses.*

Many Americans in this group sense that they may not be well prepared for college work. Nearly 6 in 10 think it is likely that they will have to take a remedial class in college.

5. *Most hope to take at least some classes online.*

Notwithstanding their desire for caring teachers and hands-on learning, most adult prospective students—especially older ones—want to take at least some classes online, with 1 in 4 looking to complete most or all of their degree online. But many suspect (and rightly so) that employers don't value online education as highly as in-person instruction.

6. *They learn about colleges from people they know, advertising and the websites of specific schools. Few speak to college counselors or access online tools designed to compare schools.*

These adults' most common sources of information on college are friends, family and colleagues, as well as TV commercials and billboard ads. Those further along in their college planning are also likely to access specific schools' websites. Only a minority seek advice from college counselors. Even fewer use interactive websites designed to help students compare colleges and better understand their options—but those who have used these sites value them.

7. *Many don't think school performance metrics that experts place stock in—such as graduation rates and average student debt—are essential pieces of information to have before enrolling at a school.*

Despite being confident that they can find the advice and information they need to make good decisions, most prospective students lack what many experts and policymakers consider to be key pieces of

information about colleges. Moreover, not even half feel it is essential to find out a school's graduation rate before enrolling. Learning about the types of jobs graduates from a particular school typically get isn't a top priority for many adults either.

8. Few adult prospective students distinguish between not-for-profit and for-profit colleges, but once they understand the distinction, they become more skeptical of for-profit schools.

More than half of adult prospective students do not recognize the term “for-profit college.” But when focus group participants learned more about what differentiates for-profit and not-for-profit schools—particularly in the way they are funded and governed—many became more distrustful of for-profits. Some said this information would lead them to ask tougher questions about programs they were thinking of entering.

9. Many believe that more opportunities to meet and talk with college experts and other adult students, in person or online, could help adults like them make better decisions.

What would help adult prospective students better navigate their college searches? Respondents were most enthusiastic about initiatives that would bring adult prospective students into direct contact with trusted college experts, through in-person workshops in the community and online forums. They were also attracted to the idea of comparing notes with their peers. And although few currently use websites designed to help students understand their options, many imagined such sites could help prospective students like them a great deal.

APPENDIX B - Some College?: Degree Completion and the Michigan Workforce (2016)

A GUIDE TO OPPORTUNITIES FOR ONLINE DEGREE COMPLETION FOR MICHIGAN ADULTS

A Guide to Opportunities for Online Degree* Completion for Michigan Adults				
	Central Michigan University	Michigan Community Colleges	Thomas Edison State University	Western Governors University
Pace	Offered in 8, 12, and traditional 16 week semesters	Traditional 16 week semesters	Classes start the first of each month and are offered in 12 week semesters	Classes start the first of each month
Fields of Study	Administration, Leadership Studies, Political Science, Psychology and Community Development	Includes virtually all the majors offered by other institutions and offers programs in technical fields such as Magnetic Resonance Imaging (MRI), Pharmacy Technician, Radiography, Fire Science Technology, Nursing, Automotive Technology, Database Programming, and many more.	Communications, Computer Science, English, Humanities, International Studies, Liberal Arts, Mathematics, Natural Sciences, Psychology, Social Sciences, Sociology, Engineering, Energy Systems Technology, Information Technology, Nuclear Energy Technology, Accounting, Entrepreneurship, Finance, Human Resources, Management, Marketing, and Nursing	Business, Technology, Teaching, and Health Professions
Credentials Available Online	Certificates, Bachelor's and Master's Degrees	Certificates and Associate's Degrees	Certificates, Associate's, Bachelor's, and Master's Degrees	Bachelor's and Master's Degrees
Prior Learning Assessment for Credit for Workplace and other Experience. (PLA)	Yes – they also provide an option for Alternative Credit. Students can earn up to 60 credits by leveraging PLA and the Alternative Credit option.	Yes – all offer PLA to some degree	Yes, in addition to a portfolio assessment. They also offer Credit By Exam where students can earn credit by taking a final exam without taking the actual course.	No
Cost / Credit Hour	\$395 per credit hour	Varies from \$88 to \$126.30 (per credit hour / contact hour)	\$499 per credit hour (for an out of state student)	\$2,890 per term for unlimited credits (for an out of state student)
Discounts Available	Military, Veteran and Parent	Veteran, Military, and district (residence)	Veteran and Military	Veteran and Military
Transfer Credit Policy	Yes, as approved by individual programs.	Yes, accepts credits from two and four institutions.	Yes – up to 80 credits from community colleges and up to 120 from four-year institutions	Yes, undergraduate degree only
How to Apply	Complete online application. High School Diploma/GED are required, but ACT / SAT are not	Complete the online application. Some communities colleges require students to complete placement exams, but ACT/SAT scores are accepted as an alternative	Complete High School Diploma / GED, are an adult 21 years of age or older, and completion of the online application.	Complete High School Diploma / GED, complete readiness assessment, speak with an enrollment counselor
Role of Advisors	Administrative mechanisms and advisors guide students through the application and completion process. Students also have the option of seeking assistance from an “Online Ally” who is a successful and experienced online student who provides assistance and advice.	Students work with advisors at their “home” institution to select courses and transfer credits.	Applicants and newly admitted students work with an academic advising team to review academic evaluations, learn about how transfer credits apply to their new degree, discuss degree options, course requirements, and plan courses needed to complete their degree.	Students partner individually with an advisor who guides them through the application process and works with them to program completion.

