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Inside
Higher
Ed

Unlocking Futures

A Holistic Re-enrollment Model



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About the authors

About InsideTrack

InsideTrack is a mission-driven nonprofit that has served more than 3.6 million students across 425 institutions since 2001, leveraging the transformative power of coaching to advance learners along their educational and career pathways. InsideTrack coaches use an evidence-based methodology to build personalized relationships with learners — helping them develop the knowledge, skills and beliefs needed to complete their credentials and obtain quality jobs.

As part of this work, InsideTrack has partnered with 128 colleges and universities to support re-enrollment efforts, serving more than 150,000 stopped-out students and helping over 10,500 re-enroll in the last four years alone — a re-enrollment rate more than double the national average. These insights and outcomes inform InsideTrack's ongoing efforts to expand access to high-quality coaching and fuel equitable social mobility.

To learn more, visit www.insidettrack.org and follow InsideTrack on LinkedIn [@InsideTrack](https://www.linkedin.com/company/insidettrack).

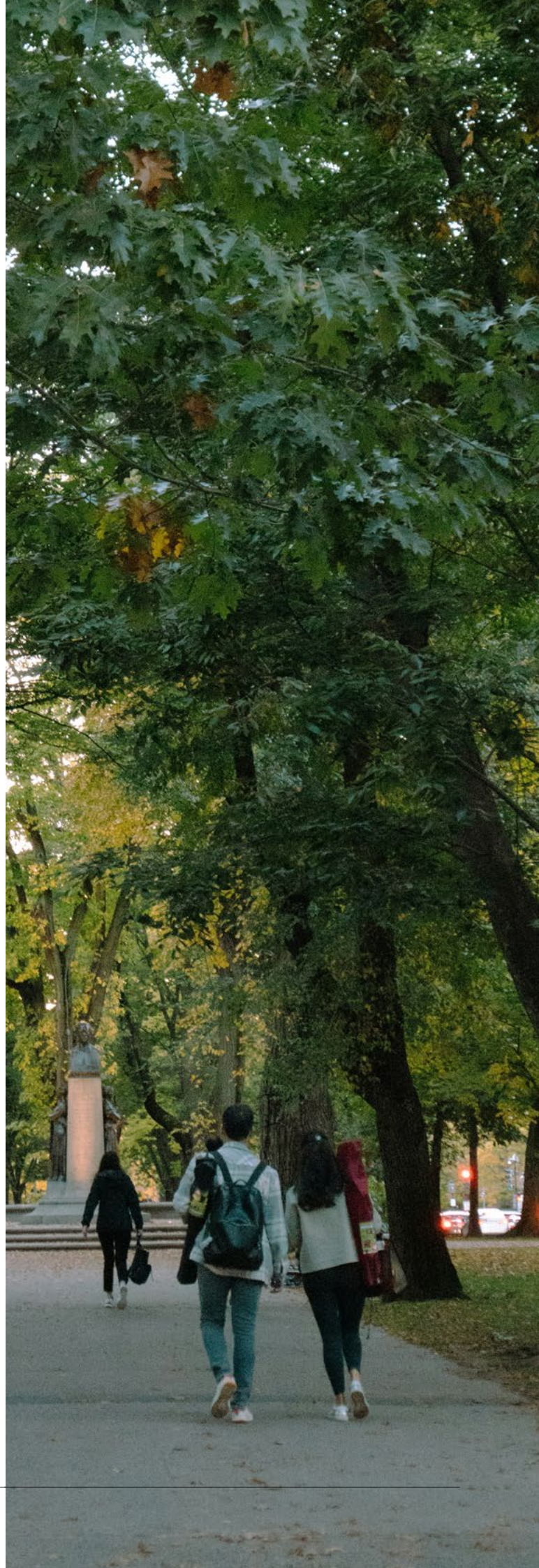
About Inside Higher Ed

[Inside Higher Ed](http://www.insidehighered.com) (IHE) provides the latest news, analysis and solutions for the entire higher education community. Inside Higher Ed is owned by [Times Higher Education](http://www.thehighereducation.com) (THE), the world's most authoritative source of data, analysis and information on higher education, with five decades' experience dedicated to the field.

Its mission is to provide forward-looking insights and services to the entire higher education community, empowering individuals and organizations to excel and transform learners' lives.

