CRIMSONBRIDGE FOUNDATION

BRINGING STUDENTS BACK

Re-engagement Strategies for Students with Some Credit, No Credential

Research by Sky Duke, SREE Summer Fellow, September 2025

Executive Summary

There are currently 37.6 million working-aged U.S. Americans who enrolled in college with the aspiration to complete a degree or credential but left before that goal could be realized.[1] Commonly referred to as **stopped-out students** or **students with some credit but no credential (SCNC),** these individuals took on the costs of a college education without seeing any of the benefits that accompany completion; higher earnings, increased employment stability, better health outcomes, the opportunity to be more actively engaged in children's lives, and greater political engagement are privileges only extended to those who *complete* a college education.[2]

Conducted in collaboration with the Crimsonbridge Foundation and the Society for Research on Educational Effectiveness, the purpose of this project was to identify and profile a variety of successful programs that have successfully re-engaged SCNC students. In this study, a program is considered to be successful if it elicited stopped-out student re-enrollment *and* degree/credential completion. This inquiry culminated in profiles of four distinct re-engagement programs administered at institutional, regional, and state levels.

The programs assessed in this report include the following, each of which represents a unique approach to SCNC student re-engagement:

- Pueblo Community College's *Return to Earn,* a generous scholarship program with holistic supports;
- York Technical College's *Reconnect with York*, a free-tuition guarantee for short-term degrees and credentials;
- Lakeside Community College's *College Comeback Compact*, a debt forgiveness program involving seven other colleges and universities; and
- Chattanooga State College's *Tennessee Reconnect*, a statewide free-tuition guarantee that provides long-term support for a degree or certificate at any of Tennessee's public technical and community colleges.

Analysis of these programs and the contexts they are situated within reveals five major insights for funders looking to become involved with SCNC re-engagement programs:

1. **Re-engagement programs create paths to economic security for low-income students.** This is clearly illustrated by Pueblo Community College's (PCC) first cohort of *Return to Earn* students whose earnings increased more than 150% just six months following graduation (from ~$17,000 to ~$42,000). Given how low average rates of re-enrollment are among SCNC students, these individuals were very unlikely to complete their education without intervention. SCNC re-

engagement programs offer an invaluable means of attaining upward economic mobility, especially at institutions like PCC that specialize in higher-paying degree and certificate programs like those in the health professions.

2. **Student support services are the foundation of effective re-engagement.** There is a difference between getting students in the door and supporting them through credential completion. All institutions profiled here promoted college completion by reducing the cost of returning with financial aid, then providing ongoing support until graduation. This study found that childcare, flexible class scheduling, and regular, proactive outreach from program case managers were central to student success.

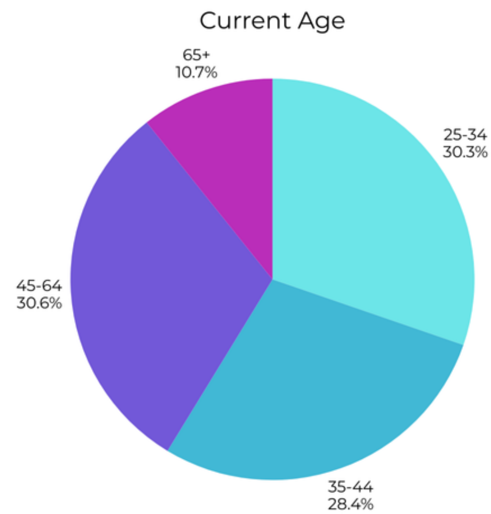
3. **These re-engagement models show positive impacts for students from all walks of life.** From Lakeland Community College's predominantly White and higher-income students to the many Hispanic, Black, and low-income students served by York Tech and PCC, coupling ongoing student supports with cost reduction proved successful. This shows that holistic SCNC student support yields positive outcomes across racial, ethnic, and socioeconomic lines, making it valuable in a variety of contexts.

4. **SCNC re-engagement programs are relatively inexpensive and generate profit through increased tuition revenue.** York Tech is a good example–the program runs on ~$100,000/year. While insufficient to support *full* tuition coverage for students, the funds provide sizable scholarships and targeted support. This makes it an accessible type of intervention even for institutions or funders with more modest financial resources.

