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THE DUET-SNHU FORMULA
TACKLING TIME, COST &
EQUITABLE OUTCOMES

The Duet-SNHU Formula: Tackling Time, Cost and Equitable Outcomes

The U.S. learner profile has dramatically changed over the last two decades. Today, the “new traditional” learner is likely to be an adult over the age of 25 with multiple priorities and responsibilities, with a unique set of experiences and needs. Despite this shift, traditional postsecondary education models have not adjusted to best support the lives and needs of the “new traditional” learner. The Duet-SNHU model brings together a high-quality competency-based education (CBE) curriculum, delivered online, with high-touch wraparound student supports. The early outcomes data show particularly high rates of persistence and success for marginalized learners, and this model may have important implications for equity in higher education on a broader scale.

Who Are Duet-SNHU Learners and Why Does the Model Work for Them?

At Duet-SNHU, the median student age is 27 and the average student age is 35. Approximately 90% are learners of color, about 60% receive Pell grants, 33% are parents, and almost all are working. Additionally, most Duet-SNHU students report having tried college before, illuminating that these learners had yet to find a model designed to meet their lives. Mike Larsson, CEO of Duet, says, “too often, learners are made to feel they weren’t cut out for college, when in actuality the problem is that postsecondary education is not evolving to meet the needs of today’s students.” The individual stories of three Duet-SNHU students help us understand why flexible learning modalities, like online and CBE, are badly needed in the U.S. today.

Deidre, a 24-year-old from Roxbury, MA, works at UPS and is guardian of her goddaughter. She graduated with her high school diploma from the O’Bryant, an exam school in Boston. Deidre attended Roxbury Community College but stopped out because she found that a traditional pathway to a degree was unrelated to her real life and difficult to fit into her schedule. Deidre graduated with her AA + BA from the Duet-SNHU program in 2.5 years in 2022.

As a Duet-SNHU student, Deidre shared that “the self-paced aspect was great. The main thing was not feeling pressure to do school on a certain schedule. Sometimes, I just couldn’t do school and that was ok. I could check in with a coach to help me adjust my schedule. It was much better than feeling rushed to turn in work on a schedule when I had life happen. Every day is not the best day for school.”

Karla is 39 years old and originally from Brazil. Today, she lives in Stoneham, MA, and has worked for LogMeIn since 2014. She has a 17-year-old son and an 11-year-old daughter. Years ago, she started taking classes at North Shore community college but wasn’t able to complete her degree when she had her first child because the schedule on campus wasn’t flexible enough to allow her to be a mom. A few years later, in 2015, she attended Bunker Hill community college. Again, life got in the way, and scheduling issues prevented her from finishing her degree. In 2021, Karla graduated from the Duet-SNHU program with an associate degree after two years. She plans to start the bachelor’s program this fall.

Karla shares that “time was the biggest thing. I just couldn’t do in person classes because of the schedule and the family. My life schedule just didn’t fit into the rigid schedule of traditional college. I was able to log in at midnight if that was the best time for me. Or spend all day on a Saturday. Or take a day off from work if I wanted to really catch up.”

Louis graduated with an associate degree, is 29 years old, and has a 3-year-old son. He lives in Jamaica Plain, MA, and works for the Boston Council on Aging. However, his passion is photography, and he does work for the Poor Peoples project and also runs an independent photography business. Louis attended Nichols College, RCC and Mass Bay, but was never able to graduate. Of the Duet-SNHU program, he says, “For me, the project-based system was just so much clearer. I was on an IEP all through school so traditional school was harder. In the project-based system, I like that you can mess up and not fail. If you didn’t do what you need to master the project – the assessors tell you exactly what you need to do. In the traditional way, if you mess up or if you don’t get it, you just fail. And that’s it.”

