Helping Adults Succeed in Postsecondary Education: A Policy Framework

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BACKGROUND

Kentucky must increase the educational levels of its adult population in order to succeed in the 21st century economy. According to Measuring Up 2008: The National Report Card on Higher Education, only 22 percent of adults aged 25 to 64 in Kentucky have a bachelor’s degree, compared to 27 percent nationally. The global economy requires highly skilled and educated workers. Kentucky must close the educational gap.

The individual and collective benefits of postsecondary education are well known. Over their lifetimes, people with college degrees earn hundreds of thousands of dollars more than those with less than a college education. Societal benefits of a more educated populace include lower incarceration costs, reduced spending on social welfare programs, and higher levels of civic engagement.

To become more economically competitive and reap the benefits of postsecondary educational levels, Kentucky has set a very ambitious goal to double the number of bachelor’s degree holders by 2020. Clearly, increasing the college-going rate of working-age adults is an important strategy in the state’s efforts to produce more degree holders.

RESEARCH ON ADULT LEARNERS

Kentucky is not alone in its need to increase the educational levels of its adult population. The Council for Adult and Experiential Learning (CAEL), in partnership with the National Center for Higher Education Management Systems (NCHEMS), recently published Adult Learning in Focus: National and State-by-State Data (http://www.cael.org/adultlearninginfocus.htm). This report, funded by Lumina Foundation for Education, documents the current status of adult learning in the United States, comparing state averages on many variables with national averages.

Alarmingly, other nations are overcoming the historic lead that the United States has enjoyed in the educational attainment levels of its workforce. This is not because the U.S. has declined, but because other nations have caught up with and surpassed us.

By 2025, even if students in all states graduate from high school at the rate of the best performing state, enter college at the rate of the best performing state, graduate from college at the level of the best performing state, and educated immigrants continue to enter the U.S. at the levels of the recent past, the U.S. likely will be unable to regain its place of primacy with respect to postsecondary attainment by relying solely on strategies related to traditional-aged students.

How can Kentucky significantly improve its level of educational attainment? By helping the whole spectrum of adult learners, including:
• Adults who have some college but no degree.
• Adults who have graduated from high school or received a GED but have not enrolled in college.
• Adults who never completed high school.

Some data can put the number of adults who could potentially become bachelor’s degree holders into perspective. Kentucky has approximately half a million working-age adults who have been to college but not received a bachelor’s degree. At the other extreme, there are about 400,000 working-age adults who do not have a high school diploma or GED. Both groups, as well as adults with high school diplomas but no college experience, represent opportunities to increase the educational attainment levels of Kentucky’s current workforce.

Educational Levels of Adults (25-64 years old) in Kentucky by Areas of Geographic Responsibility

<table>
<thead>
<tr>
<th></th>
<th>Working-Age Population</th>
<th>Less than HS diploma or equivalent</th>
<th>HS diploma or equivalent</th>
<th>Some college, no degree</th>
<th>Associate degree but no bachelor’s degree</th>
<th>Bachelor’s degree or higher</th>
</tr>
</thead>
<tbody>
<tr>
<td>EKU</td>
<td>298,395</td>
<td>95,587</td>
<td>110,129</td>
<td>44,872</td>
<td>12,100</td>
<td>35,707</td>
</tr>
<tr>
<td>KSU</td>
<td>86,875</td>
<td>15,217</td>
<td>31,639</td>
<td>17,884</td>
<td>4,963</td>
<td>17,172</td>
</tr>
<tr>
<td>MoSU</td>
<td>258,245</td>
<td>75,781</td>
<td>96,037</td>
<td>44,332</td>
<td>12,561</td>
<td>29,534</td>
</tr>
<tr>
<td>MuSU</td>
<td>224,788</td>
<td>41,024</td>
<td>85,776</td>
<td>50,082</td>
<td>14,489</td>
<td>33,417</td>
</tr>
<tr>
<td>NKU</td>
<td>207,520</td>
<td>30,039</td>
<td>73,272</td>
<td>45,933</td>
<td>12,058</td>
<td>46,218</td>
</tr>
<tr>
<td>WKU</td>
<td>359,863</td>
<td>39,794</td>
<td>82,470</td>
<td>68,171</td>
<td>19,847</td>
<td>51,130</td>
</tr>
<tr>
<td>UK</td>
<td>270,213</td>
<td>60,206</td>
<td>130,353</td>
<td>55,599</td>
<td>17,584</td>
<td>74,766</td>
</tr>
<tr>
<td>UofL</td>
<td>436,830</td>
<td>77,505</td>
<td>143,210</td>
<td>103,243</td>
<td>28,878</td>
<td>114,150</td>
</tr>
<tr>
<td>TOTAL</td>
<td>2,142,729</td>
<td>435,153</td>
<td>752,886</td>
<td>430,116</td>
<td>122,480</td>
<td>402,094</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census Bureau

