



Embracing Credit for Prior Learning: Advancing Educational Equity and Mobility through a Learner-Centric Approach

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The Learning Evaluation and Recognition for the Next Generation (LEARN) Commission, co-convened by Sova and AACRAO as part of the Beyond Transfer initiative, is a new national effort to recognize undergraduate learning and improve higher education credit evaluation policies and practices. The Beyond Transfer Policy Advisory Board, which is facilitated by Sova, refined the definition of “transfer students” to include “students who transfer and can benefit from improved credit mobility.” This green paper was drafted to inform the LEARN Commission’s first meeting to advance credit mobility. The LEARN Commission and Beyond Transfer initiative are generously supported by Ascendium Education Group.

Table of Contents

Beyond Traditional-Transfer Credit–Credit for Prior Learning	1
Definitions of Key Terms	2
The Case for CPL: Supporting Post-Traditional Learners	4
Impact on Learners	4
Benefits to the Institution	6
Current Institutional Landscape: Policies and Practices	6
Learner Perceptions and Experiences	12
Conclusions	15
Implications for the LEARN Commission.....	16
Notes	20
Additional Related Resources	22

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Beyond Traditional-Transfer Credit—Credit for Prior Learning

In today's learning economy, skills and knowledge evolve continuously, and learning happens everywhere—in classrooms, workplaces, the military and through life experiences.¹ Further, most undergraduates today are post-traditional learners—working adults, parents, veterans and others—who bring a wealth of knowledge and skills to their post-secondary education experience.² Extra-classroom learning facilitates educational pathways for learners that are necessary to meet workforce demands, advance socioeconomic mobility and close equity gaps in postsecondary-education attainment.

While traditional-transfer-credit evaluation focuses on assessing credit earned at other postsecondary institutions, credit for prior learning (CPL) evaluates and awards credit for college-level learning acquired outside the classroom. It enables learners to earn credit for knowledge and skills gained through work experience, military training, employer training, volunteer service, independent study and noncredit courses.^{3,4} Common pathways for CPL assessment include standardized exams, challenge exams, portfolio assessments and evaluation of noncollege programs, such as certifications and military service. When used effectively, CPL validates a learner's prior learning by awarding academic credit, accelerates credential attainment, reduces cost and promotes persistence.

Despite its benefits, awareness and use of CPL options are limited among learners, especially for those who would benefit most. The authors of the CAEL and WICHE 2020 report *The PLA Boost: Results from a 72-institution targeted study of prior learning assessment and adult learner outcomes* noted that, among the more than 230,000

learner-level records examined, only 11% of post-traditional learners received CPL credit. For example, data revealed only 6% of Black learners, 8% of Hispanic learners and 7% of Pell Grant recipients received CPL credit. Data also reveal inequities by race/ethnicity and income.

This green paper defines key terms, summarizes relevant research on CPL policy and practice to illuminate learner experiences and key challenges, including inconsistent practices across institutions, limited learner awareness, lack of learner support for the application process and barriers to transferring CPL credits. It advocates for embracing CPL as an equity-minded, learner-centric approach to higher education and presents a framework for the LEARN Commission as it considers ways to improve and expand CPL opportunities and use.

Recognizing the Work and Expertise of Others

Several studies completed by the Council of Adult and Experiential Education (CAEL) are referenced in this green paper. It is important to note [CAEL's research](#) on CPL extends beyond the works cited in this document. In addition, in 2019 and 2020, the Western Interstate Commission for Higher Education (WICHE) contributed significantly to our understanding of CPL policy, practice and learner perceptions. It gathered together experts to explore the state of CPL policy and practice, conduct new research related to CPL and create research briefs. Some briefs produced by WICHE are referenced in this document; the full set can be accessed through the [Recognition of Learning](#) website.

Readers are encouraged to explore additional resources from CAEL, WICHE and others to better understand the CPL landscape.

Definitions of Key Terms

The following CPL-related definitions are adapted from the AACRAO report *Enhancing Accessibility and Inclusion: The 2024 Landscape of Credit for Prior Learning in U.S. and Canadian Higher Education*.