IHE is proud to have earned the trust and loyalty of more than 2 million monthly readers by speaking as a fiercely independent voice, providing thoughtful, substantive analysis on the pressing issues facing higher education today.

This project was delivered by the THE Consultancy.



Foreword

For many of us across the postsecondary landscape, the imperative to better connect higher education with viable career outcomes has never been more pressing. Yet, at a time when employers can't find the talent they need, thousands of in-demand, family-sustaining jobs are going unfilled. Meanwhile, millions of adult learners are considering returning to postsecondary education but are not sure how to get there — or whether it's worth it.

Students with some college experience but no credential (SCNC) have the potential to be among the most readily available and diverse talent pool in any state. They are often also learners from populations that have historically been excluded from full economic participation. A focus on re-enrollment can benefit not only these individuals, but also institutions and communities at large, as education can unlock successful careers and economic opportunity. However, we know returning to education is not always a straight path. Learners who have stopped out require high-quality personalized guidance, support and timely information as they seek to come back to college. That's why one of our pillars at Strada is [Quality Coaching](#) — helping students identify their talents and interests, choose career goals, map education pathways, and navigate challenges.

This report distills the insights and tools InsideTrack has developed by applying their evidence-based coaching approach to help higher ed institutions across the country bring back stopped-out learners. These learnings come from more than two decades of frontline interactions — including serving more than 150,000 stopped-out learners in the past four years alone and helping institutions re-enroll students at an average rate more than twice the national rate.

For these learners, having someone in their corner can make all the difference. By shifting how institutions approach re-enrollment work — and providing personalized guidance for their stopped-out students — they can strengthen their re-enrollment strategy and build an equity-focused workforce pipeline that brings more students back into the fold.



Craig Robinson, SVP of
Quality Coaching, Strada
Education Foundation



Report methodology

This report is the product of both secondary research and analysis, drawing on direct interviews and conversations with institutional leaders, practitioners, public policy experts and other leaders in the higher education sector. The authors of this report, InsideTrack and Inside Higher Ed, together bring decades of higher education experience to provide a deep understanding of the policies, practices and lived realities that shape re-enrollment today.

The report shares how intentional re-enrollment programs can help colleges lay a foundation to welcome a ready pool of adult learners, boost enrollment numbers and increase financial resilience through a holistic coaching approach, and ultimately address persistent skills gaps for employers and local economies.

To reflect the wide range of issues and perspectives

that affect adult learner re-engagement and re-enrollment, InsideTrack and Inside Higher Ed intentionally sought out individuals with various perspectives and divergent experiences to better understand the complex nature of the issues discussed in this report — as well as the needs, challenges and aspirations of adult learners seeking to re-engage and reconnect with higher education.

The findings demonstrate the layered benefits of effective re-enrollment strategies at the individual, institutional and workforce levels, while also outlining best practices for institutions seeking to implement a holistic, long-lasting re-enrollment model. Together, these insights can support colleges and universities in designing sustainable, student-centered re-enrollment programs that help stopped-out learners return, complete their credentials, and create a positive ripple effect for their families and communities.

Introduction: The promise of an integrated re-enrollment approach

Across the country, higher education leaders understand the magnitude of the re-enrollment challenge: more than [43 million Americans](#) have some college experience but no credential. Beneath that number are millions of individuals whose futures — and the futures of the institutions and economies that rely on them — remain locked behind barriers that go far deeper than missing paperwork or outdated contact information. In fact, according to Lumina Foundation's [2023 Credentials of Value report](#), less than half of the U.S. labor force ages 25 to 64 holds a postsecondary degree, and those who do earn at least 15% more than the median wages of high school graduates — underscoring both the urgency and the opportunity of bringing stopped-out learners back.

However, data shows that the decision to return is deeply personal and nuanced. [UPCEA research](#) finds that a student's perception of the value of a degree drops by 50% after stopping out. Yet motivators like salary improvement (cited by 53%), achieving personal goals (44%) and career change (38%) demonstrate the strong desire many adults still have to pursue education when the pathway feels clear and relevant. At the same time, belonging plays an outsized role in a stopped-out student's decision to pursue education. [Research by Tyton Partners](#) shows that students who feel connected to their institution are significantly more likely to stay enrolled — and that this sense of belonging is even more strongly correlated with re-enrollment itself.