5. **Successful programs have ripple effects.** Institutional programs can inspire wider-scale programs and vice versa. Tennessee Reconnect inspired *Reconnect with York Tech*, and Pueblo's *Return to Earn* inspired Colorado's *Finish What You Started* grant. In this way, even local programs can cause meaningful shifts in the broader state and national policy contexts (and vice versa).

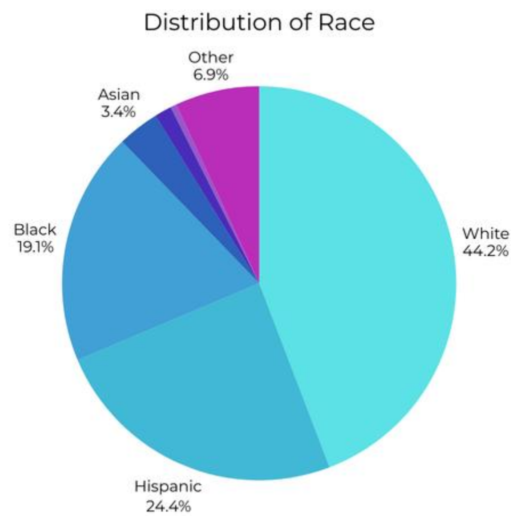
What We Know So Far: Students with Some Credit, No Credential

At a new student orientation, a voice calls out over an auditorium full of restless freshmen. "Look to your left. Now look to your right. Between yourself and those seated next to you, at least one will not graduate. A degree is not a given, but the product of hard work and resourcefulness." The demonstration was not only intended to instill a sense of personal responsibility in the new students, but to confront them with a troubling reality: 61% of four-year college students leave college with a degree,[3] with completion rates of only 39% at community colleges.[4] The most recent estimate indicates that more than 37 million working age US Americans have found themselves within the group that does not graduate. These individuals are commonly referred to as **some credit, no credential (SCNC)** or **stopped-out** students.

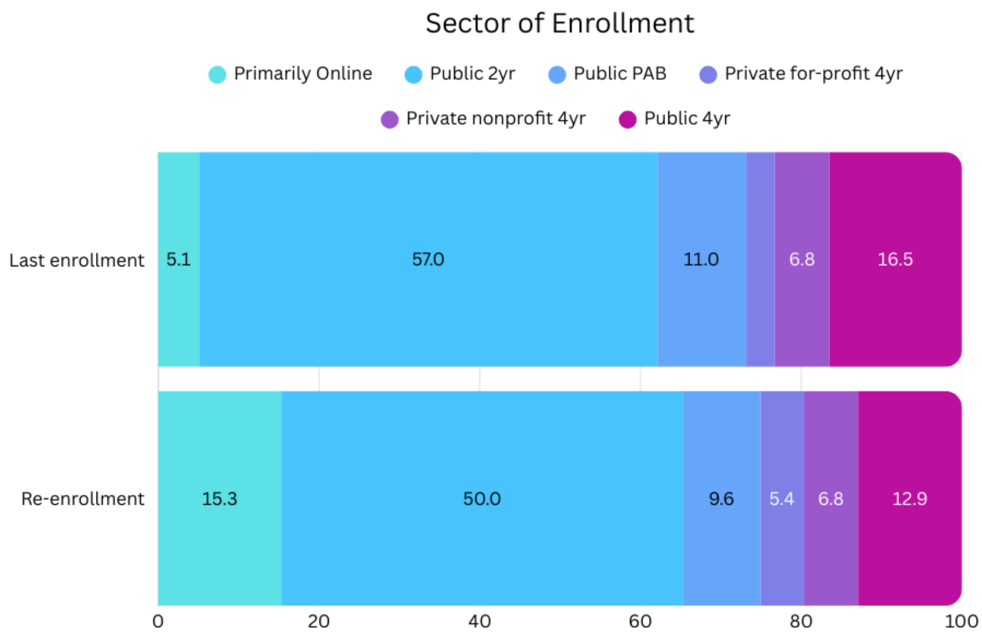


The SCNC population is primarily composed of students from populations that have been historically underserved in U.S. higher education:

