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HOUSE OF REPRESENTATIVES
COMMONWEALTH *of* PENNSYLVANIA

House Democratic Policy Committee Hearing

Affordability and Online Options in Higher Education

Wednesday, October 26, 2022 | 9:30 a.m.

Representative Mary Isaacson

9:30 a.m. Welcome and Introductions

PANEL ONE

9:40 a.m. Dr. Rebecca Watts, Regional Vice President
Western Governors University

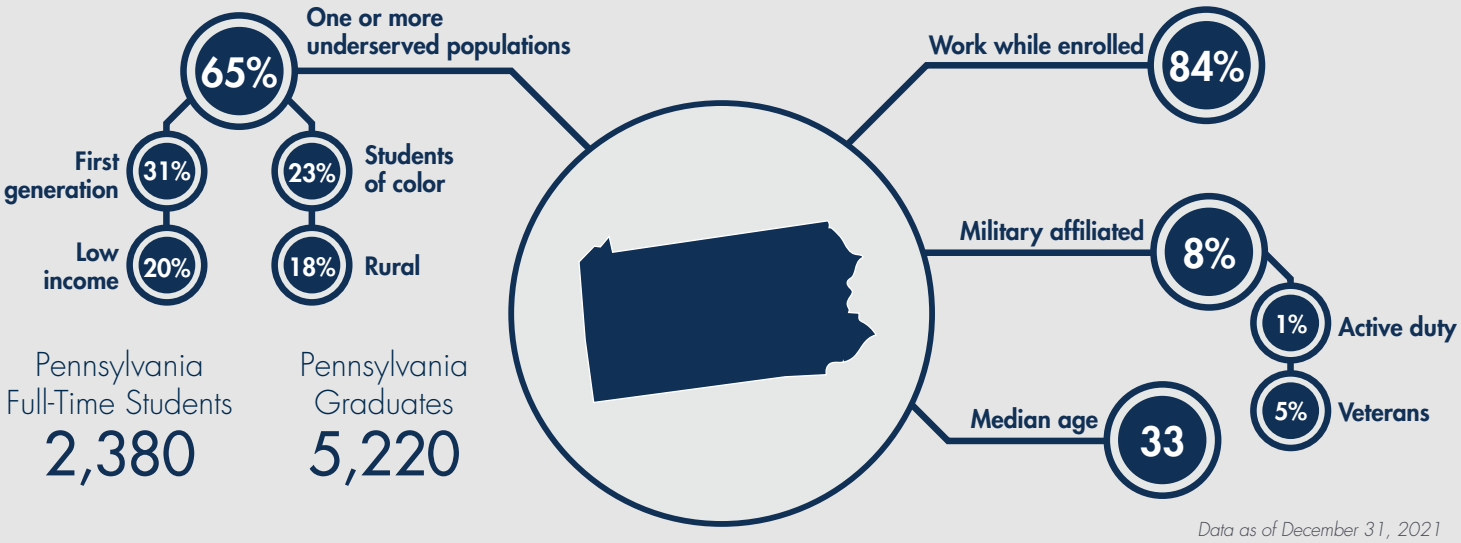
Q & A with Legislators

PANEL TWO

10:15 a.m. Dr. Mary Ellen Caro, President and CEO
Peirce College

Q & A with Legislators

WGU AND PENNSYLVANIA



Pennsylvania Full-Time Students
2,380

Pennsylvania Graduates
5,220

Data as of December 31, 2021

Pennsylvania and WGU at a Glance

1,033,617
Pennsylvania residents with some college but no degree

$7,290
Average annual cost in 2021 for WGU undergraduate programs, compared to a national average of $12,705

$454,417
Amount of WGU scholarship funding awarded to Pennsylvania students in 2021

Sources: Integrated Postsecondary Education Data System and National Student Clearinghouse Research Center

Top Employers of WGU Graduates in Pennsylvania

Geisinger Health, UPMC, Pinnacle Health, Lehigh Valley Health Network, WellSpan

College Articulation Agreements in Pennsylvania

Butler County Community College, Community College of Allegheny County, Community College of Beaver County, Community College of Philadelphia, Montgomery County Community College, Northampton Community College, Pennsylvania Highlands Community College

WGU Colleges Enrollment

748
Students
enrolled in the College of Health Professions

544
Students
enrolled in Teachers College

568
Students
enrolled in the College of Information Technology

679
Students
enrolled in the College of Business

Education Benefitting 21st-Century Learners

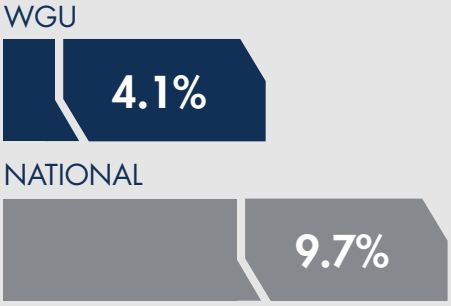
WGU's online, competency-based learning model is designed to complement state education systems and bring innovative, flexible, and attainable educational opportunities to people for whom, historically, higher education has not been accessible. WGU consults with workforce partners to design curriculum that meets the needs of employers, contributing to a stronger economy and better opportunities for students.

