# Building a Brighter Future for All Learners

Charles Vorl

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## Building a Brighter Future for All Learners



Mid-March marks a somber anniversary: The disruption of learning worldwide from the COVID-19 pandemic. At the Charles Koch Foundation, we're still in awe of educators' rapid adaptations to empower students over the past 12 months. Looking back, there are plenty of bright spots shining in the dark: resilient faculty creating tools for effective teaching, innovative leadership networks sharing new ideas and best practices, new coalitions getting Americans back to work, and more.

The question we all face now is where to go next. The pandemic exposed familiar gaps in our education ecosystem. Too many students drop out of postsecondary education with little to show for it other than unmanageable debt. Too many graduates find their classroom experience disconnected from their career goals. Limited pathways consign talented people to underemployment, leaving their full potential untapped.

We have a choice: pursue innovative solutions, or return to a status quo that we know limits human potential.

We choose innovation. This means standing together with partners who will thoughtfully identify problems, propose solutions, and bring quality educational options that benefit all learners.

To mark this moment, we asked several leaders in postsecondary education for one idea they think could make a difference in the lives of learners. As each innovator responds, we will post their contribution in "Impact Stories," as well as link to their idea below. I hope you enjoy the discussion and are inspired to take action.

Together, we can look forward to a bright future where all learners are empowered to push the boundaries of their potential.

With high regards,

Ryan Stowers

Executive Director, Charles Koch Foundation

Charles Koch FOUNDATION



## Build Faster, Cheaper Pathways to Good Jobs

By Ryan Craig and Ayesha Khan, Achieve Partners

This Viewpoint is part of an ongoing series, "Building a brighter future: Big ideas for postsecondary education." In this series, we ask leaders what could make a difference to learners in 2021 and beyond.

Ryan Craig is co-founder and managing director of Achieve Partners. Ayesha Khan is an Investment Associate at Achieve Partners.

Although college has been a rite of passage for generations, it is now battling a host of challenges that are increasingly familiar.

Nearly half of all students who undertake a degree never complete it. Among graduates, more than 4 in 10 are underemployed and are likely to remain so for decades. The higher-education policy discourse is dominated by the free-college and debt-forgiveness movements because of astronomical costs and mounting student-loan debt.

Nearly half of all students who undertake a degree never complete it. Among graduates, more than 4 in 10 are underemployed and are likely to remain so for decades.

Furthermore, COVID-19 has illuminated college's price-value gap. Nearly all colleges and universities are charging tuition for their traditional "bundled" degree programs (which include a wide range of services), when online courses are all they're delivering.

Meanwhile, more and more employers are looking for workers with digital and business skills — skills that are only obtained through relevant work experience. Many companies are establishing their own pathways to jobs. Google announced new online career certificates (for jobs like data analyst, project manager, or UX designer), saying the company would view the certificates as the equivalent of degrees.



All these developments challenge the long-held belief that college at a six-figure price tag should be the sole universal pathway to launching careers.

At Achieve Partners, we believe new, faster, affordable pathways are desperately needed. We need to move from an "all you can eat in one sitting" learning model to a "what we need when we need it" approach.

To do this, we partner with leading companies in technology and health care to create frictionless pathways to good jobs for tens of thousands of Americans:

- We hire apprentices, who from day one are paid a living wage with benefits while they receive immersive last-mile training on specific digital, business, and soft skills.
- Following training, these apprentices are placed on client projects at our partner companies, while remaining employees of Achieve.
- After two years, the apprentices transition to full-time employees at the partner company.

This alternative model is employer-paid, not student-paid, and therefore levels the playing field for diverse students from disadvantaged backgrounds. It is our intention to build dozens of frictionless pathways to good jobs in sectors like:

- Data Science & Analytics: cloud architecture, data estate and warehouse modernization, business intelligence, Al/ ML
- Customer Relationship Management, sales & marketing automation: Salesforce, Hubspot, SaaS CRM eco system add-ons
- Digital Marketing: SEO, UI/ UX design, social media advertising
- Skilled trades: HVAC, plumbing, refrigeration, building automation systems

While it might seem radical to suggest that apprenticeships are the new frontier of postsecondary education, it's important to keep in mind that "college for all" has only been the prevailing view for three generations. Prior to that, most good jobs were accessible without the gateway of four years and a sizable investment in tuition and fees. As America rethinks postsecondary education, expect to see a dramatic improvement in economic opportunity for those who need it most.