- Black, Hispanic, and Indigenous students are more likely to stop-out before earning a credential than their White and Asian peers. This is due to the host of systemic barriers that stand between these students and their educational aspirations.[5]
- Financial resources strongly determine one's likelihood of degree completion: 76% of students from the highest-income neighborhoods complete a degree compared to 48% of their very low-income counterparts,[6] leading to an overrepresentation of low-income individuals in the SCNC population.
- The overwhelming majority of stopped-out students (90%) are currently aged 25 or older. These individuals, frequently referred to as adult students, face a unique combination of personal and professional constraints that can make college completion challenging.[7]



Two-year institutions play an outsized role in SCNC student engagement. Most stopped-out students initially attended a public two-year institution. When they re-enroll, SCNC students tend to choose a different type of institution than they initially attended. Half of students that re-enroll choose to do so at a two-year college, indicating that many come from institutions in other sectors.



Overview of Re-engagement Strategies

Recent years have seen a proliferation of interventions seeking to reduce the overall number of SCNC students. This change was mostly driven by two-year colleges,[8] suggesting that interventions employed at these institutions are making headway in re-engaging stopped-out students. Broadly speaking, there are three approaches to addressing stopouts: prevention, degree reclamation, and re-engagement. These strategies are distinct but not necessarily used in isolation from one another. Initiatives like the Institute of Higher Education Policy's *Degrees When Due* campaign combine elements of all three approaches as part of a broader college completion mission.[9]

Prevention strategies are exactly what they sound like: efforts to curb the growth of the SCNC population by increasing retention and persistence among two-year college students. The City College of New York's (CUNY) Accelerated Study in Associate Programs (ASAP) program is perhaps the best-known and most successful example of interventions intended to curb the growth of the SCNC population. The program provides current CUNY students with "financial resources…structured pathways to support academic momentum…and comprehensive direct support services."[10] Since its introduction in 2007, CUNY ASAP has served over 110,000 students, with twice as many participants graduating in three years compared to non-ASAP students. CUNY's ASAP has since been replicated at more than 20 institutions across the country, with evaluations finding that "ASAP's effects are the largest MDRC has found in any of its evaluations of community college reforms. The model offers a highly promising strategy to markedly accelerate credit accumulation and increase graduation rates among educationally and economically disadvantaged populations."[11]

Degree reclamation strategies award credentials to students who have completed all required coursework but have not technically graduated. Reverse transfer associate degrees are a common degree reclamation strategy that serves students who transferred from a two-year college to a four-year institution before completing an associate degree.[12] The benefit of reverse transfer policies is that "by leveraging those prior community college credits that did not yet yield a certificate or associate degree, reverse transfer policies may not only shield students from that "all or nothing" position by reducing the likelihood they depart college without any credential but may also provide other positive benefits, including motivation en route to completing a bachelor's degree and immediate labor market benefits by way of increased employment and earnings."[13] Across the three years that the National Student Clearinghouse Research Center has been studying the SCNC population, 1 in 4 SCNC students have earned credentials without re-enrolling, presumably due to degree reclamation efforts like reverse transfer associate degrees.

Re-engagement strategies seek to re-enroll stopped-out students and support them through degree completion. Re-engaging students is a complicated endeavor that requires careful planning related to institutional reforms to better support re-enrolled students; outreach efforts with marketing tailored to stopped-out students; and ensuring students remain engaged through credential completion.[14] As the remainder of this report shows, there are many ways to approach student re-engagement.

Conducted in collaboration with the Crimsonbridge Foundation and the Society for Research on Educational Effectiveness, the purpose of this project was to identify and profile a variety of successful programs that have successfully re-engaged SCNC students. A program is considered to be successful if it elicited stopped-out student re-enrollment *and* degree/credential completion. This inquiry culminated in profiles of four distinct re-engagement programs administered at institutional, regional, and state levels.

Institution Profiles

Pueblo Community College

Located a short drive south of Colorado Springs, Pueblo, Colorado is a mid-sized city that is home to a longstanding and vibrant Latino cultural community.[15] Spread across three campuses in Pueblo and two smaller neighboring cities, Pueblo Community College (PCC) is a medium Hispanic-serving institution.[16] Certificates account for most of the credentials awarded each year; the largest programs include business operations, metal working, and computer sciences.[17] PCC is also known for its allied health care associate programs,[18] with just under half of degrees awarded having a health-professions focus.

