



# **EMPOWERING ADULT LEARNERS THROUGH DEBT FORGIVENESS:**

A Model for Student Success

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# OBJECTIVES FOR TODAY

- ✓ INSTITUTIONAL CONTEXT
- ✓ EXISTING SUPPORT FOR ADULT LEARNERS
- ✓ OVERVIEW OF WARRIOR WAY BACK
- ✓ HOW IT WORKS
- ✓ STUDENT OUTCOMES
- ✓ BARRIERS
- ✓ WHATS NEXT FOR WAYNE STATE



# **INSTITUTIONAL CONTEXT**

# WAYNE STATE

Detroit, MI

## SIZE

- 3rd Largest Public Institution in MI (R1)
- 350 Programs
- 24,000 students

## STUDENT BODY

- 45% First Gen
- 16% Adult Learner
- 50% Pell Eligible
- Majority In-State
- Large population of transfer students

## SURROUNDING AREA

- 77% Black/African American
- Music (Motown)
- Automotive (The Motor City)
- Sports (Thanks Lions)

## TRANSFORMATION

- Graduation rates are rising
- Tuition support for students is rising



# **EXISTING SUPPORT FOR ADULT LEARNERS**

# ADULT LEARNER PROGRAMMING

(Presented by Talks)

- More than Books: Library and Research Resources for Adult Learners
- Brain Science Behind the "A's" for Adult Learners
- Holistic supplemental advising
- Career coaching
- Adult Learner alumni networking
- Adult Learner Lounge
- Adult Learner Bi-Weekly newsletter
- Weekly open office/social hours
- Career and resource fairs

# SUPPORTS FOR ADULT LEARNERS AT WAYNE STATE

## DEPARTMENT ADVISING

We direct students to their specific department advisors for information on classes they need. These advisors work very closely with us and get training at least once a year on the WWB program.

## FINANCIAL AID

There is a dedicated Financial Aid advisor for the Warrior Way Back students that informs them of their available aid.

## STUDENT DISABILITY SERVICES

SDS is available to all students, but we make sure all our adult learner students know what they do and how they help.

## ACADEMIC SUCCESS CENTER

They offer zero cost learning support services to students at Wayne State. The large range of services, modalities, and times offered is perfect for the adult student.

## CAPS

Counseling and Psychological Services provides free and confidential mental health assessments. CAPS also offers workshops, consultation, and outreach.

## COL. GREGORY GADSON OMVAE

The Col. Gregory Gadson Office of Military and Veterans Academic Excellence provides comprehensive student veteran support.



# **OVERVIEW OF WARRIOR WAY BACK**

# WARRIOR WAY BACK

Warrior Way Back is a debt-mitigation program. It provides up to \$4,000 of forgiveness for past-due tuition and fees owed to Wayne State University for students who qualify.

Students in the program receive:

- general academic support
- campus referrals
- holistic advising
- interventions
- help to find funding sources and scholarship opportunities
- additional touchpoint communications about resources helpful to adult students

# HISTORY

2018

We realized that there was a huge population of students who stopped out because they owed a balance of less than \$1500.

We realized that if we were to remove the obstacle that the debt caused, we could have a large population of students returning and completing their degree.

We had 52 students return during the first semester of the program that Fall, 9 of whom graduated the same semester.

263 additional students returned via the program and we learned a lot. We created new agreements to support and bring more structure to the program and considered how the requirements set affected the students who were returning.

We also added to our team that now included a Coordinator, Advisor, Career Coach, and a Peer Mentor.

2019-  
2021

2022-  
2023

We saw our largest graduate semester to date, 19 in fall 2022, and we expanded our support!

Because the success in the program was so great, we expanded the support to forgiving \$4000 and we made the requirements of the program align better with the requirements of other returning students.

We have big plans moving forward! We are evaluating the needs of our WWB students, and other adult learners. We are looking into new and inclusive ways to provide them with additional support to aid their success.

We are also continuing to provide and expand the things that we know work so that student can have balance and success while completing their degree.

2024 -

# BUY-IN FROM DEPARTMENTS

- **Program Advisor**

There will need to be a department or an advisor who will be the main point of contact for the program. There is a lot of work on the back end reviewing applications, processing onboarding, connecting with students during the semester and approving forgiveness.

- **Bursar**

The bursar will be processing the debt forgiveness. It is imperative that they are supportive of the program as it will add work to their department as well.

- **Department Advising**

Major advisors will need to be knowledgeable about the program you create, and any document they need to fill out. They will be instrumental in guiding student success.

- **Other Student Services**

Departments across campus will be involved with supporting your students. While this may not add to their workload, they should know about the programs offerings. You may have some departments where you have a dedicated contact for additional support.