*Degree completion also refers to certificates. Prospective students can complete an online quiz offered through Lansing Community College to explore how they might respond to online learning:

http://www.lcc.edu/elearning/students/about_online/quiz.aspx

Introduction

Over the past decade, the knowledge, skills and abilities required of United States workers have changed considerably. We have moved to what is being called a “knowledge economy.” Satisfying employment and career progression are now more attainable for those with training and education beyond high school. Training by employers themselves was once common, but in the recent recession training and development programs were often among the first to be eliminated. Thus, the burden of preparing for their futures has fallen on individual employees. By 2018, 60% of Michigan positions will require some form of postsecondary education and currently only 35% of the state workforce holds an Associates (or two year) degree or higher. In the future, Michigan employers and the economy at large will rely on high level skills possessed by those with advanced study, including certificates, two year, and four year degrees. Thus, employees who earn a postsecondary credential will be in a position to benefit now and into the future.

Research shows that over 25% of the Michigan workforce has “some college” but no degree.* The phrase “Some College,” refers to having earned any number of credits, from any number of postsecondary institutions, over any number of years. Many adults enter the postsecondary system only to drop out to go to work, typically for financial reasons, without completing a certificate or degree. As some higher education institutions have embraced online learning it has become more feasible for adults to complete a postsecondary credential by taking courses at their own pace sometimes, with the process known as Prior Learning Assessment (PLA), receiving academic credit for previous knowledge acquired through work experience.

The institutions represented in this guide are all public non-profits with demonstrated online program success for adults with “some college.” Of course, these four institutions do not exhaust the possibilities for returning to school. However, reviewing these programs can help adults with “some college” see what it is useful to know about any online degree program and assist learners select programs that suit them academically, socially, and economically.

Central Michigan University—Global Campus

Established in 1862, Central Michigan University offered its first internet based course in 1994 and has developed a robust undergraduate and graduate online program—its Global Campus—that is unrivaled by any other four-year institution in Michigan. For 2016, *U.S. News and World Report* ranks Central Michigan University among the “Best Online Programs” in the United States. Central enrolls over 7,000 exclusively online via its Global Campus.

Central Michigan offers a number of Bachelor’s degree programs including Organization Administration, Community Development, Leadership Studies, Health Sciences, Community Services, Political Science, and Psychology (among others) entirely online. They also offer accelerated certificates in information technology security, deafblind intervener and technical and professional writing. While online students may not be present on campus, Central does provide students with advisors to guide each student through the institution’s offerings. In addition, Central accepts up to 60 credits from students who have complete Alternative Credit Project (ACP) online classes through courses offered by the American Council on Education (ACE).

Michigan Community Colleges and Michigan Colleges Online

Since the Smith-Hughes Act of 1917, which allocated funds to community colleges for vocational education, these institutions have responded to the economic demands of their communities by providing workforce development. In 2008, Michigan passed legislation to create the Michigan New Jobs Training Program, which facilitated collaborative partnerships between many of Michigan’s community colleges and a number of employers. The legislation prompted community colleges to create vocational training curricula focused on health and allied services, data processing services, engineering and architectural services, and alternative energy (among others) to address the number of displaced workers, lack of knowledge in these areas, and the absence of educational credentials in these fields.