PCC's student population is largely composed of historically underrepresented students: Nearly two-thirds are first-generation college students, many come from rural communities,[19] and a high number (56%)[20] show exceptional financial need with an average Pell grant award of $5,773.

- **Program scale:** Institutional
- **City:** Pueblo, Colorado (Population: 111,876)[21]
- **Size:** Medium—9,802 students
- **In-state tuition:** $4,883
- **Credentials awarded:** Primarily associate degrees and certificates; select bachelor's degrees
- **Number of campuses:** 3
- **Notable features:** First generation-serving institution[22]; Hispanic-serving institution; Significant rural population

Return to Earn: Scholarships and Individualized Support

PCC distinguished itself as a trailblazer in student re-engagement with the 2016 introduction of *Return to Earn*. The now nationally recognized program seeks to facilitate enrollment and completion through financial, academic, and personal support. In addition to a $2,000 scholarship awarded after successful completion of students' first semester, wraparound services include one-on-one enrollment consultations and success coaching.[23] Students are eligible to receive an additional $500 scholarship at the end of each semester completed with passing grades until they graduate, conditional upon their participating in regular check-ins with their program advisor. These scholarships are applied using a first-dollar model, meaning that students receive the scholarship even if their cost of attendance is fully covered by other scholarships or grants. Any amount of scholarship money that exceeds tuition and fee expenses is therefore deposited into the student's bank account for them to spend as they see fit. This feature distinguishes *Return to Earn* as an unusually generous program.

Students receive assistance navigating the logistics of their return to PCC during enrollment consultations, where advisors strive to address any barriers students may encounter even if the matter falls outside the program's direct purview. For example, *Return to Earn* no longer focuses on debt forgiveness but is nonetheless often able to cover outstanding balances held by prospective students. Advisors also personally assist students with their enrollment applications and FAFSA submissions from start to finish; they even serve as an intermediary with financial aid to facilitate students' submission of any additional required materials.

Proactive, ongoing support is a critical piece of what drives *Return to Earn*'s success. Although students do not receive scholarship aid until they have passed their classes, advisors maintain frequent contact with students throughout each semester. Mandatory success coaching meetings involve a biweekly check-in to ensure that students have an open line of communication with advisors. Richie Ince, the program director, explains that during one such meeting, a student mentioned difficulty commuting to the campus–the very complication that had previously caused them to stop out. Richie was able to help the student secure a bus pass, a relatively small and inexpensive intervention that empowered the student to overcome what had previously been an insurmountable barrier.

To date, *Return to Earn* has produced incredible results: 450 previously stopped-out students have completed their degrees with support from the program, and 90% of participants completed their first semester back with passing grades. In a 2019 follow-up with program graduates, Richie found that relative to their income the year before returning to PCC, the students' incomes increased more than 150% just six months following graduation. This earnings premium is all the more impressive considering that these individuals were unlikely to have earned a degree without intervention. Even with its unusually generous design, the program has consistently generated more income from tuition than it has spent on scholarships and administrative costs.

Pueblo Community College

York Technical College

York Technical College (York Tech) is a mid-sized, professions-focused college that has been a member of the South Carolina Technical and Comprehensive Education System since 2022.[24] Boasting 108 academic programs with an average 94% placement rate, York Tech has a relatively broad academic focus; the largest programs include general studies, business, and health professions. Most students attend part-time[25] and take at least some classes online (69%).[26] In addition to its re-engagement program, the college is known for its bridge programs that allow students to seamlessly transfer to Winthrop University or the University of South Carolina.[27]

- **Program scale:** Institutional
- **City:** York, South Carolina (Charlotte SC-NC Metro Area)[31]
- **Size:** Medium—4,731 students
- **In-state tuition:** $5,882
- **Credentials awarded:** Associate degrees and certificates
- **Number of campuses:** 15
- **Notable features:** High student need, high Black student representation

Rock Hill, where York Tech is located, is a majority-minority city with a high concentration of Black residents (13.6% above the state average).[28] York Tech has a similar racial composition, with most students identifying as White (54%), Black (24%), or Hispanic (11%).[29] 42% of students are eligible for Pell grants with an average award of $6,964--a mere $431 shy of the maximum award.[30] This shows that York Tech's low-income students experience exceptional financial hardship.