The Charles Koch Foundation partners with social entrepreneurs to drive societal progress through academic research and innovations that help all learners realize their potential. Read more about the Foundation's support for education.





# Value and Teach Practical Knowledge

By Ben Nelson, Minerva

This Viewpoint is part of an ongoing series, "Building a brighter future: Big ideas for postsecondary education." In this series, we ask leaders what could make a difference to learners in 2021 and beyond.

Ben Nelson is the founder of Minerva. Prior to Minerva, he spent over 10 years at Snapfish, where he served as CEO and led the company's sale to Hewlett Packard.

The idea of a student-centered university has reached the point of cliché, but the meaning behind the idea has become warped. Being student-centered has come to mean being student-directed, with universities treating students like pampered consumers. By catering to student demands and desires, universities seem to have forgotten what their true goals are, and what the purpose of higher education really is.

Some argue that higher education is in service of preparing graduates for success in specific careers. Others contend that universities should enable the pursuit of knowledge for its own sake. Where the former goal may have been legitimate for the industrial age, when individuals pursued a single, lifelong career, the latter is the relic of a time when higher learning was the exclusive domain of an elite class, whose station in life ensured they would never need to pursue a career at all.

At Minerva, we champion a third path, a view proposed by Benjamin Franklin and Thomas Jefferson more than two centuries ago. Their view advocates useful or "practical" knowledge as the most important component for enabling a free and dynamic society. Practical knowledge can be applied broadly in whatever situation one may encounter.



These Founding Fathers were themselves exemplars of the modern citizen: one a publisher who became a scientist, proceeding on to be a diplomat and politician, the other a lawyer and amateur architect, who later became a practical philosopher and U.S. President. But to be able to effectively traverse such disparate fields, both needed the capacity to apply knowledge appropriately in multiple contexts.

While few today are as accomplished as Franklin or Jefferson, we live in a modern and dynamic world even more demanding than anything they could have envisioned. At Minerva, we believe that it is imperative for universities to intentionally and explicitly create curricula that teaches independent thinking and provides frameworks for ethical decision-making and responsible leadership.

One need only review the courses offered to fulfill distribution requirements to see that our most respected institutions of higher learning almost universally fail to do this. A student's ability to pass exams that measure recall or even the interpretation of information is not a demonstration of true understanding.

Students need to develop the wisdom to adapt knowledge to new contexts, to transfer it across domains. Society can no longer sustain the mass delusion that ethical reasoning, personal responsibility, and civic duty are consistently learned at home, on the job, or acquired as a byproduct of a traditional four-year degree.

We must hold our institutions of higher learning to account, demanding that they retrain their focus on intentional education, on the production of rational and critical thinkers, on the measurable development of the kind of wisdom Franklin and Jefferson espoused and embodied.

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# Allow Students to Build Their Education One Brick at a Time (And Encourage Them Along The Way)

By Bradley Hooser, PelotonU

This Viewpoint is part of an ongoing series, "Building a brighter future: Big ideas for postsecondary education." In this series, we ask leaders what could make a difference to learners in 2021 and beyond.

Bradley Hooser is Innovation Manager at Peloton U.

"You need that piece of paper unless you wanna be like me." My dad's words made their way through a mouth of Skoal spit, and clanged off the walls of my teenage skull, exacerbating the noise-soup of college advice I was already getting from competitive parents, distracted counselors, and clueless friends. His hand moved from my shoulder to the 8-ball on his rusted shift knob. He grunted with exasperation, and I thought I was destined to be a "failure" like him.