A Massive Mismatch in Design, Delivery and Audience Needs: Time, Cost, Supports and Bias Barriers

These student stories highlight a major problem facing the majority of learners in the U.S. today. Many learners are juggling work, family and multiple other responsibilities, and it is not news that most U.S. higher education options are not designed to fit into their already busy lives. When paired with the reality of the high cost of college that so often leads to a debt burden, many learners are simply not able to pursue education opportunities. These factors aside, there is also a racial and socioeconomic bias that poses a challenge for learners from diverse backgrounds from the outset of their journey toward a degree. Stratification of racial and socioeconomic groups, as well as inadequate supports, make it incredibly challenging for many learners to attain completion (Postsecondary Value Commission, 2021).

And yet, a four-year degree is still necessary for social and economic mobility and often a requirement for earning a family-sustaining wage. The data shows that a bachelor's degree pays. As of 2020, median weekly earnings for those with a bachelor's degree were \$1,305 compared with only \$785 for those with a high school diploma (Torpey, 2020). This difference in earnings becomes significant over the course of a person's career, resulting in more than \$750,000 in added income over the course of a 40-year career (Stobierski, 2020). But these figures do not account for the privilege of time. Poverty draws a heavy burden on available time in a given day because everything just takes longer, making it less and less possible for those living in poverty to earn a traditional college degree that relies on rigid time schedules (LeBlanc, 2021).

Current enrollment data reveals the breadth of the problem facing the industry today: a massive mismatch in the majority of current delivery models and supports and what's needed to facilitate learner success. Of the approximately 17 million students enrolled in a postsecondary institution in the U.S. as of Fall 2021, approximately 10 million were 18-24 years old, 6 million were over the age of 24, and 1 million were under the age of 18 (National Student Clearinghouse Research Center, NSCRC, 2021). Across all age groups, 6 million learners were studying part-time and 11 million were attending full-time (NSCRC, 2021). Over half of a national sample of surveyed learners rated cost and life balance as the top perceived challenges to getting more education, according to Strada Education's Fall 2021 survey and similarly, over half of a national sample of learners in a Spring 2022 survey ranked flexible schedule, credit for prior learning and access to financial aid as the top factors for increasing probability of enrollment (Strada, 2022). When we pair these data with the 39 million learners in the U.S. today who have some college and no degree, the predominant learning model (i.e., a physical campus with daytime courses, largely designed for full-time students at a high price tag) appears vastly inadequate (NSCRC, 2022). Clearly, learners need more flexible options to earn degrees, including when and where learning happens.

The systemic problem of delivery goes much deeper than a time quotient, however, creating an unequal playing field toward degree completion. Data indicate that 43% and 53% of all White and Asian adults had completed an associate or higher degree in 2018, according to the Postsecondary Value Commission's May 2021 report. By comparison, attainment rates were far lower for Black (23%), Latinx (24%) and Indigenous (15%) adults (Postsecondary Value Commission, 2021). The overall context and impact of these outcomes are exacerbated further when we look at them alongside the significantly higher loan default rates for the same populations. Black and Latinx learners have loan default rates of 49% and 35%, respectively, compared to 20% and 11% among their White and Asian peers (Postsecondary Value Commission, 2021). Among other reasons, these disparities in attainment and outcomes are largely attributed to two factors that institutions can influence: the high cost of college and lack of supports on the path to completion (Postsecondary Value Commission, 2021).

¹As of 2022, the U.S. trails behind a number of developed nations in terms of providing access to bachelor's degrees, according to a recent analysis entitled "Access and Inequality in US Higher Education: Policy Issues," by David Dill.

²About 97% of "good jobs" added in recovery from the last U.S. economic recession required at least a bachelor's degree, according to the Georgetown Center for Education and the Workforce's 2015 study: *Good Jobs Are Back: College Graduates Are First in Line*.

When these trends in population and race are considered alongside the skyrocketing cost of college over time, it's no wonder that “new traditional” learners struggle to find a path to a degree. Over the time period 1989-2000, the cost of published tuition and fee prices in the public four-year college sector increased by about 50% (College Board, 2019). Over the following decade, from 2000-2010, prices rose by another 63% (College Board, 2019). Over these same time periods, median family income increased an average of only 1.0% per year from 1989-1999, and fell 0.5% per year from 1999-2009 (College Board, 2019). These trends continued in the subsequent decade after the 2010 recession until COVID-19 rocked the U.S. in 2020. After experiencing the sharp economic slow-down brought on by COVID-19, a majority of students and parents listed affordability and dealing with the debt burden that often goes hand-in-hand with a degree as their top concern. According to the Princeton Review, 98% of college-bound families say financial aid will be necessary to pay for college and 82% say it was “extremely” or “very” necessary (The Princeton Review, 2021).