- **Credit for prior learning (CPL):** Assessment mechanisms colleges, universities and other education or training providers use to evaluate learning outside traditional academic environments. Used to grant college credit, certification or advanced standing toward further education or training. Also called *prior learning assessment (PLA)*, *recognition of prior learning* and/or *recognition of learning*.

The terms below outline the diverse pathways through which CPL can be evaluated. Each pathway can have more than one evaluation method.

- **Individualized assessment:** Faculty with subject-matter expertise work one-on-one with a learner to assess relevant skill competency. They may use various methods to evaluate competence, such as skill simulations, demonstrations, interviews, or reviews of portfolios containing work products and/or life artifacts. A portfolio of learning acquired through work or life experiences and noncredit learning is used for assessment by faculty with subject-matter expertise. The faculty member assesses the learner's competency and determines the amount of credit to be awarded. Assessment may also take the form of a skill simulation, skill demonstration, and/or an interview.
- **Faculty-developed exam:** A comprehensive examination created and administered by faculty for a specific course. This exam, such as a challenge or departmental exam, is not standardized at the institutional level. Learners can earn credit for the course by successfully completing this exam.
- **Standardized examination:** Standardized exams are recognized and accepted by higher education institutions for credit. These include Advanced Placement (AP), College Level Examination Program (CLEP) exams, International Baccalaureate (IB), and DANTES Subject Standardized Tests (DSST).

- **Evaluation of noncollege programs:** Assessment of learning acquired through noncollege programs using various evaluation methods. These may include American Council on Education (ACE) recommendations, National College Credit Recommendation Service (NCCRS) evaluations, military credit assessments, and reviews of national certifications developed to meet industry or professional standards.
- **Conversion of institutional noncredit to credit:** The process by which an institution converts completed noncredit coursework or experiences into credit. This converted credit can be applied toward a degree or other recognized credit-based credential.

A Note about Advanced Placement (AP) and International Baccalaureate (IB) Exams

While standardized exams are a pathway to CPL at many institutions, it is important to note some specific evaluation options, such as the Advanced Placement (AP) and International Baccalaureate (IB) exams, are not accessible to post-traditional learners. AP and IB exams are designed for and limited to currently enrolled high-school students.

The Case for CPL: Supporting Post-Traditional Learners

Impact on Learners

Today's undergraduate learners are more diverse in age, race and life experiences than past generations. In the fall semester of 2021, over 19 million learners were enrolled in undergraduate degree programs in the United States.⁶ Of this total, 6.4 million learners, representing 34%, were 25 years old or older.

Many of these learners balance their studies with employment. Between 55% and 60% of full-time undergraduate learners 25 and older are employed and 74% to

82% of part-time learners are employed.⁷ In addition, a significant population of learners have some college and no credential. According to the National Student Clearinghouse, as of July 2022, the number of learners under the age of 65 in the United States with some college and no credential was 36.8 million.⁸ These two populations of learners (working-currently-enrolled learners and some-college-no-degree learners) hold valuable knowledge and skills gained through work, military service and life experiences. CPL provides an avenue for validating and applying this learning toward a postsecondary credential.

CPL is a key strategy for connecting learning across contexts and supporting post-traditional learners. It also has the potential to increase the likelihood of credential completion, decrease the time to earn a credential and reduce the cost of the credential. A 2010 study by CAEL found learners over age 25 with CPL credit had completion rates as much as 2.5 times higher than non-CPL learners.⁹ In the 2020 CAEL and WICHE study, the following learner outcomes were identified using propensity-score matching to control for learner and institutional characteristics.

- On average, post-traditional learners with CPL credit saved \$1,500 to \$10,200 compared to those without CPL credit.
- The average savings on time to degree was 9 to 14 months for CPL-credit holders.
- CPL increases the likelihood of credential completion among post-traditional learners by more than 17%.
- The completion increase due to CPL was 19% for post-traditional learners who received Pell grants, 14% for Black learners and 24% for Hispanic learners.

Other studies found similar benefits.

CPL's positive impacts extend beyond academics. Learners interviewed by WICHE in 2020 for the report *PLA from the student's perspective: Lessons learned from survey*

and interview data emphasized that CPL validated their life experiences, motivated them to enroll and reduced the cost and time of earning the credential sought. One learner shared, "[CPL] let me save money and time and continue working and not have to take time off of work." At least one military learner noted how CPL made the transition to college smoother, "I actually think [CPL] encouraged me to continue on in school . . . initially I was discouraged because I needed to take all of these electives." CPL helped this learner continue their education.