To meet its educational and economic goals, the state will have to focus efforts on attracting, retaining, and graduating adult learners in far greater numbers than it currently does. This means not only identifying potential adult learners but also identifying and removing the barriers that have kept those adults from pursuing further education.

NEEDS OF ADULT LEARNERS

The Council identified approximately 233,000 Kentucky adult residents age 25 to 40 who have attended a public postsecondary institution, still reside in the state, and who are not currently enrolled in college. The
Council contracted with Stamats, a national higher education research and marketing firm, to conduct a telephone survey of this group asking about barriers to returning to college. Time and money were their biggest concerns. In addition, Stamats presented a list of college services for adult students and asked if those services would increase their interest in returning to college. The respondents were most interested in credit for prior learning, accelerated academic programming, and financial aid – in that order.

Credit for Prior Learning
By offering students the opportunity to earn credit for prior learning, postsecondary institutions reach out to adults and help them relate their previous learning experiences to the entire educational process. Credit for prior learning may be earned for a variety of skills and knowledge gained from experience, including work, travel, hobbies, civic activities, and volunteer service. Such credit helps to make the return to school manageable, while connecting college-level learning accrued via life experiences with learning accrued within postsecondary institutions. It also helps shorten the time to degree for adult learners.

Prior learning credit can be earned through assessments, such as:

- Nationally standardized exams in specific disciplines, such as College Level Examination Program (CLEP) tests and DANTES Subject Standardized Tests (DSST).
- Challenge exams, written at the institution for specific courses that are offered at the institution. Challenge exams may include final exams from a course, case studies requiring students to apply a skill set to specific circumstances, and interviews or oral presentations that allow students to address questions about their prior learning.
- Evaluations of non-college programs. The American Council on Education has evaluated and made college credit recommendations for a wide variety of employer training programs, certifications, professional examinations, and military occupations and training courses. A team of faculty evaluators makes recommendations on the amount of college credit to which the training is equivalent.
- Individualized assessments, commonly called portfolios, evaluated by content experts. A portfolio provides documentation of a person’s claim of credit for prior learning.

Flexible Academic Programming
Flexible academic programming refers to courses taken outside the traditional parameter of face-to-face, daytime instruction. It often refers to accelerated programs, including evening and weekend programs, which typically take fewer than four years to complete. It is important to note that the quality and learning outcomes of these types of programs should be no different than those of traditional programs.

Adults have work and family responsibilities that make traditional semester-long courses with daytime face-to-face instruction an impediment to degree
completion. In addition, many adults cannot attend school full-time within a traditional format. If a program requires 128 credit hours for graduation and a student takes one three-hour class during fall and spring semesters, it would take about 21 years to complete that program. This drastically increases the probability that a student will not complete the program.

Flexible academic programming might include courses taught via distance learning technologies or hybrid courses that combine some face-to-face instruction with distance learning. In all of these examples, coursework is made accessible to the learner via creative formats that provide flexibility. Increasing the number of flexible, academically sound programs will greatly increase accessibility to postsecondary education for adults and shorten time to degree.