These realities preexisted the pandemic, which only exacerbated challenges and barriers, leaving many learners no choice but to pause or reconsider progress toward a degree. According to CNBC, institutions of higher education announced revenue losses in the hundreds of millions as about 500,000 learners opted out of enrollment (Dickler, 2021). Overall, U.S. postsecondary education enrollment saw a decline of about 2.5% as a result of the pandemic (National Student Clearinghouse, 2021). This was nearly double the 1.3% decline in 2019. As of January 2022, over a million fewer learners are enrolled in college than they were at the start of the pandemic (Nadworny, 2022). And though the recent 4.2% uptick in first-time first-year enrollments in Spring 2022 indicates a small shift in the overarching decline, it does not change the mismatch between education delivery and audience needs (Newton, 2022).

Learner-Centered Design: Addressing Time, Cost and Supports to Success

The Duet-SNHU model delivers in-person wraparound support, low pricing and self-paced online competency-based education (CBE) programming that fits into the busy schedules of learners who are balancing work and family responsibilities. CBE is not dependent on seat time, giving learners the opportunity to complete with much greater speed, according to their schedule. With its trusted, community-focused, locally driven approach, the Duet-SNHU model delivers a flexible, workforce-relevant curriculum in a supportive, accessible and approachable environment. It meets students where they're at – geographically, academically, professionally and personally. As a result, learners can attend school while they manage a family, make money and build their resume. More importantly, they have the chance to complete a degree online at a much lower overall cost and enter the job market faster with a credential.

Operationally, the Duet-SNHU model delivers an academic program through a partnership between the two organizations. Duet is a coaching nonprofit organization that offers wraparound high-touch support to learners in their communities. SNHU, the private nonprofit accredited university, delivers online CBE programming and other supports to learners and Duet coaches. In practice, Duet offers coaching that includes support with enrollment, academics and career, as well as safe study spaces

³According to data from the National Student Clearinghouse, first-time first-year enrollment increased year-over-year by 13,700 students, or 4.2%, in Spring 2022.

⁴According to an internal survey of CBE students (2017), 25% said that SNHU's online CBE program created workplace promotability and ability to grow.

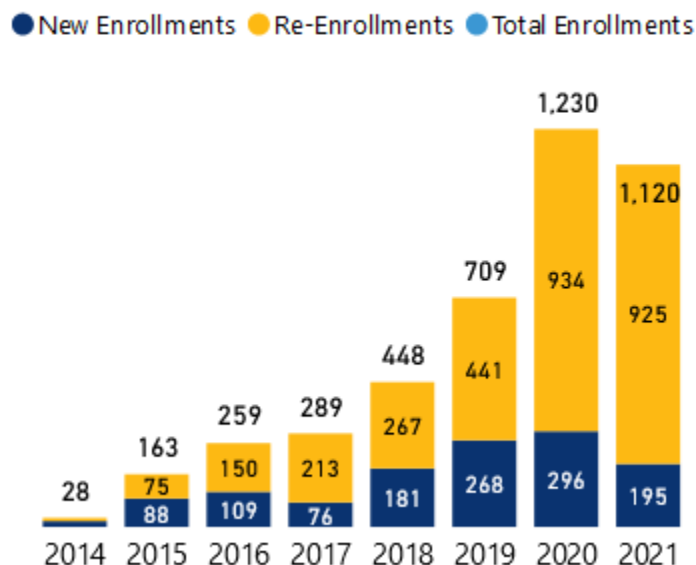
in Boston and access to technology. SNHU offers accredited bachelor and associate degree programs in an online, CBE, self-paced format. The model is low cost, with no book fees or annual increases, and learners can earn unlimited credits during each semester for the same price. An overview of the Duet-SNHU learner journey looks like this:

Figure 1. The Duet-SNHU Learner Journey



Despite the challenges facing learners during the pandemic, the Duet-SNHU model actually experienced growth during this time period (see Figure 2). Duet-SNHU's enrollments jumped from 709 in 2019 to over 1,120 in 2020. Among Duet students, approximately 64% are women, 43% are Black or African American, and 38% are Hispanic or Latinx. In working with students, Duet-SNHU staff have noted that the flexibility and affordability of the model made it the right option for many learners when traditional higher education wasn't. The online CBE format makes the program available on-demand and on learners' schedules, enabling accelerated or self-paced progress.