The higher education system doesn't accommodate the diversity and complexity of today's students

A decade-plus later, I'm supporting the 2nd Annual Hybrid College Convening, helping over 30 leaders take on the difficult task of redesigning the college experience to work for people like me. People who seem destined to "fail" — not, as my dad implied, because there is something wrong with them, but because the system isn't yet designed to serve us.

While the typical college student has changed dramatically, the college system hasn't. Today 74% of college students are considered "post-traditional" — which means they're a parent, older than 24, or working more than 30 hours per week.

The era where the average student can feasibly enroll at age 18, live on campus full-time, and have the support to be focused solely on learning is long gone (if it ever existed). The higher education system doesn't accommodate the diversity and complexity of today's students, and they struggle to graduate. According to U.S. Census data, 45 million people in the U.S. have started college but not yet earned their degree.

A whopping 65% of job openings in 2020 required at least a two-year college degree, so college is still the primary pathway to economic mobility. But many students lack the means to complete their college program. This is why PelotonU built a new degree

So the big idea is simple.
But it's not easy: Allow students to build their educational foundation one brick at a time, at their own pace.

pathway. We aim to provide students the flexibility they need to balance family and work obligations, alongside the emotional and psychological support students want as they balance multiple responsibilities.

Flexibility in the PelotonU model is a deviation from the typical college model. Rather than offer time-based units, like semesters, which require students to balance a complex schedule and competing priorities, PelotonU partners with Southern New Hampshire University to deliver a proven alternative: competency-based education (CBE). CBE allows students to take one course at a time, broken up into skills-based projects. Do you already know these skills? Submit the project for mastery, get it reviewed, and quickly move onto the next one.

Having trouble with a project or a life event outside school? The student can slow things down and absorb the knowledge required for mastery.

In addition to this flexibility, PelotonU provides effective one-on-one coaching to every student. Our coaches are paired with a student, develop a relationship of trust, and then provide trauma-informed support for their student throughout their college experience. Our coaches focus on tackling emotional barriers to success first, then logistical and academic challenges. This inside-out approach has resulted in an 80% persistence rate, compared to 16% for students in comparable programs in Central Texas.

So the big idea is simple. But it's not easy: Allow students to build their educational foundation one brick at a time, at their own pace, and offer coaching support. We partner with organizations on the ground as they undertake this challenge, and we make sure students have everything they need to reach their goals. At PelotonU, we deliver this model with professionally trained coaches, partner support at the local level, a boatload of kindness, and the magic of our extraordinary students.

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### Make it Easy for Students to Transfer Credit

By Cheryl Hyman, Arizona State University

This Viewpoint is part of an ongoing series, "Building a brighter future: Big ideas for postsecondary education." In this series, we ask leaders what could make a difference to learners in 2021 and beyond.

Cheryl Hyman is vice president for academic alliances at Arizona State University, and former chancellor at City Colleges of Chicago.

Today, most learners who take advantage of post-secondary education do not follow a four-year, on-campus, seamless progression towards their bachelor's degree. Many students are parents, while some work full-time in addition to their schooling. Many attend more than one academic institution along their journey. Of the 5-6 million students in 2-year institutions, 80% are in pursuit of a 4-year credential. Yet only 1 in 6 complete their bachelor's degree within six years of starting college.

There are numerous reasons for this drop-off. Overall, it reflects a postsecondary education system that does not work to the advantage of most learners — who, in turn, are left with less opportunity to fulfill their dreams and aspirations.

At Arizona State University, we are addressing this national problem by developing and rapidly scaling technology and innovations that support all students. We are also building capabilities in the institutions that serve these individuals, primarily 1,100+ community colleges..



ASU offers tools and services to support students at every step of their learning journey, such as:

- Choosing a career and academic program
- Planning, tracking, and supporting progress towards a degree
- Transferring achievements seamlessly across institutions
- Sharing skills and learning achievements with employers

But more important than any technical solution will be instilling a new culture of innovation and learning across the nation's community colleges.