All of Michigan’s 28 community colleges participate in Michigan Colleges Online (MCO) which offers a multi-institutional collaborative approach to earning a two year

degree or certificate. Students designate a “home” school (the degree conferring institution) and take courses online from other institutions to build their own degree. While not actively promoted among all community colleges, and although there is no “formal” pathway, students can build their own degrees as long as they fulfill the requirements of their home institution. This means students can take courses on-campus at their home institution or complete online courses from any of Michigan’s 28 community colleges. All of the current course offerings can be accessed here: <https://www.micollegesonline.org/>

Thomas Edison State University

This public institution in Trenton, NJ was founded in 1972 and named after the famous inventor whose laboratory was in New Jersey. TESU’s motto is “learning throughout life” and its online programs cater to adult “some college” learners. To maximize the number of credit students enter the program with, Thomas Edison State University encourages students to complete a Prior Learning Assessment (PLA) portfolio and offers students the option of taking the final exam of a course to earn credit without having to take the course (credit by exam). Of the institutions included here, this is the only one that offers credit by examination.

Thomas Edison offers Associate and Bachelor’s degree programs in traditional fields such as English, Humanities, Sociology, Mathematics, and applied fields which include Computer Science, Communications, Electrical Engineering Technology, Information Technology, Marketing, Nuclear Energy Engineering, Nursing, Accounting, Entrepreneurship and Operations Management. They also offer a number of undergraduate certificate programs in Accounting, Computer Science, Electronics, Finance, General Management, Human Resources Management, Marketing, and Organizational Leadership (among others). Students have five ways to earn credit: through the completion of online classes, Prior Learning Assessment, transfer credit, earning professional certifications or training, and through examination completion. Thomas Edison State University’s online courses are guided by mentors on a 12-week timeline, and students can log in for their online classroom at a time and place that suits their schedule.

Western Governors University

Founded in 1995 and based in Salt Lake City, UT, Western Governors University (WGU) is a competency-based, online, nonprofit university and is focused on appealing to working adult learners who do not fit the “traditional” university model. Competency-Based Education (CBE) focuses on learning and assessments tailored to students’ abilities. The goal is not passing a course or test but demonstrating “competency”—via a written or other demonstration—in knowledge of a subject or in a particular skill, often those reflecting workplace experience and responsibilities. WGU maintains four colleges: the College of Business, the College of Information Technology, the Teachers College, and the College of Health Professions. Terms consist of six-month “rolling” semesters which start on the first of every month. Students are able to move through the content at their own pace and progress is based on knowledge demonstration. Although students dictate the pace of their learning, many classes offer opportunities to engage with other students through a cohort model rooted in online discussions. While the school does not require SAT or ACT scores for admission, programs require student to have a high school diploma or GED, complete WGU’s Collegiate Readiness Assessment and speak with a WGU enrollment counselor who guides learners through the application.

Once a student decides to enroll, they are paired with an advisor who guides them through the application process and works with students through the durations of their studies. According to the Center for American Progress, adult learners in competency-based programs complete degrees at a higher rate and maintain a higher level of student satisfaction than their traditional counterparts. In 2015, Western Governors University retained 79 percent of their students, which is higher than the 74 percent average retention rate for U.S. public four-year institutions. In addition, virtually all of WGU’s students indicated they were satisfied or very satisfied with their learning experience.

About REI

The MSU EDA University Center for Regional Economic Innovation (REI) seeks to identify and develop new economic development tools, models, policies and practices to support innovative economic development high-growth enterprises and job creation in distressed regions across the state. REI has established a new economic development ecosystem to cope with the ever-changing global and regional dynamic(s). Through this ecosystem, we engage innovative and creative minds which result in new economic development practices.

The REI University Center was established in 2011 with support from the U.S Department of Commerce, Economic Development Administration, and in collaboration with the following Michigan State University offices:

Office of the Provost
Vice President for Research and Graduate Studies
University Outreach and Engagement
MSU Extension Office
Institute for Public Policy and Social Research
School of Planning, Design and Construction
Department of Geography
College of Social Science



Michigan State University
EDA University Center for
Regional Economic Innovation

MICHIGAN STATE Center for Community and
UNIVERSITY Economic Development
University Center for Regional Economic Innovation