Financial Aid
Financial aid clearly is a concern for both traditional and nontraditional students. By offering a variety of financial aid options, aid for less-than-half-time students, guidance about obtaining financial aid, and a comprehensive information resource for financial aid, the state can help make education more accessible to adult learners. Adults have many competing demands for their discretionary income. With financial incentives using federal, state, and institutional funds, postsecondary institutions can provide an incentive to persuade adults to take one or two college classes and start down the path to degree completion.

BARRIERS TO ADULT PARTICIPATION IN LEARNING

Adult Learning in Focus identified three major barriers to adults’ participation in learning opportunities:

- **Access** – putting postsecondary learning within reach of adults.
- **Affordability** – reducing the cost of postsecondary learning for adults.
- **Aspiration** – knowing that postsecondary learning is desirable and within reach.

Credit for prior learning, flexible academic programming, and financial aid are vital considerations for adult learners. All three of these issues are integrally related to the barriers of access, affordability, and aspiration.

Accessibility

Postsecondary programs at public institutions may not be offered at a time and in a manner that is convenient for adult learners. Adult learners may have trouble getting to the main campus, finding a parking place, and participating in traditional face-to-face classes. In addition, campus services such as the bookstore, academic counseling, and financial aid counseling may not be available in the evenings or weekends when adults can access them.
Credit for prior learning can help make postsecondary education more accessible to adults. It shows adults that their experiences are valued and creates an incentive for them to further their education. A college degree does not seem as daunting when an adult student can earn several credits for college-level learning that occurs outside the classroom.

Flexible academic programming directly addresses the issue of accessibility by providing college programs at a time, place, and in a manner that is convenient to adults. In fact, programs designed for adult learners may be the only choice for some adults who want to pursue postsecondary education.

**Affordability**

In an era of rising tuition, stagnant wages, and economic recession, college affordability becomes an even greater concern for all students. Kentucky, like most other states, received a failing grade in college affordability in *Measuring Up 2008: The State Report Card on Higher Education*. Tuition increases have outpaced state investment in financial aid. And the percentage of family income, taking financial aid into account, needed to pay for a public four-year college education is increasing.

Credit for prior learning can help make postsecondary education affordable for adults. If they can earn college-level credit for prior learning that is judged to be equivalent to college-level course work, students do not need to take unnecessary classes. This benefits the student by reducing tuition costs. Moreover, companies that offer tuition assistance programs have to pay for fewer classes.

Flexible academic programs also affect affordability. For instance, a traditional three-credit course could be modularized into three one-credit courses. In this way, students pay for only the module in which they are enrolled and they can tackle college-level courses in a more manageable format than a traditional class that meets three times per week.

Financial aid options obviously have an impact on affordability. Adults often attend college half-time or less than half-time, which can limit their financial aid options. In addition, adults may make the decision to return to college in August, only to find that many financial aid programs have been tapped out. Many middle-income adults may not be eligible for need-based aid but could still have difficulty paying for college tuition, fees, books, and other expenses, such as day care.

The financial aid system in Kentucky is a patchwork of numerous federal, state, and institutional programs with different eligibility criteria. The system can be very confusing and even overwhelming for busy adults. Also, adults may not understand that their eligibility for several programs requires that they complete the Free Application for Federal Student Aid (FAFSA).
Aspiration

As Adult Learning in Focus makes clear, low aspirations and expectations are another barrier for prospective adult learners. Consequently, efforts to help adults succeed in postsecondary education must also address aspiration by raising awareness about the importance of postsecondary education.

Often educational aspirations among adults are low because adults do not see the benefits of additional education or they do not see how the benefits are relevant to them. Adult learners often do not see the connection between their past academic experiences and their current occupations or between their current occupations and a better life. If they do visualize connections, they frequently do not have access to information that will help them succeed in postsecondary education. Consequently, it is imperative to encourage adult learners to return to school by helping them navigate what is frequently foreign territory. Adult learners need accessible, comprehensive information about the opportunities available to them, how to take advantage of those opportunities, where to find financial resources, and how to integrate their educational plans into their lives.

