

## 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.<sup>1</sup> 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.<sup>2</sup>

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:

---

<sup>1</sup> National Student Clearinghouse Research Center. (2025a). *Some college, no credential student outcomes: 2025 report for the nation and the states*. <https://nscresearchcenter.org/some-college-no-credential/>

<sup>2</sup> Ma, J., & Pender, M. (2023). *Education pays 2023: The benefits of higher education for individuals and society*. College Board. <https://research.collegeboard.org/media/pdf/education-pays-2023.pdf>

- 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).