Figure 2. Duet-SNHU Enrollment Growth 2014-2021



How the Duet-SNHU Model Works and Why It's Different

In practice, the model is delivered in two parts, academic delivery at SNHU that blends the low-cost flexibility of online CBE with face-to-face, customized support at the Duet-SNHU site. The program's two-part delivery is depicted in detail below (Figure 3).

Figure 3. Overview of Duet-SNHU Program Delivery



Wraparound High-Touch Supports Delivered by Duet

While we know that students often succeed due to a blend of academic opportunities and wraparound supports, a deep dive into the wraparound supports offered by Duet can help explain the efficacy of the model. Personal coaching and high-touch wraparound support in higher education is well-known and has been widely researched and cited in academic studies. The University of Chicago Poverty Lab found that wraparound supports increased full-time enrollment by 13% and next term retention between 11% and 16% among community college students (UChicago News, 2019). Across the higher education sector, first-year college students are often the group of learners provided the highest number of supports, since research has shown that cultivating a sense of belonging early in a college student's career has a significant impact on the likelihood of persistence and success. But first-year and community college students are not the only audiences that can benefit from this type of support.

Sidebox 1: Other Examples of Programs with High-Touch Wraparound Supports in the U.S. Higher Education Landscape Today

- **Northeastern Technical College (NETC)** in South Carolina serves several rural counties without reliable Wi-Fi. When the pandemic closed the physical campus, NETC established a laptop lending program, allowing anyone to check out a laptop. They also established internet service accounts for the student population to ensure they could get students connected through hotspots. NETC used physical mail to let learners know about these opportunities. They also established online advising services through Zoom and created a class on their LMS that showed students how to access all the supports available to them. These efforts led to an overall 12% increase in enrollment and an 8% increase in persistence in 2020.
- **Elgin Community College** announced its student success coaching program in 2021 that offers individual, high-touch, equitable, holistic support to students. The overarching goal and purpose of the program is to improve persistence and success in courses that help learners progress toward graduation. Success coaches will help learners use online platforms and tools, access and use resources, navigate college departments, and develop personal skills (e.g., time management, study skills).
- **California State University (CSU)** offers an Educational Opportunity Program that includes counseling and a whole host of supports for traditionally underserved students. Each campus in the CSU system offers different services, but they generally include mentoring, advising, tutoring and learning workshops.
- **Morgan State University** founded the College of Interdisciplinary and Continuing Studies to offer supports designed specifically to help adult learners succeed after time away from college. It operates as a separate and independent section of the University. Its programs are structured for maximum flexibility and include online delivery and interdisciplinary degree programs that enable students to align their studies to workforce opportunities.

The distinctive qualities of Duet's model lie in its approach to advising and personal coaching and its community-based location. These features uniquely enable the program to meet the individual needs of learners and provide support embedded in the community where they live and/or work. Duet provides a personal coach who offers dedicated support to graduation through four types of support: enrollment support, academic coaching, career coaching and general "life" coaching or other social supports. The coach's value lies in her ability to combine the relationship, individual context and data to determine the next right move for each and every learner.

Enrollment Support

For enrollment support, coaches support enrollment processes from start to finish during a student's program of study. Specifically, coaches spend time understanding why traditional higher education or any other prior learning experience wasn't the right fit for the student, helping prospective students retrieve transcripts from prior learning experiences, and helping students ensure on-time submission of FAFSA each year they are enrolled. Coaches may also help learners fill out their applications to enroll and apply for financial aid by coordinating with SNHU student financial services and the learner, or do whatever else is needed to help.