Still, even a desire to return does not mitigate the myriad of challenges many learners face. Stopped-out learners often navigate complex lives shaped by work obligations, family responsibilities, financial pressure and the lingering effects of earlier academic experiences that have led to burnout or distrust. The question then becomes: **How can institutions and education systems help learners overcome these obstacles and reach their potential?**

To achieve this goal, institutions must ensure they are truly ready to welcome learners back by designing integrated and flexible adult-friendly systems; disseminating information with clarity and compassion; and prioritizing a holistic, developmental student support model.

This is why a coaching-centered approach stands apart. Personalized re-enrollment coaching uncovers not only why a student left, but also the range of risk factors that keep them from returning — and helps learners build the knowledge, skills and beliefs needed to overcome those barriers and persist after they return. Through coaching, students develop confidence, strengthen both hard and soft skills, and become empowered to unlock their *own* education and career goals.

In order to help institutions feel confident building a fully integrated re-enrollment initiative that serves all learners, the authors broke this report into three sections:

- I.** How institutions can **lay the foundation** for successful re-enrollment initiatives by preparing systems, processes and teams to welcome back stopped-out learners
- II.** How a **holistic coaching approach** surfaces the nuances behind stop-out patterns and equips learners with the tools they need to re-enroll *and* persist
- III.** How successful re-enrollment initiatives **create ripples of impact**, including multi-faceted returns on investment for learners, institutions and communities

The true benefits of re-enrollment are not achieved in transactional interactions; they're achieved through transformational support that helps learners access new pathways. When institutions and systems commit to understanding the full context of a learner's life and designing supportive, adult-ready pathways back to education, they unlock more than enrollment gains. They unlock brighter futures.



Laying the foundation for success: The 5 Cs of establishing a sustainable re-enrollment strategy

Re-enrolling SCNC learners takes a dedicated effort — one that is most effective as a lasting institutional strategy designed for sustained engagement. Institutions that are ready and willing to adapt their systems and culture to set returning students up for success will realize greater outcomes. Ultimately, this fortified re-enrollment approach will help students not just return, but also persist and complete their education.

At a time when many higher ed leaders are balancing a myriad of responsibilities, laying the necessary foundation for implementing a successful re-enrollment program is not just a “nice to have” — it’s an essential strategic commitment. In fact, research shows that organizations that follow change management principles during a major transition like this are [seven times more likely to see results](#).

Martin Kurzweil, managing director of Ithaka S+R, a nonprofit research group focused on expanding access to education and knowledge, notes: “Institutions may have compassionate and very hard-working staff, but they may not have enough staff bandwidth to be able to develop a clear strategy for outreach, determine where they’re going to have the most bang for their buck, track the results or even get updated information to contact the [right] individuals.”

Challenges like limited staff bandwidth and unclear strategic direction are very real, but the effort to strengthen re-enrollment processes — internally or with a partner — pays off through meaningful, long-lasting returns that far outweigh the upfront investment.

Benefits of a sustainable approach to re-enrollment include:

- Transforming stopped-out learners’ lives by advancing their academic and career goals
- Boosting enrollment numbers, institutional revenue and degree-attainment outcomes
- Preparing institutional departments to welcome and retain stopped-out students for years to come
- Fueling economic growth in communities by increasing the number of skilled workers

In order for a re-enrollment initiative to be successful, it’s also crucial that the institution, staff and all important stakeholders are ready to welcome adult learners back into education by following the “5 Cs”:

- 1 Change management
- 2 Clean data
- 3 Customized communication
- 4 Clearing obstacles
- 5 Cross-functional collaboration

Implementing the 5 Cs ensures institutions are set up for success as they begin planning their re-enrollment initiative — no matter where they’re starting.





CHANGE MANAGEMENT:

Preparing teams to navigate uncertainty

Re-enrollment initiatives, if not done thoughtfully, can be quick to fail, especially if the initiative is new for the institution. That's why it's critical to have a structured change management plan in place — and to make sure that change is driven and supported by senior leaders and trustees who are passionate about sustained change.

"Some of the strongest initiatives in higher education across the board, but particularly with the re-enrollment initiatives, typically have really clear executive sponsorship," says Bobbie Godbey, associate vice president of program solutions at InsideTrack. "That means having someone in that executive-sponsor role who not only frames this initiative as a priority, but also as a commitment to the learners who are returning."