One example of an innovative tool for community colleges is ASU's Transfer Credit Guide. The tool brings clarity to the transferability and applicability of credit at ASU and facilitates rapid verification and approval. Through a searchable database with over 800,000 course equivalencies from other postsecondary institutions, educational experiences completed during military service, and standardized exams, community-college students can plan their educational journey towards ASU from their first day of school. The guide provides clear course recommendations, access to transfer tools, and lays out the term-by-term steps to be admitted to their major of choice.

Notably, the ASU Transfer Credit Guide emphasizes the applicability of credits, rather than simply the transfer between institutions. For too many years, community colleges have been measured and applicated for their transfer rates without any view to the actual applicability of the students' learning towards their individual goals. ASU is addressing the required culture change head-on.

At the end of the day, it is the responsibility of all of us who are passionate about education to provide the next generation of learners with agency and autonomy. We can do this by designing systems that work for all individuals, not just the few. Ultimately, our goal is to empower learners with greater control over their academic destiny, and to measure our success by the yardstick of the progress of the people we serve.

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#### Make Access the New Arms Race

By Brandon Busteed, Kaplan

This Viewpoint is part of an ongoing series, "Building a brighter future: Big ideas for postsecondary education." In this series, we ask leaders what could make a difference to learners in 2021 and beyond.

Brandon Busteed is president of University Partners and Global Head for Learn-Work Innovation at Kaplan.

The pandemic has certainly intensified or accelerated many of the forces and issues shaping higher education. In 2020, headwinds such as rising tuition costs, student loan debt, equity and access concerns, and questions about the work-readiness of graduates converged in a perfect storm alongside massive shifts to online education delivery.

But all these subjects were up for debate long before COVID-19. The pandemic's ultimate and lasting impact will be that it gave higher education permission to consider new ways of thinking and operating. In particular, I think that the increased use of online education models and new academic calendars will usher in an arms race for equity, access, and affordability.

The pandemic's ultimate and lasting impact will be that it gave higher education permission to consider new ways of thinking and operating.

The past several decades have been marked by 400%+ increases in tuition prices, the rise of a college rankings craze, and a building and amenities arms race across higher education. Not surprisingly, the inequities associated with college access and completion have been exacerbated rather than improved upon. Today, six-out-of-ten students from the top quartile socioeconomic status graduate from college, while only one-out-of-ten do from the bottom quartile. "Ivy Plus" universities — which have been the brands that most of higher education tries to emulate — enroll only 3.8% of their students from the bottom quintile of income distribution.



The pandemic will be the turning point on all this. The building and amenities arms race and striving for increasing selectivity will give way to a different kind of race — a race to lower tuition prices and broaden access.

This will be made possible not because of disruptive new technology. It will be the increased acceptance of online education that makes affordable, fully online hybrid-degree offerings the new marker of excellence. New academic calendar revisions will allow students to complete degrees faster and more affordably. This has long-been a reality in the online non-traditional student market for working adults. The big shift will be the application of these models to serve traditional students in both the U.S. and around the world.

The desire and effort to launch lower-cost and debt-free college models is already well underway. Southern New Hampshire University announced a new \$10,000 per year bachelor's degree offering. The Ohio State University committed to what they are calling a "zero debt bachelor's degree." Many similar efforts are underway, and many more will soon follow. Against the backdrop of a year marked by racial inequities, growing socioeconomic divides, and political partisanship, higher education has an urgent mandate and mission to help the country's underserved populations pursue their American dream by boosting economic opportunity and social mobility.

Higher education has long-been critiqued for its unwillingness to break from tradition. Those institutions and leaders that have done so happen to be the most successful and fastest growing universities in the world, including the likes of Western Governor's University, Southern New Hampshire, Arizona State, and Purdue. In a way, they have quickly become the "new elites" — not because of their selectivity, but because of their inclusivity. It's time higher education makes inclusivity its new tradition.

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### Separate Knowledge From Brand

By Michael D. Smith, Carnegie Mellon University

This Viewpoint is part of an ongoing series, "Building a brighter future: Big ideas for postsecondary education." In this series, we ask leaders what could make a difference to learners in 2021 and beyond.

Michael D. Smith is the J. Erik Jonsson Professor of Information Technology and Marketing at Carnegie Mellon University's H. John Heinz III College.