Academic Coaching

In practice, academic coaching support means that advisors keep office hours on-site at Duet each week, providing learners the opportunity to ask questions and get help with projects in person. Advisor caseloads are kept at a 1:50 ratio to ensure they can provide the needed personal attention and depth of support. Academic coaching primarily focuses on helping students navigate coursework, set a schedule and constantly readjust. In practice, the academic coaching role is approached in multiple ways, depending on what the student needs, and helps push students to go faster and restart if they get stuck. For example, a coach might take a "personal trainer" approach to help the student find the time and fight through personal barriers so she can get more done than she thought she could. Or a coach might serve in the "relationship coaching" style when the student feels like she is stuck and stops calling her coach back. The coach may then make a personal appeal and leverage the relationship to get the student back on track.

Career Coaching

Career coaching is highly personalized and is part of the student's journey starting on day 1. Coaches support the student in this capacity by helping her leverage her work history and new degree to make a jump at her existing company or go elsewhere. Coaches might help identify jobs aligned to learners' skills, assist with resume development, and coach learners as they build relationships with local employers. Career coaching is particularly effective for students who are ready to leverage their upcoming or newly acquired degree or who see finding a job as a barrier to success. Coaches may leverage relationships with local employers, if there are any within Duet's network, and/or provide direct support to students with ongoing career coaching and just-in-time support.

General "Life" Coaching & Other Social Supports

General "life" coaching and other social supports includes times when coaches serve as a trusted ally, confidante and support in accessing mental, physical and emotional health resources. They may also help triage external circumstances that can derail enrollment and success (e.g., some learners need help finding scholarships and financial resources, etc.). Other social support could also include ordering and delivering dinner to a group of on-site learners who are working on their academic programs during dinner time, providing child care, offering unemployment support, helping with parking, and providing encouraging words of support during challenging assignments. Most important, Duet coaches provide motivational based coaching, and they do not give up on students even if the students give up on themselves.

⁵ By comparison, the national median number of advisees per full-time advisor was 296 students, according to the NACADA 2011 survey.

Safe Spaces & Technology

Additionally, the Duet on-site location provides learners access to safe physical spaces and technology, like personal computers and access to a library space in downtown Boston, to support the learning process.

In summary, wraparound support means helping the learner succeed, no matter what it takes. The New Hampshire Charitable Foundation recently wrote about the approach by interviewing and observing a Duet coach, Khaleel Shreet, hard at work at the Manchester, NH, location. He is quoted as saying, “We meet them where they are... and get them where they need to be.”

Academic Delivery at Southern New Hampshire University

The core academic experience provided by SNHU offers learners a flexible, online CBE model that acknowledges prior learning, accelerates the path to a degree, and empowers learners to work at their own pace. By way of services and resources that learners can access, SNHU offers its resources and supports, such as student financial services, SNHU's online CBE curriculum platform and resource suite, IT help desk support and academic support resources (e.g., tutoring services, SNHU library). Academic components also include assessment of learner goals, projects and mastery of competencies. If learners cannot navigate to these resources on their own, their Duet coach supports them in finding the right resource.

Because CBE tests learner mastery of competencies and is untethered to “seat time” typically associated with the credit hour, a learner can progress at their own pace. This unlocks great value for learners who have multiple competing responsibilities because they are not bound by time. For learners who have acquired prior learning and experience, CBE enables them to accelerate their path toward a degree while saving both time and money. The potential to count prior learning toward a degree has tremendous value for those who have acquired knowledge, skills and competencies through work and prior academic experiences. Because competencies test mastery of knowledge and skills, they are able to equitably translate the sum of a learner's prior formal and informal learning into credits that count toward a degree. The competencies at SNHU serve as a mechanism for acceleration, cost reduction and equity.

With the potential to progress at their own pace (including the opportunity to complete faster than the traditional model), count prior learning toward a degree, and have the support of a coach who wants them to succeed, the increased rates of persistence and success in the SNHU-Duet model appear promising and understandable. Scaling similar efforts across the higher education sector could hold promise for meeting learners where they are and delivering programs that can be completed on their budgets and schedules.