The WGU Difference

- **Competency-based education**
- **Online learning**
- **Workforce-aligned degrees**
- **1:1 mentor support**
- **Regional accreditation**
- **Nonprofit model**

A Better Return on Student Investment

Three-year loan default rate of the WGU FY2017 undergraduate cohort.



Source: U.S. Department of Education Federal Student Aid Office (September 2020)

$15,165

Average total cost to earn a bachelor's degree

2 YEARS 3 MONTHS

Average time to bachelor's degree

WGU Grads Exceed Employer Expectations

Based on a 2020 survey of 300 employers of WGU graduates:

96% said they would hire another WGU graduate.

94% rated the job performance of WGU graduates as excellent or very good.

98% said WGU graduates meet or exceed expectations.

95% said WGU graduates were prepared for their jobs.

Source: Harris Poll

Partner with Us

WGU works with policymakers, industry leaders, and community organizations to make higher education accessible, affordable, and accountable. Learn more about our policy priorities and vision for the future of education at wgu.edu/impact.

WGU

wguinyourstate.org
WGU Public Policy
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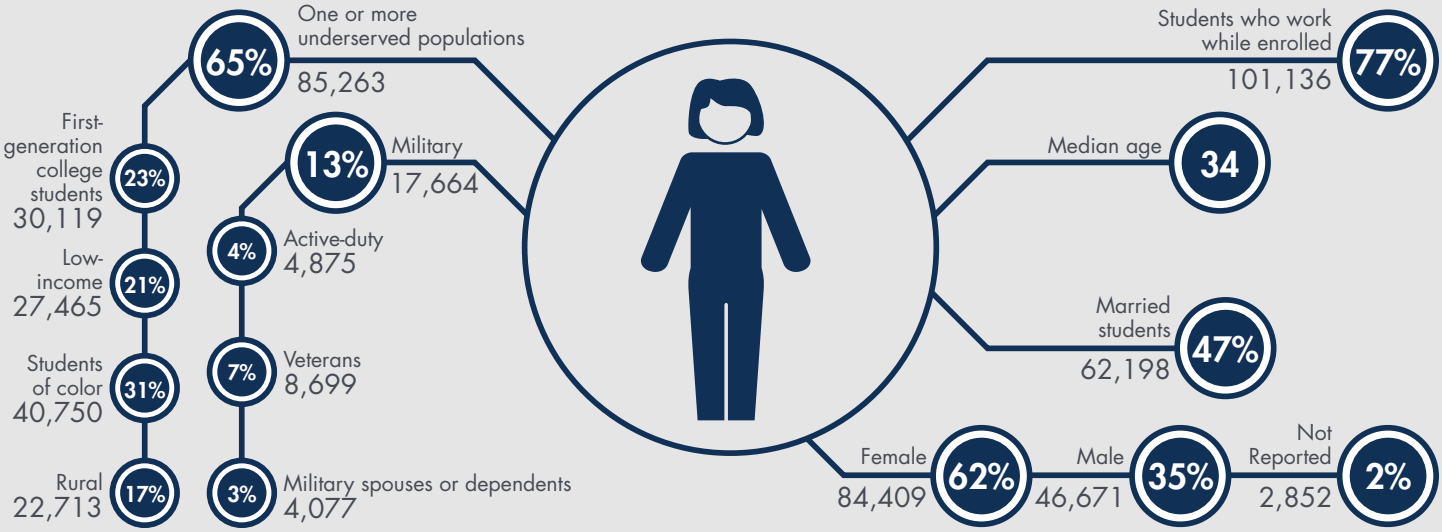
WGU

Reinventing Higher Education

Western Governors University (WGU) was founded by 19 U.S. governors as a nonprofit university with a purpose to change the lives of individuals and families. Today, WGU continues to renew the promise of higher education by improving quality, expanding access, and optimizing student success through online, competency-based degree programs aligned with workforce needs. By redefining curricular design, faculty models, student experience, accountability, and affordability, while heavily leveraging technology, WGU has reinvented higher education and is delivering great student outcomes.



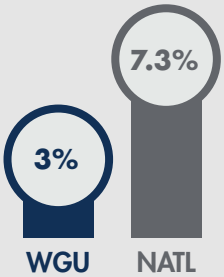
Total Full-Time Students 131,932

Data as of May 31, 2022

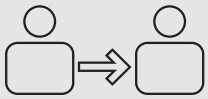
The vast majority of WGU students work full time and are over the age of 26. Because we are committed to expanding educational access to all populations, nearly 70% of WGU students are classified as underserved in one or more of the four categories: student of color, low income, rural resident, or first-generation college student.