Addressing credit for prior learning, academic programming, and financial aid issues can also affect the aspirations of adult learners. The opportunity to earn credit for prior learning helps adults see the connections between their previous work experiences and education and shows them that they are capable of college-level work. It also helps bring the educational goal closer. Flexible programming helps adults tailor their education to the other demands in their lives and help make their plans a reality. And, of course, knowledge about how to finance is essential to developing a realistic plan. Helping students navigate through the postsecondary institution, providing necessary financial aid opportunities, and integrating their prior learning in flexible programs enable them to achieve their degrees more quickly and realize their educational aspirations.

KENTUCKY ADULT LEARNER INITIATIVE

The Kentucky Adult Learner Initiative, which is funded by Lumina Foundation for Education, seeks to align the state’s postsecondary policies with the needs of adult learners, with the ultimate goal of increasing the number of adults with college degrees.

As part of this initiative, working groups were formed to address three major policy issues identified by the Council’s research—credit for prior learning, flexible academic programming, and financial aid. Because all stakeholders must work together to help adult learners meet their educational goals, working groups included representatives from CPE, public and postsecondary institutions, the Kentucky Higher Education Assistance Authority, the General Assembly, and the private sector. The groups met monthly in the summer and fall of 2008 to devise
recommendations to make Kentucky’s postsecondary education system more responsive to the needs of adult learners.

Over the course of their meetings, the groups agreed that recommendations to address credit for prior learning, flexible academic programming, and financial aid are integrally related. For instance, a flexibly designed academic program must also allow for credit for prior learning and offer financial aid if it is truly to meet the needs of working adults. Consequently, the list that follows is a list of all recommendations developed by the working groups. All recommendations address the barriers of access, affordability, and aspiration in different ways. Taken together, these recommendations will help surmount those barriers and enable adults in Kentucky to continue their education, achieving the goal of doubling the numbers.

RECOMMENDATIONS

Many college and university policies were developed with traditional students in mind, so adult learners may face unique barriers as they pursue their postsecondary degrees. The following recommendations were drafted by the working groups on credit for prior learning, flexible academic programming, and financial aid with the purpose of addressing the accessibility, affordability, and aspirational barriers that prevent adult learners from pursuing postsecondary education. Implementing these recommendations will start the process of changing the culture at our public colleges and universities to be more attuned to the needs of adult students. Ultimately, institutions should take the needs of adult learners into consideration in all of their policies and practices.

The recommendations are targeted at both the state- and institutional-levels. Some recommendations are relevant for the institutional governing boards of individual public postsecondary institutions and the Council on Postsecondary Education, while some are relevant for the Governor, the Kentucky General Assembly, and other state agencies. While the recommendations mainly focus on public institutions, independent and proprietary institutions should be encouraged to help the state achieve its goal of educating more adults. Timeframes are included to help provide guidance in the implementation process.

Recommendation: Each public postsecondary institution should have an adult learner advocate on its campus.

Rationale: Adults need special help balancing work, home, and education. They need individualized attention from a transitions navigator who can help them with financial aid, academics, and other educational services. This transitions navigator is the first stop for information for adult learners on each campus.

Timeframe: Include in 2010 postsecondary education budget discussions.

Responsible Parties: CPE and individual institutions.
Recommendation: All public postsecondary institutions should reevaluate and expand policies regarding the opportunity to earn credit for college-level experiential learning in one or more of its forms.

Rationale: While many Kentucky institutions already have such policies, all should be evaluated in light of nationally recognized standards and procedures, such as the American Council on Education (ACE) National Guide to Educational Credit for Training Programs, the ACE Guide to the Evaluation of Educational Experiences in the Armed Forces, the ACE Guide to Credit by Examination, and the CAEL standards for evaluating portfolios.