Sidebox 2: Academic Program Options Available to Duet-SNHU Students

Associate Degree Program Offerings

- General Studies
- Business Concentration
- Transforming the Customer Experience Concentration
- Healthcare Management

Bachelor's Degree Program Offerings

- Communications
- Business Concentration
- Healthcare Concentration
- Healthcare Management
- Communications Concentration
- Global Perspectives Concentration
- Management
- Logistics and Operations Concentration
- Public Administration Concentration

Cost: The Least Expensive Local Option and Unlimited Credits

The Duet-SNHU program is only \$2,333 per term, with unlimited credits. While SNHU’s pricing for its traditional online undergraduate programs remains lower (\$4,800 per semester for 15 credits) than many other private nonprofit providers and hasn’t increased for 10 years, the Duet-SNHU program is even lower and reflects a 40% discounted rate. If a student is eligible to receive the maximum amount of financial aid through government grants (the new full Pell amount as of August 2022 is \$6,895, disbursed in increments of up to \$2,298 per semester), they end up paying only \$35 per term. When compared with other low-cost in-state/resident options in Boston, the chart below illustrates how the Duet-SNHU model compares from a learner’s point of view.

Figure 4. Cost Comparison for Low-Cost In-State Pricing in MA

College	Cost Per Term (12Credits)	Cost Per Each Additional Class Per Term	Cost Of Books & Extras
SNHU Duet	\$2,333	\$0	\$0
Bunker Hill	\$3,150	\$660	Unpredictable
UMass Boston	\$7,349	\$1,827	Unpredictable

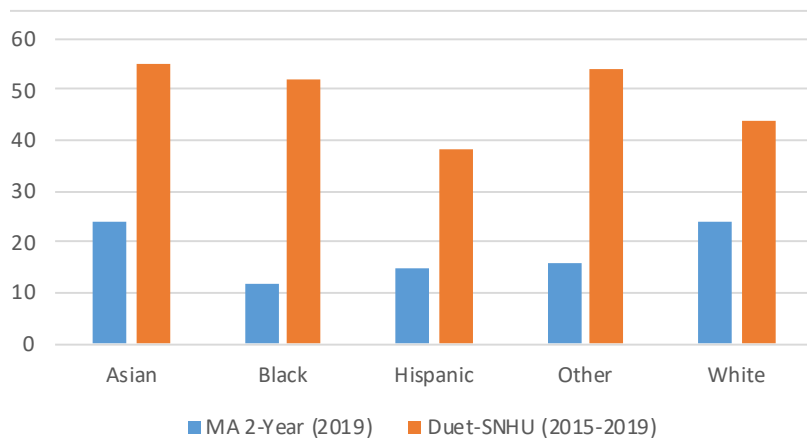
**Note: A full Pell eligible student receives \$2,298 per term in financial aid (resulting in a total award of \$6,895), plus access to loans.*

Also worth noting is that the model also relies on additional philanthropic partners to remain sustainable, and each institution only receives repayment after a learner is enrolled. While the lower cost (a total discount of about 40%) is an obvious win for learners, learners say that the real magic of the model lies in the in-person, community-embedded coaching and wraparound support, which was detailed in earlier sections of this paper.

Results: Increasing Graduation, Lowering Cost and Erasing Equity Gaps

Outcomes from early data looking at the efficacy of the model speak for themselves especially for racially marginalized groups who often face major barriers related to cost and supports during their programs. The data show that low completion rates are not due to the inability to achieve, but because many college and university structures do not support learner success, particularly for racially marginalized audiences. A recent study completed by the Harvard Kennedy School’s Program on Education Policy and Governance indicates outcomes are significantly higher for graduates of the Duet-SNHU CBE program, especially for racially marginalized learners (see Figure 5 below).

Figure 5. Percent of Duet-SNHU AA Students Graduating in 2 Years, Compared to State Averages



Source: Gabrieli, John, Larned, Katherine, and West, Martin R. “College Re-Imagined: Can A New Model Help Close Higher Education’s Equity Gap?” Harvard Kennedy School, October 2021; *Permission granted by the study authors to include this bar graph.