Benefits to the Institution

CPL increases the number of completers and influences traditional course-taking behaviors for institutions, resulting in additional tuition income. CAEL and WICHE found post-traditional learners with CPL credit earned 17.6 more traditional course credits than those without CPL credit.

This research also shows that CPL can be used as a recruiting tool. For some learners, the availability of CPL plays a significant role in their higher-education decision-making process and enrollment plan.¹⁰ Eighty-four percent of likely-to-enroll prospective learners stated the ability to receive college credit for their life and work experiences could influence their choice of an institution. Among those slightly- or moderately-likely to enroll, more than 55% indicated knowing about CPL offerings would positively impact the likelihood of their enrollment.

In addition, 47% of likely enrollees reported having already applied for credit for their past life and work experiences, while another 48% expressed their intention to apply in the future. Only 5% stated they do not intend to seek CPL.

Current Institutional Landscape: Policies and Practices

The 2024 AACRAO report on enhancing accessibility and inclusion of CPL was based on a survey of 399 undergraduate-serving institutions. It provides a comprehensive look at CPL policies and practices in undergraduate education in the United States and Canada. The authors found 82% of institutions offer at least one form of CPL,

and 48% have seen an increase in the evaluation and/or awarding of CPL credit in the last 3 years.

Data reveals institutional implementation of CPL policy and practice remains inconsistent. Several key areas continue to exhibit gaps. Among the institutions that offer CPL, survey findings indicate the following.

- 91% of institutions offered CPL evaluation for noncollege education and training.
- 90% of institutions offered CPL evaluation for standardized exams, such as AP, CLEP and IB.
- 31% could convert institutional noncredit to credit through a CPL process.
- Proactive learner outreach regarding CPL opportunities is inconsistent.
 - 71% of institutions require learners to be admitted before CPL can be evaluated for credit; based on the aforementioned research on likely enrollers, this could be a recruitment and enrollment barrier.
 - 62% of institutions mention CPL during the admissions process, 53% report learners may hear about CPL from faculty and 26% discuss CPL at orientation.
- 85% of institutions limit the amount of CPL credit that can be applied to a credential.
- 66% of institutions charge a CPL fee in addition to the vendor fee associated with administering standardized exams.
- Few offer financial assistance to cover CPL fees, which can be a barrier for limited-income learners. See the “Affordability” section for a discussion of the implications for learners.

- 54% of institutions report not accepting CPL awarded at another institution in transfer, disproportionately affecting learners who enroll in multiple institutions and take the time to apply for, and receive, CPL.

This last statement is particularly concerning for two reasons.

1. Among the 82% of institutions that offer CPL, only 13% accept transferred CPL unconditionally, 28% accept it conditionally and 59% do not accept it. Why is CPL considered valid enough to offer it but insufficient to be accepted in transfer?
2. There is significant variation in how institutions transcript CPL credits. This makes it difficult for receiving institutions to distinguish CPL credits from traditional classroom credits on transcripts. As a result, the "no CPL in transfer" policy is applied inconsistently—some learners benefit from their previous institution's CPL transcribing practices, while others are disadvantaged.

The 2024 AACRAO report portrays an institutional CPL policy and practice landscape that has progressed in recent years but still faces challenges in ensuring equitable access and consistent implementation across institutions. The report highlights the need for stakeholders to collaborate in addressing persistent barriers and create a more transparent, navigable and equitable CPL ecosystem.

Transparency and Access: Federal, State and Accreditor Oversight and Guidance

Although federal regulation 34 CFR 668.43 (11)(iii) mandates institutions provide easy access to CPL information for prospective and current learners, only 69% of institutions make their CPL policy easily accessible on their website and/or in their academic catalog.

A 2020 analysis by the Center for Law and Social Policy and WICHE of state-level policy for CPL revealed the following.