Responsible Parties: CPE and individual institutions.

Recommendation: All public postsecondary institutions should promote to external audiences the opportunity to earn credit for college-level experiential learning.

Rationale: The Stamats survey results indicated that credit for prior learning is a critical priority for adult learners. However, adults and their employers may not be aware of the opportunities to earn credit for prior learning at public postsecondary institutions.

Timeframe: Throughout calendar year 2010.

Responsible Parties: CPE and individual institutions, Cabinet for Economic Development, Kentucky Chamber of Commerce, Cabinet for Education and Workforce Development, Kentucky Association of Manufacturers, various trade and employer associations.

Recommendation: Credit for prior learning must be transferrable among postsecondary institutions.

Rationale: Credit for prior learning is college-level learning that is recognized by regional accrediting bodies. The inability to transfer such credit can be a major impediment to the success of the adult learner. If each institution’s policy adheres to nationally recognized standards and procedures, this will eliminate a barrier to transfer of credit.


Responsible Parties: CPE and individual institutions.

Recommendation: All public postsecondary institutions should conduct ongoing awareness campaigns and professional development for administrators, faculty, and staff about
assessment of credit for prior learning.

Rationale: Faculty and staff knowledge, acceptance, and support are critical to the widespread implementation of prior learning assessment.
Timeframe: Beginning in academic year 2009-10 and ongoing.
Responsible Parties: CPE and individual institutions.

Recommendation: KHEAA should distribute Go Higher grants only after College Access Program (CAP) funds are exhausted.

Rationale: The CAP grant program is not fully funded, leaving students who complete FAFSAs after funds are exhausted in April or May with few state financial aid options. By utilizing CAP funds first, Go Higher grants would be reserved for eligible adults who complete the FAFSA after CAP and other funds have been awarded.
Timeframe: 2009-10 academic year.
Responsible Parties: KHEAA through administrative policy.

Recommendation: The state should develop a strategy to increase the number of potential college students who complete the FAFSA. Options include partnering with tax preparers, one-stop career centers, adult education centers, and other organizations. Institutions could utilize Educational Opportunity Centers and TRIO offices to help students complete the FAFSA.

Rationale: Adults need to understand why it is important to complete the FAFSA and that it can be filled out at any time during the year. Kentucky students need to utilize all federal money before tapping into state and institutional financial aid resources.
Responsible Parties: The recommendation should be made to the Governor’s Higher Education Work Group. KHEAA, TRIO programs, and postsecondary institutions can help create and implement the strategy.

Recommendation: All public postsecondary institutions should develop flexible degree programs, based on state and national best practices, to meet the needs of adult students and employers. While many Kentucky institutions are already providing some flexible academic programming options, these programs should be expanded to include additional degree programs in high-need career fields.
Rationale: Adults, with multiple roles and responsibilities in their lives,
RECOMMENDATIONS

need flexible schedules and formats in order to return to school. These include year-round entry times, as well as multiple and alternate delivery formats, locations, and session lengths.

**Timeframe:** By December 31, 2010.

**Responsible Parties:** CPE and individual institutions.

**Recommendation:** All public postsecondary institutions should offer a full range of accessible and comprehensive support services to adult learners participating in the flexible degree programs.

**Rationale:** Just as adults’ work, family, and community responsibilities mandate flexible degree programs, their schedules mandate flexible access to other support services. If an adult cannot access support services because they are only offered between the hours of 8 a.m. and 4:30 p.m., for example, the adult may drop out of school or make the decision that it’s too inconvenient to go to college.

**Timeframe:** By December 31, 2010.

**Responsible Parties:** CPE and individual institutions.

**Recommendation:** All public postsecondary institutions should develop incentives for faculty and staff participation in professional development that raises their awareness of the unique needs of adult learners.

**Rationale:** Because faculty may not be trained in andragogy, or the methods of teaching adults, they may have neither the inclination nor expertise to develop and support alternative course delivery. In addition, institutions rarely provide rewards for a focus on adult learners.