As my wife and I have watched our sons make college choices, something has become clear: For young adults, choosing a college is as much about branding as it is about learning. And 18-year-olds are very brand conscious.

In my role as a parent, the focus on institutional reputation rather than actual learning is a hard reality to face. But in my role as a social scientist, it's not at all surprising. After all, numerous studies have shown that elite college degrees pay off in the job market. (See here and here.)

But mostly I think about this in my role as a professor who cares deeply about educational quality and student welfare. You see, because colleges and universities are acutely aware of the role brand plays in students' decisions, they have strong incentives to spend time and effort on building that brand. This, in turn, leads to some troubling outcomes. In 2019, for example, the *Wall Street Journal documented* the experience of a high-school student named Jori Johnson, who was recruited by a group of elite schools, including Stanford (admissions ratio 4.3%), the University of Chicago (6.2%), Northwestern (9.1%), and Vanderbilt (9.1%). All of them later rejected her.



Why might these schools all have recruited Johnson and others like her only to reject them? Because, the Journal reports, they wanted to attract students they knew they could later reject — a trick many colleges use to improve their selectivity scores. The process works well for the colleges. But, as the Journal points out, it turns students like Johnson into "unknowing pawns" in the college reputation game.

Lots of colleges and universities in recent years have deployed this trick. In a way, I can't blame them. They're just playing the game according to the rules we've set.

I think it's now time to change those rules.

How? By investing in systems that allow employers to evaluate applicants based on their individual skills rather than their brand affiliations. Such a goal isn't as far-fetched as it might sound. We've already seen a comparable change in the role of brand in other sectors of the economy. Take the travel industry. Not so long ago, in a world of limited information, most travelers let brand names guide their decisions about where to stay: Staying at a Hilton was a safe bet versus an unknown independent hotel. But in the past decade, we've witnessed the emergence of services that provide travelers with all sorts of information about quality. Today, with the help of TripAdvisor or a similar service, visitors to Carnegie Mellon might confidently rely on these new data sources to choose the independent hotel "Mansions on Fifth" over a Hilton property right down the street.

What if university brand was no longer the dominant signal of quality for employers evaluating applicants?

What could this look like in the context of college credentials? What if university brand was no longer the dominant signal of quality for employers evaluating applicants? Consider that in 2015 the hottest data-science recruit in Silicon Valley was Gilberto Titericz, a petroleum engineer with a degree from the thirteenth-best university in Brazil. Why were tech firms interested in Titericz? It wasn't his university brand. They were relying on a new source of data: Titericz's high rank on Kaggle's data-science leaderboard.

Such new data-driven credentialing systems might help everyone in higher education. If we could reliably separate knowledge from institutional brand in the hiring process, students might be able to focus what they should be focused on — gaining knowledge. And universities might be able to focus on what they should be focused on — transmitting it.

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# Integrate Learning and Work With a Job-Embedded Degree

By Melinda Day, Reach University

This Viewpoint is part of an ongoing series, "Building a brighter future: Big ideas for postsecondary education." In this series, we ask leaders what could make a difference to learners in 2021 and beyond.

Melinda Day is cofounder and co-chancellor at Reach University.

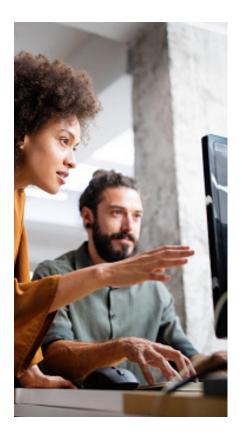
The idea of pairing college degrees with contextualized work experience is not unusual or unique in higher education. Whether called cooperative education, apprenticeship programs, internships, or vocational education, each experience is focused on the same goal: to provide students with on-the-job training so that when they graduate, students have developed, work-relevant skills.

Research into these programs have shown many benefits, but in too many cases, work experience is not designed in tandem with the degree program, the programs focus solely on the Associates level, or the effort adds more time to graduation for students. If our aim is to unlock human potential through postsecondary education, we have to better integrate learning and work.