- 35 states and the District of Columbia have system-level, state-level policy and/or legislation requiring institutions to award credit for military experience. (31 of those states and DC have passed legislation regarding credit for military experience.)
- 26 states have system-level, state-level policy and/or legislation that requires postsecondary educational institutions to accept credit for minimum AP scores (four of those states have passed legislation regarding credit for minimum AP scores).
- 27 states have system-level, state-level policy and/or legislation requiring institutions to award CPL outside of military and/or AP experience (10 states have passed legislation regarding credit for prior learning)."¹¹

In addition, many accreditors also require CPL transparency but provide ample room for institutions to determine what CPL policy and practice look like locally. For example, in its assumed-practices policy, the Higher Learning Commission sets an expectation that, "the institution has a clear policy on the maximum allowable credit for prior learning as a reasonable proportion of the credits required to complete the learner's program" and "credit awarded for prior learning is documented, evaluated, and appropriate for the level of degree awarded." While this presumes credit for prior learning will be offered, it assumes there should be a capping of CPL credit and does not define what a "reasonable proportion" of CPL credit to traditional credit might entail.

In its *"Transfer of Credit, Prior Learning and Articulation Agreements Policy and Procedures,"* the Middle States Commission on Higher Education states its intention to "hold institutions accountable" and offers guiding values ("consistency, fairness, and transparency in transfer of credit decisions") while also leaving room for local decision making: "The Commission remains flexible and allows institutions to determine their policy and procedures about the transfer of credit, so long as the institution strives for appropriate balance among consistency, fairness, flexibility,

good educational practice, and academic program integrity. The new policy encourages institutions to minimize the loss of credits for learners. It also encourages the consideration of new and innovative methods or sources for learning and alternative assessment methods.”

Thus, while federal regulatory policy, state policy and accreditation standards do cover some aspects of credit for prior learning, the existing patchwork of regulations and guidance fall short of providing sufficient specificity and consistency across states and regions to set a cohesive vision and provide oversight that compels institutional action.

Affordability

CPL fees vary widely and can be a significant barrier to learners because financial assistance does not typically cover these fees. In the 2015 CAEL report *PLA Is Your Business: Pricing and Other Considerations for the PLA Business Model*, institutions indicated that when a fee is charged, it may vary by the type of CPL evaluation. 12 The following fee average and range by CPL pathway or assessment method were documented:

- \$25 for CLEP exams
- \$10-\$252 for locally designed and administered challenge exams
- \$720 median per-course tuition for a portfolio assessment
- \$50-\$200 for review of military experience
- \$30-\$200 for review of noncollege training

In the 2024 AACRAO CPL report, institutions reported that when fees are assessed for CPL, they can be based on several criteria that vary among institutions. Sometimes fees vary within an institution and often depend on the type of CPL evaluation sought by the learner. Several methods are used to calculate the fee for CPL. These include:

- a cost-per-credit hour less than tuition

- a flat fee, regardless of the number of credits awarded; may vary by evaluation type
- a flat fee, regardless of the number of credits awarded and the type of evaluation performed
- fees vary by department, subject, college, program or evaluation method
- a cost-per-credit hour awarded equal to tuition

The U.S. Department of Education experimental-sites initiative from 2014-2020 allowed selected institutions to include CPL costs in learners' financial-aid budgets. Results showed this practice increased CPL access and success, but the experiment was limited. 13 Unfortunately, federal regulations do not currently allow Title IV aid (Pell, Direct Loans) to pay for CPL.

Access to Data for Evaluation

Institutions have limited capabilities to track CPL applications and the awarding of credit over time. Limitations are tied to the availability of staff to conduct the analyses, a consistent methodology for tracking applicants and evaluations, and the technology to track CPL at the individual-learner level from application to awarding of credit.

Technology

The application of technology in CPL processes varies widely among institutions. While 85% of institutions use a combination of technology and manual processes to manage CPL applications and evaluations, 15% still rely entirely on manual processing. This disparity highlights the potential for technological improvements in the field.

Challenges associated with CPL application and evaluation processes, as identified by Education Assessment Systems (EAS), a startup technology vendor, include:

- inconsistent collection of documentation from learners

- difficulty tracking the status and resolution of evaluations
- lack of consistency across evaluators
- lengthy evaluation completion times ¹⁴

These challenges, which align with findings from institutional-practice benchmarking research, could be significantly mitigated through the effective application of technology.

Some regions have already begun implementing technology solutions to streamline the CPL process. For instance, Massachusetts has introduced the "My Experience Counts" platform, which allows learners to initiate their CPL application process online.