3-year Student Loan Default Rate

WGU's 3-year loan default rate is 3%, compared to the national average of 7.3%.



Source: U.S. Department of Education Federal Student Aid Office



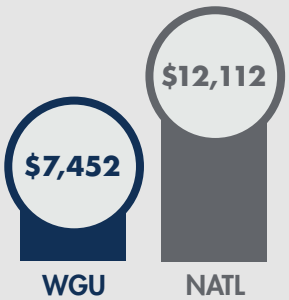
63%

of WGU grads strongly agreed they had a mentor who encouraged them, compared to 33% nationally

– 2021 Gallup Survey

Average Annual Tuition and Fees

Most undergraduate programs

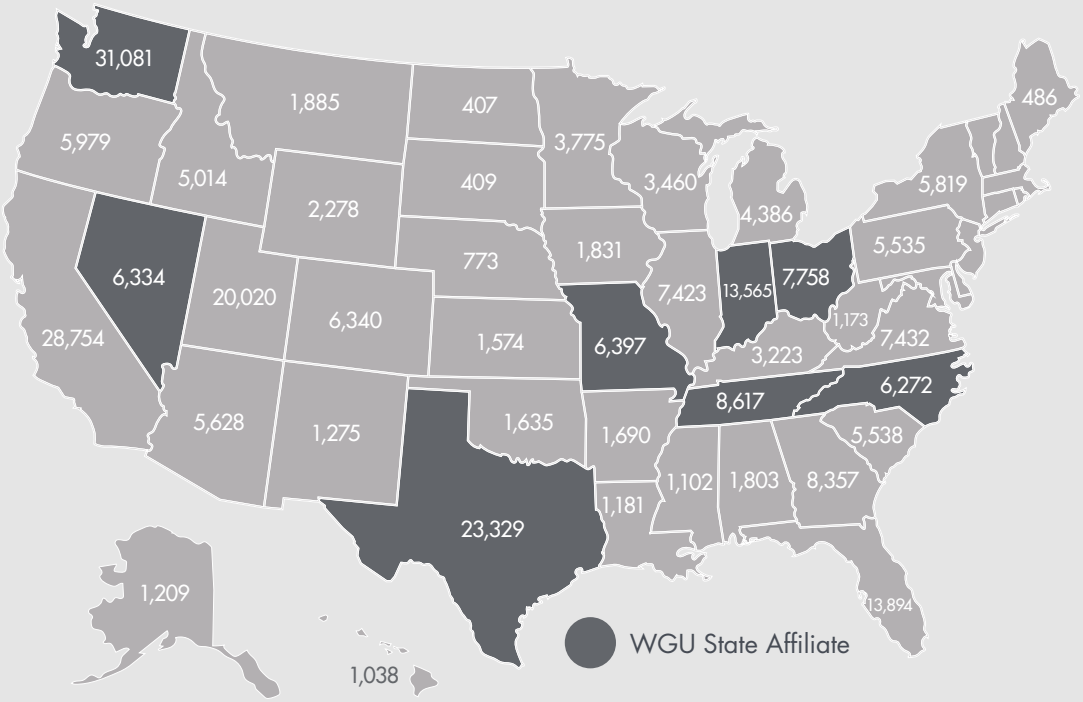


Source: Integrated Postsecondary Education Data System (IPEDS), four-year public or private institutions that serve primarily adult students

Meeting Learner and Workforce Needs at Scale

- Competency-based education programs are highly-adaptable, allowing education and industry partners to create high-quality learning pathways that are affordable, scalable, and tailored to the future of work.
- Competency-based education measures learning rather than class time, allowing contemporary learners, especially adult students, to save time and money.
- All online and technology-enabled, WGU is a great option for rural residents, many of whom live miles from traditional brick and mortar institutions.

WGU Graduates in the U.S.



Connecticut	1,764
Delaware	333
Maryland	3,637
Massachusettes	1,741
New Hampshire	595
New Jersey	3,272
Rhode Island	489
Vermont	446
Washington D.C.	156
Armed Forces	632
Guam	70
International	784
Puerto Rico	45
Virgin Islands	38

Total Graduates **279,711**

Data as of May 31, 2022

WGU Grads Exceed Employer Expectations

Based on a 2021 survey of 300 employers of WGU graduates by Harris Poll:

95% said they would hire another WGU graduate

94% rated the job performance of WGU graduates as excellent or very good

98% said WGU graduates meet or exceed expectations

97% said WGU graduates were prepared for their jobs

94% rate the "soft skills" of WGU grads as equal to or better than grads from other institutions

WGU

wgu.edu/impact
WGU Public Policy
@wgu

Pennsylvania Democratic Policy Committee
Testimony Submitted by Rebecca Watts, Western Governors University
October 26, 2022

Good morning, Chairman Bizzarro and members of the Committee. I am Rebecca Watts and I serve as the Northeast Region Vice President for Western Governors University.