Reconnect with York: One Free, Short-term Program

Inspired by the introduction of Tennessee Reconnect the year prior, *Reconnect with York Tech* was launched in 2019.[32] The program seeks to promote adult college completion by providing past students with free tuition for an eligible program. Returning students may either continue their previous program or pursue a new 12-15 month degree, certificate, or diploma.[33] In addition to financial aid, the program also provides re-enrollment consultations, counseling, and academic coaching. *Reconnect with York Tech* is a last-dollar aid program, meaning that scholarships only cover tuition expenses not otherwise covered by other forms of aid. Given that the average Pell recipient at York Tech receives an award that exceeds the cost of tuition, low-income students likely receive little to no funding from the program.

To be eligible for a Reconnect with York scholarships, students must meet the following criteria:

- Be a South Carolina resident
- Have no disciplinary or financial holds

- Complete the FAFSA and submit all required documents
- Be a former York Tech student who has not attended in the past two semesters or completed their credential
- Have and maintain a cumulative GPA of 2.0 or higher
- Not be in default on any student loans
- Enroll in at least 6 credit hours each term and stay continuously enrolled in Fall and Spring terms
- Meet satisfactory academic progress each term

Reconnect with York Tech yielded positive results in its first semester, with more than 250 students re-enrolling through the program, 78% of whom persisted from the fall to spring semester; applications and enrollment among all students (i.e., including first-time students) also increased by 15% and 20% respectively.[34] Information about the program's impact among later cohorts has not been made publicly available. Nonetheless, these findings indicate that York Tech's re-engagement model has the potential to be quite successful.

Reconnect with York Tech was introduced following a major overhaul of York Tech's retention and completion strategy, an endeavor informed by survey responses from former students. Greg Rutherford, the President of York Tech, explained in the program's announcement that "former students will find new innovations such as flexible scheduling, shorter class terms, supplemental instruction, accelerated pathways, and focused advising to support their success." The success of *Reconnect with York Tech* might be due in part to these other accommodations for adult student needs; there is strong evidence that grant aid more effectively promotes student success when used in tandem with such supplementary supports.[34]

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Lakeland Community College

Lakeland Community College (LCC) is a medium associate-granting institution in northeast Ohio that offers over 130 associate and technical certificate programs.[36] Most students attend part-time and complete their degree in general studies, health professions, and business management; certificates are awarded at a much lower rate than associate degrees.[37] Although the institution itself offers only two-year degrees and certificates, students may complete a bachelor's or master's degree at LCC through the Holden University Partnership program.[38] Advanced coursework offerings are taught by instructors from participating four-year colleges and degrees are issued through the college or university offering the program

- **Program scale:** Regional
- **City:** Kirtland, Ohio (Population: 232,603)
- **Size:** Medium–7,188 students
- **Credentials awarded:** Primarily associate degrees, some certificates
- **Tuition:** $3,872
- **Number of campuses:** 1
- **Notable features:** Advanced degrees offered through the Holden University Partnership program

Compared to many other community colleges, LCC has a unique student population. Where students of Color tend to be overrepresented at two-year institutions,[39] LCC's racial composition is similar to that of the broader population of Lake County (i.e., overwhelmingly White).[40] LCC serves below-average shares of low-income students (32%[41] vs. 46%[42] national average) relative to national averages. Together, these features suggest that LCC and the students it serves collectively have more racial and socioeconomic privilege than what is typically seen at community colleges.