The first step is evaluating the readiness of the teams that will be impacted by a re-enrollment initiative. This analysis may reveal, for example, that there are not sufficient staff in enrollment offices or who have the adequate training to support the number of learners they're preparing to welcome back. If this is the case, the initiative may require additional workforce planning that affects long-standing teams.

Institutions must also consider how the change will impact employees — because change fatigue is real. Middle managers are a critical group here, because they can positively influence employees and set priorities. Leaders should ask questions like:

- Who will this primarily impact — and who may need to adjust their strategy and workflows in order to accommodate this new change?
- Who are the executive sponsors, and how can they help manage change and support this re-enrollment initiative?
- What do managers need to help their teams adapt to the change?
- What do all affected employees need to know?

Answering these questions provides necessary context, but sustaining change typically requires a more formal structure, which is why institutions often turn to established methodologies.

InsideTrack follows the [Prosci Change Management Methodology](#) to best support their partner institutions as they implement successful re-enrollment initiatives. This methodology is also used by thousands of organizations around the world and was created to provide the structure necessary to drive change forward, no matter the roadblocks or organization's specific circumstances.

For example, through a partnership with InsideTrack, Illinois Central College (ICC) leveraged Prosci's [ADKAR Model for change management](#) (Awareness, Desire, Knowledge, Ability and Reinforcement) to begin mapping out a successful re-enrollment initiative. When integrating InsideTrack's coaching methodology into student-facing support services, Amy Daxenbichler, dean of students at ICC, says there was initially some resistance. However, by taking the time to address concerns transparently and connect the new processes back to the core mission of helping students, she was able to tap into her team's desire to support returning students, ultimately creating more enthusiasm for the coaching program.

"We identified that implementing these initiatives upfront will set up students for success at the back end," she explains. This helped staff members engage with and buy into the process changes needed to create a successful re-enrollment initiative, such as automating steps in the re-enrollment process — including scheduling emails to stay in touch with students and creating templates so different offices can easily send out their own communications.

Implementing a change management approach from the very beginning can streamline the re-enrollment journey for both staff and learners. In addition to the steps taken by ICC, this can include:

- Reviewing and revising existing systems and training staff on new ones
- Establishing a dedicated adult learner re-enrollment team or project leader who builds buy-in on campus
- Mapping out the adult learner re-enrollment journey so those involved can "own" their role in making it happen

By proactively managing change through careful planning, communication and executive support, institutions establish the necessary cultural foundation for the initiative to thrive. The next critical step is ensuring this empowered team has the clean, actionable data required to identify, prioritize and reach every potential returning learner.

2 CLEAN DATA:

Refining student outreach lists for stronger outcomes

Clean and accurate data is a cornerstone of effective re-enrollment programs. If an institution can provide a well-vetted student outreach list, coaches or other support staff are able to connect to students who are more open to returning to school. However, this is not always straightforward. For example, institutions might only have a student's previous school email on file, or that individual may have already enrolled elsewhere.

Julian Thompson, senior director of strategy development at UNCF, found that institutions within the UNCF network were at very different levels of readiness when it came to data. "A lot of the data infrastructure at our institutions is designed for compliance," he points out. "Other institutions are driving insights that are actively shaping institutional or leadership priorities. So there is a real range of capabilities." This challenge of data stewardship is common for many institutions, making it critical to have a clear data strategy in place when it comes to launching a re-enrollment initiative.

Institutions should consider the primary goals of their

re-enrollment initiative: *Is it to maximize the number of students who may return? Is it to maximize the number of students who may graduate? Is it to re-enroll students who are nearest to completing a credential, or another subset of students?* Having clean and accurate data can help leaders know how many former students fit into each category and ensure that the data supports their programmatic goals.

One of the first ways to curate clean data can be checking the [National Student Clearinghouse \(NSC\) database](#) to verify whether a potential learner is still a viable candidate for re-enrollment. "Just because your learner isn't still at your institution doesn't mean they didn't go on to complete at another institution," says Godbey. Cross-checking the NSC database against the latest student contact list enables institutions to remove any individuals who have transferred and update or append any contact information.