EAS is exploring using artificial intelligence (AI) to further enhance the CPL application and evaluation process. Such innovations could address the identified challenges and improve efficiency across the board.

As institutions continue to recognize the value of CPL in supporting diverse learners and promoting degree completion, the role of technology in facilitating these processes is likely to grow. Investing in robust technological solutions could streamline institutions' operations by reducing personnel costs associated with manual processes and make the CPL process more accessible and user-friendly for learners.

Learner Perceptions and Experiences

The WICHE 2020 report *PLA from the Student's Perspective* sheds light on how learners acquire college-level knowledge outside the classroom and their experience with CPL. The authors found post-traditional learners often gain this college-level knowledge through work experience, professional certifications or military service. Younger learners tend to accumulate it through AP/IB exams or

volunteer work. This diversity in learning acquisition underscores the importance of CPL in recognizing and validating a wide range of educational pathways.

The authors found learner awareness of CPL opportunities typically spreads through personal interactions rather than written materials. Learners often become aware of CPL options from high-school counselors, academic advisors, peers or family members. This word-of-mouth approach highlights the need for institutions to foster a culture that actively promotes CPL options.

Many learners realize the benefits of CPL could impact them greatly. They cite reduced time to degree completion and lower educational costs as primary advantages. For post-traditional learners, CPL also offers significant career benefits, potentially validating years of professional experience and accelerating their academic progress. These advantages make CPL an attractive option for diverse learners seeking to optimize their educational journey.

However, learners also face significant barriers when pursuing CPL. The most common obstacle, regardless of age, race or ethnicity, is a lack of institutional information about CPL options. This information gap can lead to missed opportunities and frustration, as exemplified by one learner's statement, "I think more information about the process and what is required [would have been helpful]. I just am fearful of going through a process to be told it doesn't apply."

Another learner regretted not knowing about certain options earlier, "If I had learned about CLEP tests before taking my basic classes, I would have used them, but I was unaware." Posting CPL policies on a website is insufficient to meet learners' needs. Institutions must evaluate how learners discover CPL information and optimize outreach processes.

Beyond the information barrier, learners face additional challenges. Post-traditional learners often cite time and money constraints as significant hurdles, reflecting the complex balancing act many face juggling work, family and education. On the other hand, younger learners are more concerned with credit limitations, such as the

number of credits that can be earned or how credits apply to specific programs. These different concerns highlight the need for tailored approaches to CPL for different learner demographics.

The complexity of the CPL process can also be daunting. One learner's experience illustrates this point, "[Earning credit for] life work experience was discussed" during orientation, but "it sounded too complicated to pursue [and] it was never mentioned again." This feedback suggests institutions need to introduce CPL options while simplifying the process and providing ongoing support.

As another learner aptly put it, "Obviously, I've had a lot of experiences in life. But how do you put that into words and then submit that to someone else?" Learners need help and support in translating their experiences into academic terms.

Ultimately, while learners appreciate the educational and career advantages of CPL, they face several challenges accessing and using these opportunities. These obstacles include:

- limited awareness of CPL availability
- unfamiliarity with application procedures
- time pressures
- expense
- credit restrictions

To overcome these barriers and maximize the benefits of CPL, institutions should focus on providing transparent information, offering individualized assistance and ensuring ongoing support throughout the CPL journey.

Conclusions

Credit for prior learning is a powerful tool for supporting post-traditional learners, particularly those from historically underrepresented and underserved backgrounds. However, learner use of available CPL options remains limited, especially for learners who could benefit the most. By validating the knowledge and skills gained through work, military service and life experiences, CPL can:

- increase completion rates
- decrease time to a postsecondary credential
- lower the overall cost of education

Learners recommend that institutions provide more personalized guidance, financial support and assistance in articulating prior learning experiences to increase CPL visibility and accessibility.

Policy recommendations to enhance CPL accessibility and effectiveness include the following.