# RESEARCH

Do some research on your institution looking at:

- How many stop-outs do you have?
- How far back in time do you want to go?
- How much do your students owe to your university on average?
- Do you have a good way to contact your potential returning students?
- Are there other departments you need buy-in from?



# HOW IT WORKS

# STUDENTS PROCESS

QUALIFY

APPLY

MEETINGS

RETURN  
AGREEMENTS

START

# HOW IT WORKS

The advisor role for the Warrior Way Back program includes

- Reviewing Applications
- Making exceptions
- Meeting with Students
  - Returning student before they know about WWB
  - Wondering if the qualify
  - Need help with the application
  - Need an exception
  - Approved/onboarding
  - Help scheduling classes
  - Support during the semester(2 Check Ins)
  - Post program support
- Connecting Students to Resources
- Storing Documents
- Tracking students
- Partnering with Student Accounts Receivable
- End of Semester Review

# QUALIFY AND APPLY

## QUALIFY

To qualify they must meet ALL of the following:

- 2.00+ cumulative GPA at Wayne State
- balance of \$4000 or less to Wayne State
- away for 2 years or more
- no housing hold
- never earned a bachelor's degree
- have not attempted WWB previously

## APPLY

A student can apply by via the Warrior Way Back website

- To sign into the application, the student must use their student account
  - The application automatically pulls the student's information

# REVIEWING APPLICATIONS

THE APPROVAL PROCESS INVOLVES 3 LEVELS OF REVIEW.

- SAR REVIEW: Student Accounts Receivable (SAR) – In-depth review of the student's account to determine eligibility. A student may be required to pay down their debt to \$4000.
- UAC REVIEW and SUPER REVIEW: Advising – Student is reviewed for GPA and degree program. Possible outreach to college/department advisors to determine standing in professional programs or if academic holds exist.

The Financial Aid Office also completes a holistic review of each student's FAFSA and eligibility for aid, but financial aid eligibility does not determine Warrior Way Back eligibility.

# MAKING EXCEPTIONS TO ADMISSION TO WWB

Sometimes we have students that are close to meeting all the requirements to be approved for the program but need some flexibility.



## GPA Exception:

This can be requested by students who are close to the 2.0 GPA and can reasonably get their GPA above a 2.0 in one semester. These students are given specific requirements to meet the GPA needs and are removed if they do not meet the requirements.



## Previously WWB exception:

If a student was previously admitted to WWB but dropped the program before receiving forgiveness and did not accrue new debt when first admitted they can submit a new application that will be reviewed.

# WWB ONBOARDING MEETINGS

- ✓ Meet with the program advisor to review the WWB Financial Agreement and WWB Academic Advising Agreement
- ✓ Students will fill out the WWB Financial Agreement and meet with their department advisor to complete a WWB Academic Advising Agreement
- ✓ Both agreements are returned to the Warrior Way Back Advisor and holds are lifted

Appointment notes are held in our scheduling system STARS after appointments as a way of communicating between departments.

# AGREEMENTS

## ADVISING AGREEMENT

This agreement reviews what it means to be academically successful in the program and has a plan of work.

- Academic success
  - "C" or better in each course
  - 2.0 or higher term GPA
  - At least 6 credits each semester
  - Take at least 3 credits while in WWB
  - Meet with an advisor
- Plan of Work
  - The student and advisor fill this together planning four semesters of coursework

Both agreements are returned to the Warrior Way Back Advisor, uploaded into the application system, and holds are lifted by an automated system created by SAR.

They are held in the application so we can review them.

## FINANCIAL AGREEMENT

This agreement reviews what it means to be financially successful in the program and how the debt forgiveness works.

- Financial Success
  - Students cannot end the semester with a new balance. Students are responsible for staying current on their bill.
- Debt Forgiveness
  - Debt is forgiven in quarters over the course of four academically and financially successful semesters.

# START

- Holistic supplemental advising
  - help to reacclimate to the university
  - advocacy for success as a seasoned student
  - academic expertise
- Career coaching
  - provide career counseling and manage student career goals
  - facilitate career assessments and provide educational resources
  - help students develop job searching techniques
- Curated Connection to Campus
  - dedicated contact in high-traffic departments
  - list of campus resources
  - space dedicated to adult learners to study/gather socially
- Additional touchpoints
  - intentional communication
  - bi-weekly newsletter
  - two required interactions with an advisor

# CURATED CONNECTIONS TO CAMPUS

There are a few supports that we have added since starting Warrior Way Back that we think are a great support for the students.

- Direct connection to certain departments
  - Financial Aid
  - Student Accounts Receivable
- Training offered to all advisors and coaches every semester
  - Adult Learners
  - Warrior Way Back
  - Phoenix
- Extended Appointment Hours and open office hours
- Adult Learners Council



# WWB OVERSIGHT

- A WWB cohort code will be applied to the student record. (BANNER UAC)
- A WWB hold will be placed on the student's account (will not prevent registration).(BANNER SAR)
- Students will be reviewed after each term for continuing financial and academic eligibility.
  - The WB financial hold will be monitored by SAR
  - A WWB/Adult Learning Advisor will be monitoring WWB cohort as well as student's academic eligibility each semester.