The College Comeback Compact

LCC is one of eight public institutions in northeast Ohio participating in the Ohio College Comeback Compact, an institutional debt forgiveness program that was launched in 2022. As described by the Ohio Department of Higher Education,

> "The compact allows students who stopped out of and owe money to any of these colleges to continue their education at either their former college or at any of the other participating colleges. Further, these student's debt is reduced or eliminated. The Compact colleges and universities will release held transcripts and forgive up to $5,000 ($2,500/semester) that their former students owe them, even if their former student re-enrolls in a different Compact college or university. If a student re-enrolls in a different compact college, that college pays a small fee

to the student's former college."[43]

The maximum amount of debt forgiven differs depending upon which Compact college a student enrolls at. Where universities provide higher amounts of debt forgiveness,[44] colleges like LCC offer $1,500 maximum ($750/semester).[45] Eligible students must have a 2.0 GPA or higher; have debts incurred no more than 5 years ago; file a FAFSA; and successfully complete 6 credits per semester of participation. Participating students must also meet with an academic advisor to plan their course schedule and meet with Enrollment Operations to discuss program requirements and register for classes. LCC's Comeback program differs from similar initiatives in that students do not receive any targeted support for FAFSA completion nor success coaching.

Evaluations of the Comeback Compact clearly indicate that addressing outstanding debt is an effective way to encourage re-engagement among stopped-out students. During the Comeback Compact's first year, 156 students re-enrolled at one of the eight Compact colleges.[46] Nearly all (93%) of those students received complete or partial debt forgiveness through the program. The average participant owed $1,500, had been stopped out for four years, was 33 years old, and was disproportionately likely to be a person of Color. Program participation increased greatly in its second year, during which an additional 344 students re-enrolled through the Comeback program. The eight Compact colleges collectively forgave $400,000 in student debts and generated nearly $1.6 million in added tuition revenue.[47] Of the program's 500 participants, 95% chose to re-enroll at the same college they initially stopped out of–a surprising finding considering that SCNC students tend to return to a different institution.

Although the Comeback Compact has produced remarkable results for students and institutions alike, it is slated for termination after Fall 2025. The motivation behind ending the program just three years after its creation is unclear, and it remains to be seen whether a similar program will emerge to take its place.

Chattanooga State Community College

The fourth most populous place in Tennessee, Chattanooga is a racially diverse city with a relatively large share of Black residents (28.9%).[48] Situated just northeast of the downtown area is Chattanooga State Community College (Chatt State), an associate-granting institution that primarily awards degrees in Liberal Arts and Health Professions.[49] Compared to the racial composition of the city of Chattanooga, Black students are notably underrepresented at Chatt State. Most of Chatt State's students attend full-time and demonstrate typical financial need, with 45% of students receiving an average Pell grant of $4,151.[50]

- **Program:** Tennessee Reconnect
- **Scale:** State-wide
- **City:** Chattanooga, Tennessee (population: 232,603)
- **Size:** Medium/Large–9,044 students
- **Degrees awarded:** Associate degrees and certificates
- **In-state tuition:** $4,550
- **Number of campuses:** 1
- **Notable features:** Mostly full-time enrollment

Chatt State is one of 36 community and technical colleges that participates in Tennessee Reconnect, a state-wide free tuition program for adult students.[51] Just under half of Chatt State's students participate in Tennessee Reconnect, situating the college as below average in terms of student recruitment through the program.[52] What makes Chatt State exceptional is its high completion rate: a 2022 program evaluation found that the institution awarded an above-average number of associate degrees to Reconnect students in 5 of 6 academic terms. This shows that Chatt State has been remarkably effective in its approach to sustained student re-engagement, ensuring that Reconnect students walk away with a degree.

Tennessee Reconnect

Launched in 2018, Tennessee Reconnect is a statewide free tuition program that aims to re-engage stopped out students by reducing the cost of college. Tennessee Reconnect provides last-dollar scholarships that cover tuition and fee expenses not covered by other forms of aid. To be eligible, students must be residents of Tennessee for at least 12 months prior to enrollment; have not previously earned an associate degree or higher; are not in default on student loans; and do not have outstanding balances at a postsecondary institution. To maintain eligibility, students must earn at least 6 credits each semester toward a degree or certificate and maintain satisfactory academic progress, as defined by the institution.

All Reconnect students have the option to receive enrollment support from a Reconnect Navigator, a regionally-based advisor that provides enrollment assistance and provides information about resources to support students through the transition to college. Upon completing their Reconnect application, students also receive a “success plan” that provides similar information that is personalized based on their application responses.