Another way to approach data refinement is to identify near-term stop-outs — students who left school in the previous two terms. When ICC used this savvy data approach, they were able to achieve a 10.7% one-term re-enrollment rate with the support of targeted coaching. They also checked their list of students who left school the previous fall or spring term against the NSC database, removing those who had already graduated or transferred schools. This meant re-enrollment coaches were able to connect with a group of students who were more likely to return to college.

Looking at the number of credits stop-outs need to complete their credential and creating a list of "near completers" who are close to graduating is another useful data strategy — and powerful motivation for learners to return.



3

CUSTOMIZED COMMUNICATION:

Getting the message right

A successful re-enrollment initiative requires moving beyond generic marketing to implement a multi-modal strategy that meets all learners where they are. With a clean outreach list in place, the next step is to ensure messaging is compelling, personalized and relevant to learners' challenges and goals.

Reaching stopped-out learners requires embracing digital and in-person channels that fit their busy lifestyle. "If they've stopped out, they're not checking their .edu email, so you have to be tactical when engaging and connecting with learners," explains Carrie Lockhart, senior associate vice president of partner success at InsideTrack.

Many potential students are active on their phones and social media and are more likely to respond to a direct text message or an Instagram ad, for example. A third-party evaluation of the [California Reconnect initiative](#) by Education Northwest found that the primary outreach mechanism for re-enrollment coaches was SMS, with 78% of students preferring to communicate with coaches this way.

Kris Burris, vice president for student success and enrollment at College of The Albemarle (COA), a member institution of the [NC Reconnect initiative](#) — a collaborative effort by multiple organizations to reconnect adults with higher education in order to meet attainment and employment goals in the state — wanted to push boundaries even further when it came to her institution's messaging. She says: "Our biggest goal was to shift away from the traditional approach. We needed to ensure COA's visibility in adult spaces where they naturally converge, from gas pumps to movie theaters. By making this strategic shift, we prioritized adult engagement to clearly communicate that we are here for them." At its root, community college is all about upskilling and reskilling adults, she adds, so focusing on adult learners felt like a return to its core mission.

Pitt Community College (PCC), another NC Reconnect institution, understood that stopped-out adult learners needed a compelling reason to return and turned to in-person outreach to make their case. A local job fair offered the perfect platform to demonstrate the link between skills-based job opportunities and education, so PCC partnered with local economic development agencies and the John M. Belk Endowment, the primary funder of the NC Reconnect initiative, to host the "Better Skills, Better Jobs" fair. This fair connected the community's demand for skilled workers with the role of education in helping individuals fill open jobs. The

Ten tips to super-charge outreach

NC Reconnect colleges partnered with InsideTrack, the John M. Belk Endowment and VisionPoint Marketing to craft effective communications for returning adult learners. They identified the following strategies across five pilot schools, as detailed in the Belk Center's [Adult Learner Guidebook](#).

- 1 Define target audience (e.g., stopped-out adult learners) and key value propositions that resonate
- 2 Create a custom landing page for learners to sign up for more information
- 3 Create campaign-specific social media graphics that reflect the institution's brand
- 4 Use photos of real adult learners, job placement stories and programs
- 5 Launch campaigns early to allow time for pre-term outreach and engagement
- 6 Develop mobile-friendly and personalized emails for adult learners
- 7 Share consistent and regular messages to support the campaign launch
- 8 Highlight financial incentives, such as free programs for Pell-eligible students
- 9 Follow up as promptly as possible with interested students
- 10 Set targets and track progress throughout the campaign

event drew over 400 adult learners and was so successful that PCC hosted a similar fair the next year, attracting 447 learners — and making it an effective pull-marketing strategy supported by local partners and businesses.

Similarly, Blue Ridge Community College hosted a series of community outreach events and set up tables in local libraries to connect with people who showed an interest in continuing their learning. Understanding that many of their learners are involved in faith-based communities, they also visited local congregations to share information about credentials that employers in the community were actively seeking.

With these examples in mind, there are multiple ways institutions can tailor and target their outreach communication to adult learners who are ready to re-enroll.



CLEARING OBSTACLES:

Creating an adult-ready re-enrollment experience

Once outreach has been made, the next step for institutions is to ensure learners feel supported enough to overcome common barriers to returning and begin to put steps in place to mitigate them.