Founded 25 years ago by a group of 19 bipartisan governors with a mission to change lives for the better by creating pathways to opportunity, WGU is a nonprofit, accredited, career-aligned university. Our unique model provides learning pathways in a competency-based model with individualized faculty support for each student. WGU's programs are delivered online in a unique approach that removes the barriers of rigid, synchronous class schedules. Designed to meet the schedules of busy, working learners, at WGU students can start at the first of any month and graduate in the month in which they complete their program requirements.

WGU offers more than 60 baccalaureate and master's degree programs through our College of Business, College of Information Technology, Leavitt School of Health, and School of Education. WGU's accreditation by the Northwest Commission on Colleges and Universities is recognized by the United States Department of Education. This accreditation allows WGU students to access Federal Financial Aid, grants, military assistance, and scholarships.

WGU has earned additional accreditations from the Accreditation Council for Business Schools and Programs (ACBSP), the Commission on Collegiate Nursing Education (CCNE), the Association for Advancing Quality in Educator Preparation (AAQEP), and the Council for Accreditation of Educator Preparation (CAEP). In addition, WGU's College of Information Technology has been named a Center of Academic Excellence in Cybersecurity.

WGU is honored to serve more than 135,000 current students and more than 296,000 graduates. Of those, Pennsylvanians represent 2,796 students and 5,823 alumni. Pennsylvania counties with the highest enrollment at WGU are: Philadelphia, 278; Allegheny, 221; and Montgomery, 185. The 5,823 WGU graduates across Pennsylvania counties include 468 in York, 422 in Montgomery, 402 in Philadelphia, and 398 in Allegheny. I am happy to provide additional details for each county.

Through the work of WGU teams across the country, we partner with states, community colleges, private sector companies across multiple industry sectors, and K-12 school districts. In the commonwealth, WGU has signed articulation agreements with Community College of Philadelphia, Lehigh Carbon Community College, Montgomery County Community College, and Northampton Community College. And, we are currently working with Harrisburg Area Community College to develop robust credit articulation pathways for their graduates.

We work closely with employers to continuously assess our programs to assure that we are preparing students for success in high-demand fields. Leading Pennsylvania companies employ WGU alumni, including Geisinger Health, University of Pittsburgh Medical Center, Lehigh Valley Health Network, Pinnacle Health, and Wellspan. WGU recently signed a partnership agreement with Sheetz to support its goals of developing the competencies, skills, and knowledge of

Sheetz associates. Our national partners include the United States Government Office of Personnel Management, Nationwide Insurance, Amazon, T-Mobile, Hospital Corporation of America, Best Buy, McDonald's, and the Kroger family of companies.

We live out our mission, focusing on opportunities for those who historically have been underrepresented in higher education. Our average student age is 34; 29.7 percent of our enrollees are students of color; and 21.3 percent are from low-income households.

We know that cost is a primary and valid concern for many people considering higher education as a pathway to a thriving wage. Alarmingly, the Pew Research Center found that 75 percent of students believe that college is too expensive for the average American's budget. As a passionately nonprofit university, WGU's undergraduate tuition averages $7,454 a year, comprised of two six-month terms. This compares favorably with the national average annual baccalaureate degree tuition price of $12,112, as reported by the United States Department of Education Integrated Postsecondary Education Data System (IPEDS). WGU master's degree average tuition is $7,842 for two six-month terms, compared to the national annual average of $22,913 as reported by the National Center for Education Statistics (NCES).

In addition to our low tuition, WGU's unique flat-rate tuition coupled with our competency-based approach allows each learner to accelerate at her or his own pace, completing as many courses in each term as they can without any additional costs. This results in the average time to baccalaureate degree completion of 27 months, at a total cost of less than $17,000. This is an important reason why 42 percent of WGU graduates have no student loans.

So, how does WGU keep costs low, assure that degree programs are current and relevant? To state the obvious, WGU doesn't have to pass on to students the costs of capital construction, maintaining large campuses and utilities costs for classroom buildings and residence halls. Further, as a nonprofit university, WGU is not beholden to investors or shareholders. In addition to these more obvious elements are the unique components of WGU's competency-based learning model.

Competency-based education (CBE) measures skills and learning rather than time spent in a classroom. In a CBE model, students progress through courses as soon as they can prove they've mastered the material, rather than advancing only when the academic term ends. If students can learn faster, spend more time on schoolwork, or lean on knowledge gained through life experience, they can accelerate through courses, taking their assessments when they feel ready. WGU students can take courses sequentially, one at a time, or multiple courses simultaneously. At WGU the competency-based model is delivered with a unique faculty model with three unique student-facing roles: Mentor, Course Instructor, and Evaluator.