- Federal level: Allow Title IV funds to cover CPL fees to improve affordability and accessibility. Establish standards or guidelines for how institutions should structure fees to ensure fee structures are designed in a fair and consistent manner.
- Accreditation: Guidance on maximum CPL credit that may be awarded.
- State level: Expand guidance on how CPL information could be publicly accessed, including within initial admissions applications, orientation programs and advising. Provide dedicated CPL scholarships or offer subsidies to institutions to lower or eliminate CPL fees

- Institutional level: Evaluate return on investment for CPL, considering factors such as enrollment gains, completion rates and learner savings to justify allocating internal funding for CPL initiatives.

Realizing CPL's full potential requires policy and practice changes at all levels to increase transparency, improve consistency and prioritize equity. This includes leveraging technology and data to streamline processes, improve user experience and inform decision making.

Ultimately, CPL has the potential to advance educational equity and meet the needs of today's diverse learners. By recognizing and validating learners' varied experiences through efficient, data-informed processes, CPL promotes a more inclusive, flexible and interconnected postsecondary system while maintaining quality. This approach contributes to the achievement of national educational-attainment goals while addressing the evolving needs of the workforce.

Implications for the LEARN Commission

The LEARN Commission's primary goal is to identify key areas for recommendations that will enhance transparency, maximize applicability and promote equity in credit-for-prior-learning programs. When addressing the focus areas below, the Commission should consider the unique needs and challenges faced by different types of learners, especially those from historically underserved backgrounds. The Commission should also strive to develop recommendations that balance institutional autonomy and flexibility with creating a more learner-centered, equitable and efficient CPL system.

The LEARN Commission's third meeting will focus on CPL. The Commission will be guided through a discussion centered on the following questions.

1) As you think about the design and implementation of CPL programs, what is important for the **learner experience**? For example, would you propose strategies for:

- Prioritizing equity in the design of CPL programs, with intentional policies and practices to support all learners?
- Developing financial supports, such as scholarships and fee waivers, for limited-income learners to access CPL?
- Improving CPL outreach and marketing to reach learners from all backgrounds?
- Embedding CPL systemically into advising for all learners?
- Simplifying the CPL-application process to make it less intimidating for learners?
- Helping learners articulate their prior learning experiences more effectively?

2) As you think about the administration of CPL programs, what do you think is important for the **institutional experience**? For example, would you propose strategies for:

- Improving data infrastructure to track CPL attempts and success, disaggregated by race, income and other equity factors?
- Providing CPL options for learning from more diverse work experiences, not limited to managerial and/or professional backgrounds?
- Developing and/or scaling straightforward CPL crosswalks, similar to ACE military credit, to engage more learners and ease administrative burdens?
- Establishing rigorous standards for evaluating prior learning based on mastery of competencies?

- Leveraging technology to systematically track CPL, map credits to degree pathways and share data?
- Reducing or eliminating CPL-transfer-credit bias among institutions?
- Exploring strategies to convert institutional noncredit to credit through CPL processes?
- Examining maximum credit policies that may limit CPL usage?

3) As you think about the policies surrounding CPL, do you envision a role for **institutional policymakers? institutional-system policymakers, state policymakers? federal policymakers? accreditors? employers?** For example, would you propose strategies for:

- Requiring institutions to establish and communicate CPL policies to prospective and enrolled learners?
- Implementing statewide transfer agreements for CPL to ensure credit portability?
- Providing training and resources for faculty and staff to help them connect learners with CPL opportunities?
- Collecting and reporting data on CPL usage and outcomes disaggregated by learner characteristics?
- Building collaborative relationships with employers to understand their training programs and how they might translate to credits? For example, understanding their training programs, skills and competencies developed, and alignment with student learning objectives in higher education.
- Examining the potential for allowing federal Title IV funds to cover CPL fees, with appropriate oversight mechanisms?

- Exploring ways to standardize CPL policies and practices across institutions while maintaining necessary flexibility?

4) How can **technology and innovation** be leveraged to improve CPL processes and outcomes? For example, would you propose strategies for:

- Investigating the potential of AI and other emerging technologies in CPL evaluation and administration?
- Developing standardized digital platforms for CPL application and evaluation across institutions?
- Creating innovative assessment methods to capture and evaluate diverse learning experiences more accurately?

5) How would you advise institutions to calculate and **understand the Return on Investment (ROI) of CPL**? What strategies would help these institutions better recognize the value of CPL, making them more likely to allocate resources for strong implementation of CPL policies?

Notes

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