Where post-enrollment supports are concerned, Tennessee Reconnect requires community college students to participate in an advising program. Institutions often establish additional wraparound supports as well. Chatt State has established a variety of initiatives to support the success of returning students, including establishing a full-time Director of Adult Services position; hosting an extracurricular club, CADRE, for adult students; and evening childcare is offered with financial assistance for lower-income students. The program evaluation found that “when asked how to keep more Reconnect students enrolled and on track to graduate, nine administrators suggested childcare supports.” Beyond services intended to meet the unique needs of adult students, Chatt State offers a host of student success resources available to all students. Notable examples include “college success courses, proactive advising, experiential learning, and career assessment programs.”

Tennessee Reconnect has enjoyed great success, to the extent that several other states have since adopted a similar model (e.g., Michigan, North Carolina). Early evidence of the program’s impact shows that Tennessee Reconnect caused enrollment at community colleges to increase by up to 42%.[53] The program has been somewhat less effective at retaining students, however, with more than a third of the program’s first cohort stopping out after the first year. This reinforces a lesson that can be seen across the re-engagement programs included in this report: financial aid is an important aspect of increasing college access but is not enough to improve retention and completion. The high rates of completion among Reconnect students at Chatt State shows that the Reconnect model has the potential to propel stopped-out students to completion with appropriate post-enrollment supports.

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Summary of Re-Engagement Strategies

Institution	Program	Scale	Stop-out duration	Financial award	Award duration	Enrollment support	Post-enrollment support
Pueblo Community College	Return to Earn	Institutional	2+ years	$2,000 the first semester and $500 per additional semester	Renewable until program completion	Yes	Academic advising, success coaching
York Technical College	Reconnect with York	Institutional	2+ semesters, limited to 5 years	Tuition and fees after application of other aid	Renewable up to 15 months	Yes	Academic advising, success coaching
Lakeland Community College	Ohio College Comeback Compact	Regional	2+ semesters, limited to 5 years*	$1,500 maximum debt relief	Up to 2 semesters ($750 each)	Yes (not including FAFSA)	No
Chattanooga State Community College	Tennessee Reconnect	State-wide	None	Tuition and fees after application of other aid	Up to 5 years	Yes	Academic advising

*Rather than time since stopping out, eligibility for LCC's program is determined based on how long ago the student went into debt.

Conclusions

Many commonalities emerged from the present survey of successful SCNC student re-engagement programs, even with great diversity in terms of the scale of implementation (i.e., institutional-, regional-, or state-level), demographics of students served, and broader state and institutional contexts:

Last-dollar models are commonly used to ensure students get the funding they need while enabling programs to stretch funding as much as possible. A notable exception is Pueblo Community College's *Return to Earn*, which is able to provide first-dollar scholarships due to the program's ample funding.

Financial aid is typically supplemented by student support services to address as wide a range of educational barriers as possible. Such wrap-around services typically include academic advising and success coaching. Above-average completion rates among Reconnect students at Chattanooga State Community College illustrate the necessity of ongoing support to promote positive outcomes among SCNC students.

Relatively long-standing programs have seen major changes in recent years that are largely due to changes in funding availability. Where Pueblo Community College's (PCC) program expanded, York Tech's program is currently reducing the scope of its aid drastically. Lakeland Community College will no longer offer debt forgiveness through the Ohio College Comeback Compact after the Fall 2025 semester; it is unclear whether another re-engagement program will take its place. These transitions demonstrate important lessons about how re-engagement programs evolve over time:

- **Getting a program off the ground does not ensure its longevity.** This is particularly true for programs like York Tech, which is funded entirely through the college's foundation.
- **Reliance on external funding causes some turbulence for programs,** as many grants provide funding for several years at most. Given how the availability of external funding ebbs and flows over time, this makes the sustainability of a given program model tenuous.
- **Communicating with program administrators is the only way to ensure a clear understanding of how programs currently function.** Many widely-available sources of information about re-engagement programs are outdated (including past evaluations and some institution websites), projecting the image that programs have remained unchanged over time. Speaking to program administrators directly is vital to establishing an accurate understanding of how programs currently function.

Policy Contexts and Programs Change Over Time

Interventions like those reviewed in this report can change greatly over time for various reasons such as funding or support from leadership for program continuation. Programs that receive additional funding might increase the number of students served or expand services offered. When funds are scarce or demand exceeds what an institution can offer, eligibility might be restricted to reduce the number of students served or the nature of services provided. These fluctuations over time are illustrated well by *Return to Earn* and *Reconnect with York Tech*, both of which have seen substantial program changes in recent years.