Reach University started as a teacher-training program focused on alternative credentialing for nontraditional students. Embedding work experience in the degree was a critical piece of our strategy. Seeing success with teachers, we are now adapting and expanding our model to provide a job-embedded undergraduate degree experience. The approach could also be applied to fields like health care, public policy, and information technology.

If our aim is to unlock human potential through postsecondary education, we have to better integrate learning and work.

Undergraduate students at Reach are required to work every semester. Starting in a placement in their first year and transitioning to an apprenticeship by the end of the four-year degree, students are supported by faculty and mentors as they gain more responsibility at their job.



By the end of a student's time in the program, they have subject-specific content knowledge, job-connected general education, and years of work experience. Students leave with the theoretical foundation and practical skills needed to be successful in their careers.

A focus on work can be meaningful for all types of students, but especially the non-traditional, adult learner. This strategy builds self-identity as students see themselves as learners and teachers who are deeply engaged in a relevant education process. This aligns with research suggesting that adults are motivated to keep developing when engaged in relevant and applied experiences that are connected to their ambitions. Adults are motivated to learn when they perceive that their education will help them perform tasks or deal with problems they confront in their lives.

Instead of being in the background as a supplement to student learning, work experience needs to be central in order to build the future workforce. The future of higher education rests in changing the role of work in degree programs writ large.

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# One University: Multiple Products

By Jeffrey Selingo

This Viewpoint is part of an ongoing series, "Building a brighter future: Big ideas for postsecondary education." In this series, we ask leaders what could make a difference to learners in 2021 and beyond.

Jeffrey Selingo is the author of Who Gets In and Why: A Year Inside College Admissions (Scribner, 2020). He is a special adviser at Arizona State University and founder of the ASU/Georgetown University Academy for Innovative Higher Education Leadership.

The COVID-19 pandemic untethered students from physical campuses. The rapid shift to remote education meant that learners could access instruction from anywhere, on any device. Yes, students objected to paying in-person tuition prices for virtual classes, but they also came to appreciate the flexibility provided by new learning models and compressed academic calendars.

The pedagogical innovations and technology that were rushed into service on campuses offer an opportunity for institutions to think about expanding their often one-size-fits-all model. Rather than offer essentially one or two "products" (i.e. full-time residential undergraduate degrees or continuing education programs for adults) universities could offer multiple pathways to students, who have come to expect such choices in almost every other facet of life.

Without a clear understanding of the motivations and mindsets of their students, institutions assume the academic programs and student services they're offering are suitable.

The problem is that most higher-education institutions picture their students through the single lens of age — traditional (18 to 22 years old) and nontraditional (everyone else) — and bifurcate their limited line of products to each segment. Without a clear understanding of the motivations and mindsets of their students, institutions assume the academic programs and student services they're offering are suitable. Take adult students, as an example.



Rather than create a unique set of experiences — perhaps learning communities to provide cohort-based support services or competency-based degrees — most colleges take the courses and schedule aimed at residential students and tweak it by adding online or weekend options.

The experience of remote education during the pandemic has also shown the limits of higher education's single approach to delivery. At most colleges, students can take in-person classes or online-classes, but rarely can they easily mix-andmatch both. Yet over the last year, colleges have become more flexible in how courses are delivered in order to serve the differing health needs of students as well as develop de-densification strategies on campuses.

This "omni-channel" approach was long ago adopted by the retail sector. Think about it: most customers don't make a distinction between buying online or driving to the store. When we shop at Home Depot, we're simply looking to buy a tool and choose the most convenient option at that mo-

ment. And Home Depot doesn't tell customers they can buy nails online only but must go to a physical store to purchase a hammer. Yet, before the pandemic that's exactly what universities often told their residential students when they wanted to take an online class, or vice versa.