WGU Mentors are faculty members holding graduate degrees in the specific discipline the students assigned to them are studying. The Mentor's sole job is to counsel, coach, encourage,

and support individual learners through one-on-one discussions on a weekly cadence from the time the student enrolls until she or he graduates.

Course Instructors, also holding a graduate degree in the discipline they teach, provide direct instruction to students in specific courses, lead virtual class discussions, host interactive online sessions with student groups, and provide on-demand one-on-one learning sessions for students, that can best be described as office hours combined with customized tutoring.

At WGU, specialized faculty, Evaluators, grade all subjective student assessments and tasks, for example speeches, essays, and portfolios. Evaluators across the university use a common rubric to evaluate student work, assuring that every student has demonstrated mastery at a high level. These faculty members are able to grade student work without bias, as they do not have any direct interaction with students.

For objective assessments, students schedule their testing time any day of the week or time of day when they wish to take the test, and an online proctor is provided to them to assure testing security.

WGU is committed to expanding access to individuals and communities that historically have been underserved. As one example of this work, WGU is honored to have received grant support from the Reboot Representation, a Tech Coalition created to double the number of Black, Latina, and Native American (BLNA) women receiving computing degrees by 2025. Through this generous grant support, WGU has created *Building Bridges and Breaking Barriers for Women in Tech (B^4 Women in Tech)*. Through *B^4*, WGU provides a holistic system of support for BLNA women from the time they indicate interest in earning a tech degree at WGU through the completion of their degree program. The supports provided include connecting with an aspirational near peer before application, transcript concierge service, college readiness support, possibility and persistence grant, Women in Tech club, and the option to earn a leadership certificate as part of their degree.

WGU provides institutionally-funded scholarships, some of which include: Pathways to Teaching, Master Your Future, Night Shift Worker, Tech is Everywhere, Gold Star Family, Honoring our Heroes, Military Spouse, and the Online Access Scholarship, which provides a device, internet access and a webcam to students who otherwise do not have digital access. In 2021, WGU provided $23 million in scholarships and grants.

WGU students also are eligible for state-funded financial aid in Arizona, Idaho, Indiana, Missouri, Nebraska, Nevada, North Carolina, Ohio, Tennessee, Utah, and Washington. These grants-in-aid include targeted support across career pathways for future educators, diversification of the teaching force, and careers in science, technology and mathematics. State grants for particular populations include National Guard members, and children of deceased or disabled veterans. By assuring that state grants-in-aid are available to all learners in the state,

without constraint on which university the learner chooses, the WGU model has provided pathways for urgently needed educators, nurses, health professionals, cybersecurity experts and other technology talent.

Examples of the synergies created through state funded grants in aid are paraeducators advancing to become licensed teachers, retired military becoming K-12 educators and cybersecurity experts, and nurses advancing their skills and knowledge to improve patient outcomes and public health.

At WGU, we measure our success in graduate outcomes. We are focused on three key results: 1) equity, closing the access and attainment gaps between disadvantaged students compared to their peers; 2) personalized, on-time degree completion; and 3) factored graduate return on investment.

To ensure we're on the right track, each year we ask our alumni and the employers who hire our graduates to share their perspectives on how well we're doing.
In the 2021 Gallup Alumni Survey of more than 1,200 WGU alumni, 70 percent of WGU alumni reported that WGU was the perfect school for people like them, surpassing 31 percent of all national respondents making this claim; 74 percent of WGU graduates said their education was worth the cost, an assertion made by just 38 percent of all respondents; and 81 percent of WGU graduates indicated they would recommend WGU to others, compared to 51 percent of respondents from all universities indicating the same.

In a 2021 Harris poll of more than 300 employers of WGU graduates, 98 percent of employers said WGU graduates met or exceeded expectations, with 97 percent of employers saying that their WGU graduates were prepared for their jobs. Finally, 95 percent of employers said they would hire another WGU graduate.

At WGU, we believe in the power of education to transform the lives of individuals, families, communities, and states. Most importantly, we believe that pathways to opportunity must be equitable. Just as talent is universal, we must work to ensure that opportunities are universal as well. Higher education must be an engine of economic mobility without the historic patterns of exclusivity that exacerbate longstanding inequities. At WGU we are focused on supporting the learners who choose us as the educational partner for their individual journeys and we stand ready to collaborate with other educational institutions to advance higher education as a relevant, positive force in Pennsylvania.

Chair Bizzarro, I thank you and the Committee for your time today and the opportunity to speak with you. I welcome any questions you have.