When a Program Thrives: More Money Means More Support

Pueblo Community College's program, *Return to Earn,* has expanded greatly in terms of program eligibility and scholarship funding. The program initially provided grants of up to $1,000 of debt forgiveness to make re-enrollment more accessible for stopped-out students with unpaid balances. In contrast, the program now offers a larger scholarship that can be used to pay tuition and fees. The debt forgiveness aspect of the program has entirely disappeared—students with outstanding balances are ineligible to participate in Return to Earn. Where *Return to Earn* previously only accepted past students who completed at least 50% of required coursework, the threshold has since been dropped to 25%. Such an approach illustrates a commitment to re-engaging even those past students who are the least likely to return. In contrast, students that have completed <50% of required credits are less likely to re-enroll and therefore are often excluded from institution-administered re-engagement efforts due to administrative burden or funding constraints.

The rationale for these changes is straightforward: as more funding became available, administrators sought to expand the program to more students. The inflow of funds from the American Rescue Act in 2020 made it possible to loosen eligibility criteria, increase award amounts from $700 to $2,000, and to establish the renewable $500 award per semester. Additional funding from the state of Colorado's *Finish What You Started* grant has ensured that *Return to Earn* can sustain its current model for several years to come. External funding beyond 2028 has yet to be secured, however, and waning support from PCC's leadership raises some concern for the program's future.

Accommodating Budget Limitations

Reconnect with York Tech is currently transitioning to a less generous financial aid model to continue serving as many students as possible. Rather than covering the full cost of tuition and fees, the program will provide awards of up to $1,500 ($750/semester) for one academic year. The downsizing of *Reconnect with York Tech* is due to budgetary constraints. York Tech's students have an exceptional amount of financial need, with most Pell Grant-eligible students having nearly zero expected family contribution to their college expenses. Last-dollar financial aid models like that used by York Tech help stretch funds by providing only what is needed to cover students' expenses; if a student does not demonstrate need, they do not receive funds. At an institution where so many students have unmet expenses, however, this approach has proved too costly to sustain.

This is not to say that York Tech's re-engagement program model is inherently unsustainable at institutions with many low-income students but instead highlights the importance of external funding. In fact, Pueblo's *Return to Earn* and *Reconnect with York Tech* receive similar funding from their respective institutions (~$100,000/year). A major factor behind the divergent trajectories of these re-engagement programs is the broader policy contexts they are situated within. Where Pueblo receives support from the state of Colorado's many college-going initiatives like the *Finish What You Started* grant program, York Tech's foundation is the sole funder of their re-engagement program.

Replications: A Cautionary Tale of Transparency

Re-engagement initiatives modeled after *Return to Earn* have since been established at colleges across the state with support from statewide *Finish What You Started* grants. Richie has collaborated with numerous Colorado institutions seeking to establish their own *Return to Earn* program, yet he explains that these replications have generally not recreated PCC's level of success. He attributes much of the success of PCC's program to their policy that students do not receive scholarships until after they have successfully completed each semester. Much like putting the cart before the horse, Richie argues that giving students a financial incentive up-front is a poor strategy for encouraging persistence.

For institutions, researchers, and funders interested in establishing *Return to Earn* at other institutions, Richie offers the following advice:

> "From the moment that you make that initial connection with them—they show interest in coming back or whatever—keep on them…The more time you go without communication early on, the quicker that you're going to lose your students...Being transparent with the way that funding works can hurt relationships with students. Word of mouth spreads quickly. That one student gets on social media or Facebook and it has an impact."

Transparency about funding is perhaps even more important in the wake of program restructuring. As York Tech's program director Lydia explains, scaling back a program several years post-implementation can be difficult in terms of student relations, as many individuals approach the program expecting the more generous funding that was previously provided. To ensure positive student relations, program staff are careful to explain exactly how scholarships from *Reconnect with York* are applied. Richie from PCC makes a similar point about clear communications with students as well, explaining that transparency is respect, and respect matters. Programs will not have the intended impact if students are not treated as autonomous participants in their own education, including its funding.

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