The technological backbone that most colleges and universities beefed up during the pandemic — from student information systems to learning management systems — can now allow universities to offer more choices to students in how and when they want to access their education. Imagine students splitting time between an internship and school because an institution offers a low-residency option. Picture adult students who can take a set of individual university classes that provide the skills they need to get a job next week, all while stacking up these new experiences with existing competencies into credits, certificates, and eventually degrees. Or envision learners of all ages who "subscribe" to a university (rather than enroll) and move between learning and earning, developing not only new skills but a flexible network of peers and mentors for personal and professional growth.

This concept of a university that is everywhere and is always "on" recognizes that in the modern age, a college education is no longer something that happens largely to young people in just one physical place, during one period of their lives. Learning is lifelong.

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#### Create Micro-Pathways That Stack to Degrees (and Lead to Good Jobs)

By Kevin Stump, Education Design Lab

This Viewpoint is part of an ongoing series, "Building a brighter future: Big ideas for postsecondary education." In this series, we ask leaders what could make a difference to learners in 2021 and beyond.

Kevin Stump is director of impact, evaluation, and thought leadership at Education Design Lab.

Going back to college, which has been a safe harbor in previous recessions, is no longer feasible for many Americans because of rising costs, tenuous savings for middle- and lower-income learners, and the relevance and length of many degree offerings. Waiting two to six years for a costly degree that may or may not get you a job is not an option for most Americans.

In response, the Education Design Lab launched the Community College Growth Engine Fund. We hope to catalyze investment in community colleges so they can create 18 employer-validated sub-degrees that make skills visible and stackable. We call these "micro-pathways," and they are designed to connect lowwage and entry-level workers to in-demand jobs that pay at-or-above median wage. This is what the majority of America's learners need.

Certificates and non-degree programs were the fastest growing learning offerings at community colleges over the last year. Whether called nano-degrees, micro-credentials, or any other term in the myriad, these are all attempts to break down degrees into targeted units of learning that name the skills employers are asking for in job postings and that are critical for success on the job.

We've found that quality micro-pathways have certain traits in common. They must be data-informed. They have to be employer-driven and validated, and move at the speed of the market. The courses need to have a flexible delivery format, and be easily combined to work toward a degree. And they have to be affordable and easy for learners to find online among a sea of options.

This will require extensive work to design, iterate, and test. And it requires the involvement of multiple stakeholders: K-12 school districts, colleges and universities, employers, workforce development agencies, government, intermediaries, and most importantly, learners themselves.

It's a tall order. But we think this is the way forward. The new majority of learners don't need a costly degree. They need a well-designed, affordable micro-pathway that leads to a high-growth job.

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# Student Success Through Quality Instruction

By Jonathan Gyurko, Association of College and University Educators

This Viewpoint is part of an ongoing series, "Building a brighter future: Big ideas for postsecondary education." In this series, we ask leaders what could make a difference to learners in 2021 and beyond.

Jonathan Gyurko is president and co-founder of the Association of College and University Educators.

So here's the latest: college students are thrilled to return to campus. Who wouldn't be excited to see friends, go to socially distant parties, and get out of homes made crowded by the pandemic?

But as for class, we're hearing that many students would rather log-on from their dorms and stay in pajamas.

It's not because online courses are consistently high quality. For sure, there are some amazing online offerings. But many colleges and universities struggled last Spring to fully "go remote" and provide faculty with a modicum of training to teach online.

We suspect that students struggle to see the value in physically going to class. If they can sit in the comfort of their room and watch a professor lecture, why trek across the quad to see the same thing?

We suspect that students struggle to see the value in physically going to class. If they can sit in the comfort of their room and watch a professor lecture, why trek across the quad to see the same thing?

Advocates of online learning and disruptive technologies likely applaud students' candor. It's evidence, some may argue, that place-based learning is dead and should be replaced with courses that happen anywhere and anytime. The argument is not without its merits.



We take away a different lesson. Research has identified teaching practices that trigger engagement, promote active learning, engender collaboration, and develop new knowledge and skills whether in-person, online, or in blended environments. But broadly speaking, students aren't experiencing this caliber of instruction — in any modality — because most faculty have had little training in it. Faculty are world-class researchers and subject-matter experts. But for generations, and through no fault of their own, the nature of their preparation gives teaching short shrift.