Mary Ellen Caro, Ed.D.
President & CEO, Peirce College
Testimony for the House Democratic Policy Committee Hearing – Affordability and Online Options in Higher Education
October 26, 2022

Good morning, Chairman Bizzarro and all of the distinguished members of the committee. My name is Mary Ellen Caro and I am the president & CEO of Peirce College, an independent, nonprofit, regionally accredited college in Philadelphia. We are one of the country's earliest adopters of online education and the first college in Philadelphia to offer a degree program completely online. I want to thank you all, and especially Vice-Chair Isaacson, for taking up this important issue of affordable online education in higher education, as it plays a critical role in expanding access and removing barriers for many students. The nexus of higher education and workforce has never been more critical.

I am here today to testify on behalf of working adult learners, and the institutions that serve them, and to advocate for investment, acceptance, and expansion of non-traditional academic environments and programs, such as online learning, to create greater equity and improve the outcomes of those furthering their education in Pennsylvania.

Peirce is the only college or university in Pennsylvania that is dedicated exclusively to serving working adult students, and U.S. News & World Report recently ranked Peirce as having the highest percentage of adult students at any college or university in the country. Peirce is also a federally designated Predominantly Black Institution and a Minority Serving Institution.

At Peirce, we have always done things differently because of the type of students we serve. Adults and other nontraditional learners have unique needs that most traditional college students do not face. Our students cannot sacrifice their personal and professional responsibilities to advance their education and their careers. Online education has removed this barrier for thousands of students at Peirce over the past 30 years.

Peirce College was founded in 1865, to provide career-focused education for soldiers returning from the Civil War and was one of the country's first schools to embrace women as students. We have a long history of serving adults from across the Commonwealth and our mission is to empower adult learners to improve their lives by achieving career goals through academic offerings aligned with evolving workforce needs.

Today, we serve approximately 1,400 undergraduate and graduate students, 85% of whom are residents of the Commonwealth. Our student body is 75% female, and more than 73% of our students identify as persons of color. The average age of a Peirce student is 37. While Peirce has served adult learners since our founding in 1865, the traditional idea of a college student is now changing dramatically for other institutions. According to the National Center for Education Statistics, more than 40% of all students currently enrolled in a college or university are 25 or older.

While many have the impression that independent nonprofit colleges serve wealthy students, that is not the case. Peirce students are largely from a traditionally underserved segment of adult learners in search of a way to transform their lives and those of their families. More than half of Peirce students are considered low-income and 44% of all low-income students in Pennsylvania are enrolled at independent nonprofit schools. Our students demonstrate grit and determination in completing their programs despite the multitude of challenges facing them. We are proud to serve these students and take very seriously our role in advocating for policies and investments that address their needs and fuel their success.

Students come to Peirce looking for a pathway to a better future. They are faced with myriad obstacles that research shows puts them at greater risk of not completing their postsecondary degree and accumulating debt without a credential. Because of this, Peirce's programs are stackable, career-focused, and correlate with high-demand occupations that pay family-sustaining wages. Classes are offered in flexible, online formats to reduce costs and we are always looking for new ways to accelerate completion and improve outcomes.

Because of our long and innovative history, we have a unique perspective into nontraditional methods of delivering higher education. We have always created ways to deliver higher education around the needs of our students and employer partners. For purposes of this discussion, higher education covers a broad spectrum of credit bearing and non-credit bearing programs, embedded industry credentials and other non-traditional paths of learning. There is no doubt that as higher education continues to become unbundled, the business models underpinning market driven educational options will require partnerships among constituents and providers to meet adult learner needs. I maintain that attention to these needs is not optional but essential to help improve access, lower cost and transform lives.

This may sound strange coming from a college president, but we know that many employers no longer require a degree for a good job. We are seeing seismic shifts in hiring practices – especially following the COVID-19 pandemic – and a baccalaureate degree is no longer the only way to a family-sustaining career. Employers are increasingly seeking employees who possess the skills for a particular position and the degree requirement is no longer required for many jobs. It is imperative that we begin to focus on shorter, and more flexible and affordable paths to credential attainment, which include certificates and industry certifications.

That is not to say there is no value in a baccalaureate or graduate education – quite the opposite. Earnings are still higher with a degree; advancement opportunities often require power skills taught in bachelor's program; and earning a baccalaureate degree is a necessity for many. But the path to get there is changing rapidly and colleges must adapt to focus on stackable milestones, flexible deliveries, and skills attainment.

Adult learners typically do not have an educational journey that is linear. Many have started and stopped out of post-secondary education and have previous college credits. Peirce College and other adult focused institutions enable students to transfer those credits, thus accelerating their completion. Peirce welcomes transfer credit from accredited institutions. We accept at least 90 credits from community college partners.

Adult students have very different needs than traditional aged college students. In addition to the flexibility of online learning, they need shorter programs that prepare them for in-demand jobs a lot sooner than a typical two-year or four-year degree. They need the opportunity to earn credit for professional and military training and other college-level knowledge they already have. And they need guidance to understand which professional certifications employers are looking for and the support needed to earn those certifications. At Peirce, supporting these students begins "Day 1" with career coaching and student services.