Common barriers adult learners face in the re-enrollment process include:

- Financial hardships or outstanding debts
- Scheduling conflicts due to work, caregiving or other personal commitments
- Lack of confidence or knowledge about re-enrollment processes
- Strain on mental health and well-being
- Lack of clear program value propositions or connection to career goals

Surveys or feedback from other student outreach channels can be a good place to start when building a picture of how processes can better meet adult-learner needs, notes Godbey. “Proactive assessments of trends can help inform policies on the front end, before the learners even get there. This can also inform messaging that makes the entire outreach and engagement process more welcoming and targeted to the individuals,” she explains. “The most effective messaging both normalizes the reality of being a stopped-out learner and allows for customized and individual recommendations.”

Feedback collected from stopped-out students could lead institutions to consider offering:

- Hybrid or online course options to help those juggling family commitments or who struggle to commute
- Virtual scheduling and advising platforms to remove the need for on-campus appointments
- Weekend or evening hours for certain programs, resources and key student support offices
- Credit for prior learning and assistance with transferring credit
- Basic-needs support such as housing funds, food aid or transportation vouchers
- On-campus childcare options

Aligning credits with visible career paths could also involve reviewing individuals’ existing credits to see how the institution can support a change of major that will give them a quicker credential, or implementing alternative credentials or delivery mechanisms that help students combine study with work to accelerate their career journey.

Because financial issues are a common barrier to re-enrollment, many learners need to work while attending school — possibly affecting their ability to meet institutional deadlines. Some stopped-out students may also have small outstanding balances, such as library fines or parking tickets, that unexpectedly block their path back. Forgiving these minor fees or offering financial literacy workshops can make a meaningful difference. When support staff have clear direction around which fees can be waived or where flexibility exists, they can share this information with learners in real time, which opens the door for students who may have assumed re-enrollment was out of reach.

ICC, for example, introduced a number of adult-learner focused initiatives that make it easier for returning students to balance their education with their busy lives. This included success coaching to identify relevant support services; designating staff members to be “benefits navigators” who connect students with financial aid resources; childcare vouchers; a food pantry to help learners with groceries; and mental health services.

They also prepare returning students by offering a first-day readiness initiative. “We see a lot of students coming in unprepared for the financial weight of college. So we have an admissions portal that allows them to understand their journey, we have laptops for rent in the bookstore and we give a bookstore credit so students can use their financial aid before it’s dispersed,” says Daxenbichler.

Along the same lines, the University of Louisville offers “Comeback Cards,” providing up to \$4,000 of debt forgiveness to returning students. And similarly, Ithaca S+R has supported initiatives such as the Ohio College Comeback Compact, which offers debt forgiveness and transcript release for students who re-enroll at participating public colleges.

Kurzweil explains that, in addition to debt forgiveness, dedicated coaches are vital to helping students overcome such issues. “Students may have issues with accessing financial aid, unlocking registration holds and understanding where they should re-enroll and what programs they would benefit from,” he says. “Having a coach who can not only help them get a lay of the land and understand the processes they need to complete, but also help them make a sound decision about what program is going to benefit them the most, is critically important.”

5 CROSS-FUNCTIONAL COLLABORATION:

Aligning every department for holistic student support

Designing and implementing a holistic, adult-ready re-enrollment initiative cannot be achieved by a single office. Whether it's building staff readiness and resilience through change via clear communication and support or ensuring teams are adult-learner ready, collaboration and engagement between multiple departments and stakeholders is the glue that holds it all together.

While leaders can set the tone and targets for delivery, all teams involved in delivering the work must understand why and how their efforts benefit learners, the institution and the wider community. For example, Godbey says: "Effective re-enrollment requires breaking down traditional institutional silos and building seamless handoffs between departments. When institutions achieve that alignment, they're able to more directly connect students to existing resources, empowering and preparing them to have the most effective interaction with those departments."

Achieving this seamless experience for returning students requires proactively communicating the initiative's targets and student needs across all institutional offices. Thompson explains: "You need to put the financial officers, the student success officers, the academic deans — particularly the ones supporting students to get into the right academic pathway — on notice that there may be a surge of activity from folks you wouldn't anticipate hearing from, but whom you're deciding as an institution to welcome with open arms."