Looking at data from the first cohort of 554 Duet-SNHU students, the study finds that graduation rates in the Duet-SNHU program were twice that of the Massachusetts state average for associate degree students, that overall cost was cut in half, and that equity gaps by race were significantly narrowed or eliminated altogether (Gabrieli et. al, 2021). Specifically, in 2019, the graduation rate among associate degree seeking students in Massachusetts was 20% among those attending two-year degree granting institutions. By comparison, SNHU's CBE program delivered in partnership with Duet saw a 46% graduation rate among associate degree students. This gap in outcomes widens further when the data are disaggregated by race and ethnicity. For example, the rate of Black students graduating with an AA degree from the Duet-SNHU program was 52%, compared with a rate of 12% among all MA 2-year programs in 2019. The same trend applies for other groups: Asian students saw a 55% rate compared with 24%, Hispanic students saw a 38% rate compared with 15%, White students saw a 44% rate compared with 24%, and students who identify as "Other" saw a 54% rate compared with 16% (Gabrieli et. al, 2021). While there is much room for continuing to improve learner outcomes and continued research to verify efficacy of the model, early results are promising.

Another study, from 2014, compared how SNHU's CBE students performed on the ETS Proficiency Profile assessment with 7,815 students who were enrolled in traditional associate degree programs at 27 institutions across the United States. CBE students averaged as high or slightly higher than the comparison group of traditional learners across the seven assessment categories (CBE mean of 439.5 of 500 possible points; comparison group mean of 435.6 out of 500 possible points), except in math, where CBE students averaged approximately one point lower than the comparison group (CFA 2014 study citation).

While additional research is needed to verify and validate these outcomes, these two studies suggest the CBE model is effective for reducing debt and increasing positive outcomes, specifically for racially marginalized audiences.

Sidebox 3: Descriptions and Definitions for Competency-Based Education (CBE)

What is CBE?

Competency-based education (CBE) is a learning modality that tests what learners can do with what they know. By comparison, traditional learning modalities systematically measure knowledge and units of time spent on learning. CBE advocates agree that knowledge is a key input to being able to do a task or obtain a skill but believe measures of performance should be the standard indicator of learning or competency. For example, a new teacher may be able to explain best teaching practices for reading in early childhood education (i.e., knowledge), but can they help a student attain grade-level reading skills (i.e., competency)?

In practice, learners demonstrate mastery of competencies not by sitting through classes and exams but rather by completing real-world projects with the support of faculty reviewers, a community of peers, learning resources, and rigorous project evaluation and feedback.

Because CBE tests learner mastery of competencies and is untethered to "seat time" typically associated with the credit hour, a learner can progress at their own pace. Learners who have multiple competing responsibilities often benefit from CBE programs because they are not bounded by time.

Policy Recommendations

- Pilot new means of financial aid delivery for competency-based education programs, decoupling the credit hour from Title IV distribution; develop best practice on implementing such change; and develop quality and accountability metrics.
- Require accreditors to better evaluate student supports, including advising and coaching, at institutions; require accreditors to work with institutions to develop policies to recognize credits from other institutions within the accreditors' purview; incentivize accreditors and states to develop agreements to recognize credit from other accreditors and states; and report on transfer of credit policies and rates of credit acceptance.
- Update Satisfactory Academic Progress rules to better reflect how learners with a range of responsibilities can access and attend post-secondary education, including pace and progress.
- Support hybrid education models, including partnerships between institutions of higher education and community-based non-profits.
- Increase funding for and ease of accessing resources that facilitate completion, including food, housing, childcare, mental health supports, transportation, access to technology, and access to emergency grant support, as needed.
- Provide funding support for and share best practice on high-touch, in-person coaching models.
- Improve data capacity for IHEs and require reporting on student persistence and outcomes, including disaggregation.
- Increase the maximum Pell grant.
- Continue the waiver of FAFSA verification, which often acts as a barrier to accessing post-secondary education.
- Adjust loan notification policies to better support learners' active acceptance of loans and understanding of loan repayment, prior to disbursement.

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