This must all be completed in a modality and timeframe that works for these students; not what is easiest for an institution to administer.

Adult learners reflect a wide range of backgrounds and challenges, so it is important to consider the entire spectrum of needs of our citizens. This is why, at Peirce, we are committed to working closely with all of the colleagues you see here today, to ensure that the ecosystem is represented.

At Peirce College, we are in the business of removing barriers and empowering students to achieve their goals. Our students – and most of the 39 million people in the United States with some college credits but no degree – are generally hyper-focused on career advancement. They know that higher education is the path to get there. To meet this need, we provide solutions that help students see results sooner than traditional programs. Our online model provides stackable opportunities so students can earn a credential in less than a year, improve their career prospects, and then continue on to a bachelor's program while fully employed. This provides tangible outcomes during the journey and serves to motivate students.

While many barriers to higher education are systemic, others encountered by students are a result of traditional models of higher education. For instance, in-person synchronous learning requirements often exclude adult and non-traditional students who are raising families, caring for loved ones, working full-time, or those who lack access to reliable transportation. Flexible online options, with supports provided by the institution, can provide true equitable access to a higher education curriculum. At Peirce, we have seen the impact of this in the decades since we began offering online programs.

Removing the requirement of time-in-seat can also open up access to those often marginalized. For instance, someone who has managed a retail store for a decade may not need to sit through a Management 101 course. Providing online prior learning assessment opportunities, such as test-out or portfolio assessment, can save students money on tuition, shorten their path to completion and get them to career advancement faster. It also adds value and currency to what they have learned outside the traditional classroom.

Additionally, the materials we use to teach curriculum must be critically evaluated to ensure they provide value for the cost. The average price of a college textbook is currently estimated at $105.37 (Education Data Initiative). But there are other options. Thanks to several grants provided by the Commonwealth and the federal government, Peirce has transitioned 50 of our courses to utilize open and affordable educational resources, which are learning materials provided through a Creative Commons or other open license that students can access at little or no cost. We intend to continue transitioning every course we can to this model, to save our students the burden of choosing between their education and their basic needs.

These flexible options provide students with the framework they need to be successful and meet their goal of career advancement. In turn, they fuel the economy of the Commonwealth and our communities.

I highlight the barriers of long programs, synchronous learning requirements, expensive textbooks, and inattention to prior learning assessment because they are, in many cases, what is holding back higher education from reaching all those who need it. Traditional collegiate models are feasible for fewer and fewer students every year. Data from the National Student Clearinghouse indicates that traditionally-aged students are now enrolling at online colleges more than ever. While many of my colleagues are doing tremendous work to move their operations to these new flexible models, I encourage us all to examine whether we are truly re-envisioning how we offer education, or if we are simply doing what we have always done, just not in a physical space.

In the early days of the COVID-19 pandemic, we as a collegiate community took a moment to assess if students' needs were being met. We saw that our students were being disproportionately impacted by changes to the labor market. What we observed anecdotally was later confirmed in a report from Pew Charitable Trusts examining the impact of COVID-19 in Philadelphia, including job losses. Researchers found that "Black and Hispanic residents of Philadelphia were two and three times more likely than white residents, respectively, to lose jobs and income" during the pandemic. So, we took a step back and reexamined our portfolio of programs, evaluated our support services, and realigned our employer

pathways to better serve students and this new reality. Given Peirce's 156 years of experience helping adult learners transition and advance in their careers, we as an institution knew that we could help fuel recovery for our students and the Commonwealth in a unique way. From that self-reflection and in direct response to the need for a strong recovery plan, Peirce College developed a new program called Career Bridge, to assist those in our region and throughout the Commonwealth with shorter, credential embedded and credit bearing courses that stand alone or can be transferred into degree programs.

Modeled after a formerly successful program for opportunity youth, the Career Bridge program uses proven methodology applied to today's unique circumstances to provide upskilling opportunities for people who lost jobs, primarily due to COVID-19, and many of whom will return to a workforce where their jobs are no longer in demand or even exist. Career Bridge directly translates Peirce's mission into action. In a matter of months, graduates will be qualified for high-demand, high-growth occupations that pay family-sustaining wages, including:

- Medical Coding
- Medical Billing
- IT User Support
- IT Network Support
- Cybersecurity
- Project Management
- Financial and Business Operations
- Sales & Client Service

Career Bridge is designed to accelerate an equitable recovery by leveraging the current skill sets of unemployed and low-wage workers through prior learning assessment opportunities, and providing the additional training, certifications, and credentials needed for them to access careers that support both the individual student and their family. All courses are offered in asynchronous online formats, with optional synchronous meetings with professors and classmates available, and OAER course materials used wherever possible.