To truly drive and sustain this system-wide change, re-enrollment initiatives require dedicated ownership. Assigning a clear project leader ensures accountability, maintains momentum across departments and focuses the collaborative effort. This individual (or core team) must first identify the institution's starting point, leveraging tools like "[Get ready for re-enrollment: An institutional readiness assessment tool](#)" to pinpoint where the institution requires the most attention and resource allocation.

Laying these preparatory foundations will set institutions up for system-wide changes that will benefit returning students and future students, too.



[GO TO THE ASSESSMENT TOOL >](#)

Implementing a holistic approach: Core re-enrollment coaching pillars

Just because an institution is prepared to welcome stopped-out students back doesn't mean those students feel ready to return. And even if they *do* feel ready, the decision to re-enroll in college is not one that's taken lightly. Students have to consider which programs align with their career goals, how to access funding and how to manage their studies amongst other commitments. For colleges looking to launch a successful re-enrollment initiative, it's critical to understand and address every student's unique context and challenges.

This comes down to connecting with students in a way that makes them feel heard, supported and welcomed back into the institution, with a clear path to completing their credential. This personalized approach is especially important for learners who may carry sensitivities or concerns tied to the reasons they left in the first place, and who need reassurance that returning is possible — and that they will have help throughout the journey.

An **evidence-based coaching approach** works as an effective re-enrollment tool because it puts the student at the center of that journey. [InsideTrack Re-enrollment Coaching](#) is a personalized, proactive and holistic approach designed to help institutions re-engage stopped-out students — particularly those who are adults, students of color, first-generation learners or others who are facing systemic barriers.

Dedicated coaches are there to listen to students' aspirations and understand the barriers they face —

whether those are logistical, financial or personal — to help them develop a plan to overcome those barriers. InsideTrack re-enrollment coaches ensure learners gain a sense of belonging and the confidence needed to earn a life-changing credential or degree — while improving both enrollment and completion rates. InsideTrack offers two coaching pathways to support institutions:

1. **Success Coaching:** Highly trained InsideTrack coaches work directly with an institution's students to identify their goals and the challenges they need to overcome, ultimately helping them return and complete their education
2. **Coaching Development and Training:** InsideTrack experts train institutional staff to deliver Success Coaching, ultimately building long-term coaching capacity

Through both pathways, institutions enhance student and institutional outcomes, provide career opportunities for their staff, and strengthen their internal capacity to help more learners achieve their goals.

Drawing on decades of experience coaching millions of learners, InsideTrack has identified three core pillars that institutions can prioritize to integrate a highly effective coaching approach into their re-enrollment practices:

CORE RE-ENROLLMENT COACHING PILLARS



Comprehensive assessment that honors the whole student



Personalized development that supports learners to and through re-enrollment



Identification of actionable trends to fuel systems-level change

II. Implementing a holistic approach



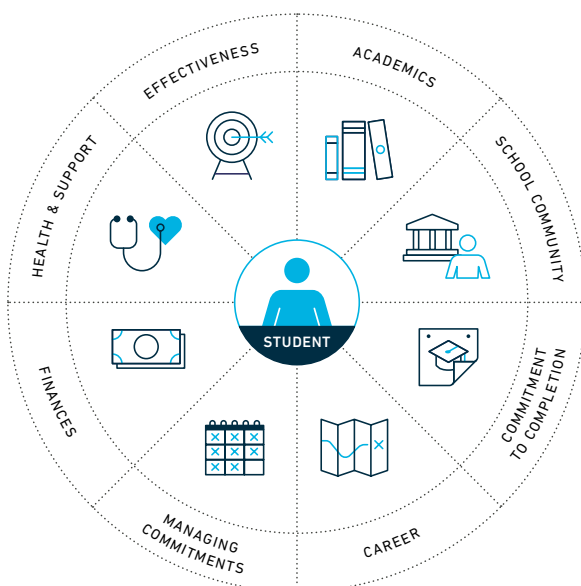
Comprehensive assessment that honors the whole student

InsideTrack's coaching model focuses on the learner through a holistic assessment of their life. "We use our framework to perform mass customization based on each student's situation. The actual outcome and the experience become tailored based on what we're learning from the specific person that we're coaching," Godbey says.