# END OF SEMESTER AUDIT

At the end of each semester we audit each students account.

- Student Accounts Receivable
  - SAR looks at new balances owed for the semester.
  - If a student does not pay their balance they receive one grace term. They are removed if they do not paid their balance by the end of the next term, or if they have a new balance during the next term as well.
- Advising
  - Advising looks at grades, number of credits, academic exceptions, number of semesters in the program, and graduation applications.
  - This is a wholistic review and any exceptions are reviewed by the team.

# STUDENT ACCOUNT RECEIVABLE

Student Accounts Receivable has a huge role in this program and it would not be possible without their buy-in and the work that they do for the program

- Largest number of referrals
- Review applications
- Created a semiautomated system for updating holds
- End of semester reviews
- Tracking financial exceptions
- Processing forgiveness
- Removing WWB holds when students complete successfully
- Updating all Financial holds when students are removed from the program.

# HOW IS THE BALANCE FORGIVEN?

- The original debt is already written off prior to acceptance into WWB. Once a student earns forgiveness we do an adjustment to that written off amount, lowering their prior balance owed.
- The balance is forgiven in quarters at the end of each successfully completed semester.
  - If an exception is given, no balance is forgiven that semester.

# STAFF CHANGE

We did not have a good system for staff change in 2023 when multiple transferred to different jobs in the matter of a few months.

We have since created a full process living document.

This reviews every part of the process

- The process from the student and Advisor side
- All of the common issues we see
- Example emails to send for every situation
- Common exceptions and how decisions are made
- Important departments and people

This is still being built and expanded

The background features a photograph of a modern building with a complex, angular facade, partially obscured by a semi-transparent teal overlay. The right side of the image is dominated by large, overlapping geometric shapes in shades of yellow and teal. The text 'STUDENT OUTCOMES' is prominently displayed in the center-left area.

# STUDENT OUTCOMES

# DOES IT WORK

Between August 2018 and June 2024, we have welcomed back over 460 students through WWB.

- 199 WWB students have completed their bachelor's degree
  - 55 after just one semester!
  - Fall 2022 was our largest graduating class -- 19
- 28 completed WWB and are still working toward graduation

Bonus: Independent of Warrior Way Back, since 2018, more than 2000 adult learners have sought out our team for

support. This program works because we give students an opportunity to return and the resources they need to be successful.

# REMOVED STUDENT REASONS

- 106 graduated while under WWB contract
- 81 successfully completed the program before graduation
  - many of these graduated after completing the program
- 99 current active cohorts - this includes student starting fall 2024
  
- 49 not returning to WWB because of academic and financial reasons
  - 5 of these graduated after being removed from WWB
- 51 not returning to WWB because of academic reasons
  - 4 of these graduated after being removed from WWB
- 76 not returning to WWB because of financial reasons
  - 19 of these graduated after being removed from WWB

Some students removed for academic and financial reasons received a portion of their

# BARRIERS



# BARRIERS TO GETTING WWB STARTED

- The original team focused on Warrior Way Back did not function the way we intended
  - We used current staff adding additional duties to people who already had full time jobs
- Not having contact information for students
- We did not anticipate the extremely high level of interest
  - Our original launch was rocky because of the unexpected number of people
    - We learned from this with the relaunch

# BARRIERS STUDENTS FACE

- Application confusion
- Application requires signing into their student account
- Application deadlines
- Reapplying to Wayne if they never attended classes
- Low GPA
- Balance above \$4000
- Requires multiple meetings
- Degree program requirements change
- Lack of funding to complete their degree
- Class modality
- Transportation, food and housing insecurity
- Technology
- Concern about returning

# CURRENT BARRIERS THE PROGRAM FACES

- Physical Space
  - Parking (paid)
- Lacking programs in flexible class modalities that work for all students
- Importance of feeling connected to Wayne
  - Adult Learner needs are unique
- Lack of funding
  - For the program
  - Scholarships are not intended for AL
- Trying to find an end of semester flow that works for all



# **WHATS NEXT FOR WAYNE STATE**

# ON OUR MINDS MOVING FORWARD

Goal: Support, understanding, and centering of the needs of adult learners

- Adult learner-specific support and resources
  - flexible housing
  - childcare support
  - digital literacy
  - mental health and social services
- Flexible courses and services
  - online and hybrid in addition to campus
  - evening and weekend options
  - credit for prior learning/life experiences
  - different degree options
- Financial resources
  - scholarships that support part-time and returning students