**Timeframe:** In the calendar year 2009.

**Responsible Parties:** Individual institutions.

**Recommendation:** Employers should be encouraged to offer Lifelong Learning Accounts or other educational assistance benefits and develop personnel policies that can help adults as they pursue postsecondary education.

**Rationale:** Businesses can be a substantial financial aid resource for working adults through tuition assistance programs. In addition to tuition assistance programs, businesses may want to consider Lifelong Learning
Accounts (LiLAs). LiLAs, similar to 401(k) retirement accounts, are portable employee-owned, employer-matched accounts to finance lifelong learning. Maine was the first state to launch a state-based LiLA program. Illinois passed legislation for a healthcare sector pilot that provides state matching dollars. In the 110th Congressional session, federal legislation was introduced in the House and Senate to make tax credits available to employers and employees for LiLA account contributions.

Businesses should consider other policies, such as flexible working hours and educational leaves of absence, which could allow adults the time to take college courses. These policies and benefits could increase employee morale, improve productivity, and increase employee qualifications, thus helping businesses’ bottom line.

**Timeframe:** By June 30, 2009.

**Responsible Parties:** Kentucky Chamber of Commerce, Kentucky Association of Manufacturers, various trade and employer associations, Cabinet for Economic Development, Education and Workforce Development Cabinet.

**Recommendation:** The Commonwealth should fully fund existing financial aid programs.

**Rationale:** The state’s need-based programs (CAP and KTG) are awarded on a first-come, first-served basis, and funding is exhausted by mid-spring, which is a disadvantage for adults who tend to apply for aid later in the process. Last year, 43,000 students eligible for CAP and KTG were turned away due to lack of funds.

**Timeframe:** 2010 state budget process.

**Responsible Parties:** Governor and General Assembly with KHEAA, CPE, AIKCU, and KentuckyCAN as advocates.

**Recommendation:** Kentucky needs a coordinated statewide college outreach strategy to reach adults.

**Rationale:** There is a need to coordinate existing efforts, including those of the Kentucky Higher Education Assistance Authority, the Council on Postsecondary Education, the Education and Workforce Development Cabinet, the National Guard, and the Kentucky Department of Veterans Affairs. Each organization creates its own outreach strategy. This is an inefficient use of scarce resources. This coordinated statewide outreach strategy should target adults and help them understand the benefits of pursuing postsecondary education.

**Timeframe:** By December 2009.
**Recommendations**

**Responsible Parties:** The recommendation should be made to the Governor’s Higher Education Work Group. The organizations with existing outreach campaigns should work together to create one coherent outreach strategy.

**Recommendation:** Kentucky needs one comprehensive, user-friendly college access Web site that adequately serves adult learners. Relevant parties should evaluate existing Web sites and either combine best aspects into one of the existing Web sites or create a new statewide Web site.

**Rationale:** Adults are dealing with many time constraints, so they need accessible information that is easy to understand and available from a single source.

Currently, there are numerous college access Web sites. There are aspects of each site that could be incorporated into one comprehensive site. The revised Web site should incorporate best practices from other state and institutional Web sites.

In terms of financial aid information, the Web site should be interactive. It should link to the online FAFSA form and emphasize the importance of completing the FAFSA.

**Timeframe:** By December 2009.

**Responsible Parties:** The recommendation should be made to the Governor’s Higher Education Work Group. The organizations with existing outreach campaigns should work together to develop this Web site.

**CONCLUSION**

Kentucky cannot meet its educational and economic goals without adult learners. More adults must enter or return to the educational system and complete their degrees so that the state can be competitive in the 21st century economy.

Public postsecondary institutions must learn to accommodate the unique needs of nontraditional students by recruiting, retaining, and helping these students succeed in their educational pursuits. These policy recommendations are a first step in making Kentucky’s postsecondary education system more focused on adult learners.
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