It may seem obvious, but a truly transformational idea, made plain by the pandemic, is to prepare and credential the country's 1.5 million college educators in evidence-based instruction. By empowering faculty with proven teaching practices, many more students will be better prepared for rewarding lives and careers.

The Association of College and University Educators (ACUE) is leading this movement, offering the only standards-aligned and evidence-based college teaching credential in the United States. Major initiatives are underway, including work funded by the Charles Koch Foundation with Cal State, Texas A&M, CUNY, and in Missouri, through the National Association of System Heads. Ninety-eight percent of faculty find ACUE's training relevant. They're learning and implementing dozens of proven approaches. Their students are earning higher grades, completing more courses, and closing equity gaps. Many ACUE-credentialed faculty report that the experience is career-changing.

For years, higher education has emphasized "access," "affordability," and "innovation." It's time to add "quality" to the list. Quality transcends any medium. It gets students logged-on early and actively engaged. It deepens learning and empowerment. And it draws students and faculty together.

The Charles Koch Foundation partners with social entrepreneurs to drive societal progress through academic research and innovations that help all learners realize their potential. Read more about the Foundation's support for education.



#### Postsecondary Education Needs Alternative Financing Models

By Steven Taylor, Charles Koch Institute

This Viewpoint is part of an ongoing series, "Building a brighter future: Big ideas for postsecondary education." In this series, we ask leaders what could make a difference to learners in 2021 and beyond.

Steven Taylor is a senior fellow on postsecondary education at the Charles Koch Institute. In 2019, he founded  $ED2WORK^{\circ}$  to help postsecondary institutions and employers address the critical needs of adult and working learners.

Nationally, student-loan debt now totals \$1.7 trillion. Adjusting for inflation, tuition has increased 238 percent between 1980 and 2016, outpacing rising health-care costs in the same period.

What should be done? Cancelling student-loan debt or providing free community college will not solve the root cause of surging cost. Nor will income-driven repayment incentivize institutions to drive down education costs. But innovative financing models like income-share agreements (ISAs) could make a positive difference.

The core of these agreements is that an education provider or a funder agrees to cover the cost (fully or partially) of the program in exchange for a portion of the student's post-graduation income. This is usually around 10-15 percent of the graduate's salary in a three-year period, only if the graduate earns an agreed-upon minimum salary (like \$50,000).

Ultimately, students bear the brunt of our poor solutions to date.

ISAs and similar risk-sharing arrangements between students and institutions could have several positive benefits:

**Removing barriers:** Upfront risk-sharing arrangements remove the financial barriers to entry into post-secondary education that disproportionately impact low-income learners and students of color. Students are responsible for paying back the cost of their education only if they realize a positive employment outcome, as anticipated at the program's start.

**Focusing on outcomes:** Providers and faculty are incentivized to design programs with value and relevance in mind and ensure the learning experience leads to gainful employment.

Controlling cost: Making government the primary payer by increasing federal student aid or making college free misses the opportunity to try new approaches that incentivize institutions to cut marginal costs (recent research suggests federal student aid is driving up tuition prices). For many students, the promise of a post-secondary education is that it will lead to better job prospects. Risk-sharing finance models would provide better signals regarding the utility of a credential in the marketplace, so educators can make the trade-offs necessary to deliver on that promise.

ISAs or upfront risk-sharing models are not the panacea to our cost and debt problems, nor are they likely appropriate across all of postsecondary education. But the success of current alternative financing models suggests that they should be considered as more than a niche solution with limited potential.

We need to focus on better, more sustainable approaches to post-secondary education finance, and that means addressing misaligned incentives. Since the Great Recession in 2008, state higher-education funding has generally declined, pushing more of the costs to students by way of tuition increases paired with federally subsidized borrowing. Ultimately, students bear the brunt of our poor solutions to date. While Caucasian students borrow a larger share of the cumulative loan debt, students of color experience greater hardships in repaying their student debt compared to other racial and ethnic groups.

The current system leaves far too many students saddled with untenable student debt while college costs rise out of reach for too many. Now is the time to consider alternatives.

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