The mission of Career Bridge is to leverage skills that students already have and add new ones that will most efficiently lead students to a new career path that pays a family sustaining wage. For example, a bank teller may have years of experience and a good skill set but struggles to find work after the pandemic. Since bank tellers already possess a large percentage of the technical and power skills for quality customer service and service management roles, Career Bridge would help connect this bank teller to a new career track that builds on these existing skills. Current career tracks for Career Bridge that have similar competencies to bank tellers but include the need for a short upskilling component include IT User Support, Project Management, and Financial and Business Operations.

Our first graduate of Career Bridge was a student who stopped out in 2020 due to the pandemic, but was interested in re-enrolling in 2021. His previously earned credits counted for 50% (9 credits) of those needed for the Client Service Certificate of Proficiency. He finished the remaining credits in less than a year and graduated in June 2022. He has since applied all of the credits from his certificate program to an Associate in Science in Business Administration, which he completed in August 2022. He is currently enrolled in a Bachelor of Science in Business Administration program and received a job offer in September 2022. While still enrolled at Peirce, he is now a Human Resources Coordinator for a large health system in the Philadelphia region, making more than $54,000 a year.

To further promote the role of prior learning assessment in Career Bridge and our other programs, we recently launched a proprietary tool that helps students quickly identify their roadmap to completion. Through an interactive online platform, they can see the credentials, certifications, and skills required for in-demand occupations; match up Peirce programs to these industries; estimate how their transfer credits and professional and military training apply to credential requirements; and find real job opportunities correlated to their chosen path. We anticipate this will accelerate the onboarding process for students, better capture all relevant previous experiences, and ensure they are applied to students' programs.

I highlight this program to illustrate what a solution could look like for all Pennsylvanians who have been displaced by the pandemic, and who could benefit from investment by the Commonwealth.

As I mentioned previously, adult students need to be treated differently. Traditional models do not meet their needs or fit into their lives and create affordability issues for most students. We need to invest in programs that work around the unique needs of adults and prepare them for in-demand jobs. As you evaluate the types of programs you will consider for investment, there are a number of things I urge you to remember for this unique population:

- **Stackability is critical for adults**. Being able to earn credit for transfer credits, professional and military training and other college-level knowledge saves them time and money.
- **Time-to-completion is also critical for adults – and employers**. Adults often do not have two or four years to prepare for a new job. With the right type of programs, we can get people back to work in one year or sooner.
- **Programs should be able to apply across industries**. For example, our Career Bridge track in project management is directly applicable to applied manufacturing, agricultural businesses, and more.
- **Employer participation is critical for all parties**. When adults enter a training program, they need to see results. A credential is one success indicator, but the most important one is connection to a career that pays a family-sustaining wage. At Peirce, our Career Bridge program is working with employers across the Commonwealth to provide interview opportunities and internships for all participants. Our program curriculums have also been developed with direct employer assistance, so we know that we're preparing graduates with the knowledge employers are actually looking for.
- **Academic credentials and industry certifications should be combined to demonstrate real value.** Academic certificates and degree programs are essential to illustrating skills mastery and competency attainment. However, to complement these credentials and to further demonstrate value to employers, we have tied each of our Career Bridge tracks to an industry-recognized credential that takes it a step further. For instance, in our Medical Coding track, students earn a Certificate of Proficiency in Medical Coding, and are also prepared to sit for the American Health Information Management Association (AHIMA) Certified Coding Specialist (CCS®) exam and Certified Coding Specialist- Physician-based (CCS-P®) exam, as well as the American Academy of Professional Coders™ (AAPC) Certified Professional Coder CPC® exam. We also pay for students to sit for these exams, to remove additional obstacles that may prevent them from advancement and increased earnings. For reference:
    - Medical coders who hold CCS® certification and have one year of experience earn an average annual salary of $60,160.
    - Medical coders who hold the CPC® certification earn an average annual salary of $55,100.00 in Pennsylvania.

In testifying today, I encourage further partnerships between government and higher education to meet the needs of Pennsylvania citizens and fuel the innovation of the higher education sector. Our students rely on public funding to fuel their success and I believe it is a wise investment for the Commonwealth.

I would also like to make a few recommendations for next steps.

1. With surplus funds available for the first time in decades, create opportunities for adults throughout the Commonwealth to upskill and reskill in ways that work for them. Online education is a way to increase equitable access for many, but general higher education costs remain a barrier. Opportunities for investment are possible through programs that provide scholarships for short, stackable credentialing programs.
2. Continue to invest in adult students in general. Make sure that they are included in PHEAA funding discussions and future grant opportunities.
3. Eliminate the biases that remain toward online education, and recognize that the new normal is here to stay. Wherever possible, remove any exclusions of online learners from funding or certification opportunities.
4. Encourage innovation and out-of-the-box thinking. Trailblazers like Peirce and my colleagues at Western Governors University need investment opportunities to expand programs like PLA, textbook elimination and more.

Thank you for your attention and your consideration of this very important subject. If I can answer any questions, I will be happy to do so.