Ultimately, re-enrollment coaches help learners uncover the **"why"** behind their decision to pursue their education. This helps determine students' motivators — and conversely, their hesitations and barriers. Coaches can help them make the leap to re-enrollment by:

- Empowering learners to understand themselves and the resources necessary to support their goals
- Supporting learners as they identify and develop the knowledge and skills to achieve their goals
- Celebrating and reinforcing the internal beliefs and mindsets that fuel their goals

Once coaches have helped students identify their goals, they assess what a student is already doing to achieve those goals, support them to brainstorm a range of potential options, and then help them work out their next steps. Because coaches prioritize a holistic approach, they look deeper than just academic topics and prioritize assessing students based on [eight focus areas](#):



This framework helps coaches uncover why students stopped out in the first place — and their main barriers for coming back to college. For instance, a student may need to leave school due to a health concern, but they may struggle to build their finances back up to re-enroll in a program after they've recovered. Re-enrollment Coaching helps identify the nuances of these barriers and elevates these stop-out reasons and primary risk factors to institutional leaders. With this understanding, institutions are better positioned to help students regain momentum and advance toward the futures they envision for themselves.

For instance, Thompson identifies finances as a primary reason why students do not persist at UNCF's network of institutions, and he believes that personalized guidance on finances is crucial. "I think the ability for students to understand how financial aid offices work, what resources are available and the nuances of timing around when financial decisions need to happen is really the key to their effectiveness," he says. "Coaches work with students to make these connections."

Similarly, Kurzweil says the students they support through Ithaka S+R face a range of financial barriers. "About 20% of students who leave college without earning a credential have some kind of a hold on their record at their prior college, often because they owe money," he says. "They need to pay off the debt that they owe to the school in order to unlock the hold and enable them to re-enroll."

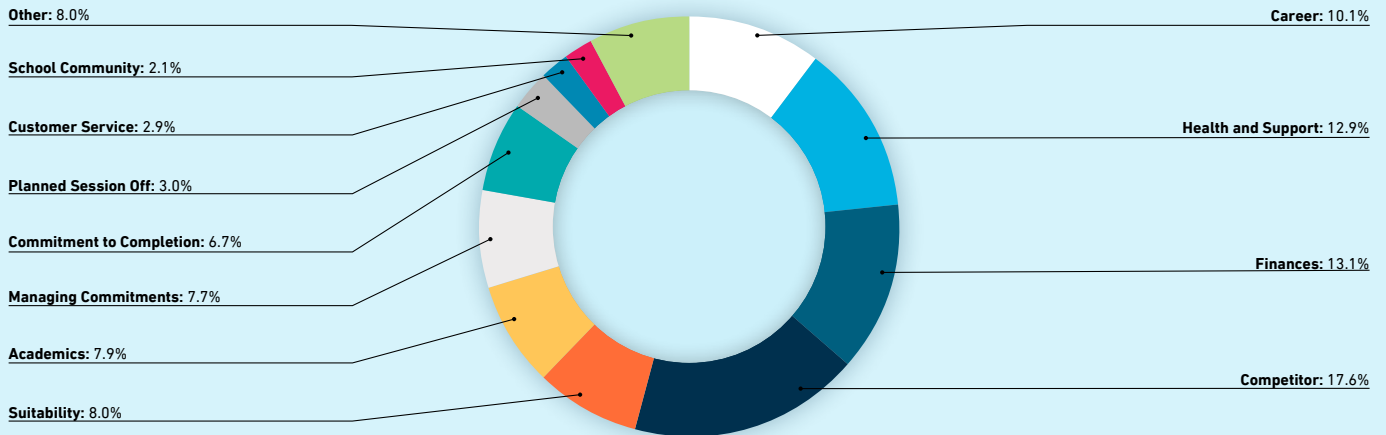
He also identifies that transfer credit is often a very challenging hurdle for students, acknowledging that there are a lot of institutions with unfriendly policies about accepting credit from other institutions or applying it to degree programs. "It makes it very hard to plan and to determine what program is going to be the best option — and what it's likely to cost. Some students get frustrated and stop, because it is so demoralizing."

No matter their challenge, coaching helps institutions uncover the nuance behind a stopped-out student's re-enrollment barriers. Once coaches understand a student's unique situation, they help the learner access resources, connect to relevant departments and tap into their own motivation for returning to school.

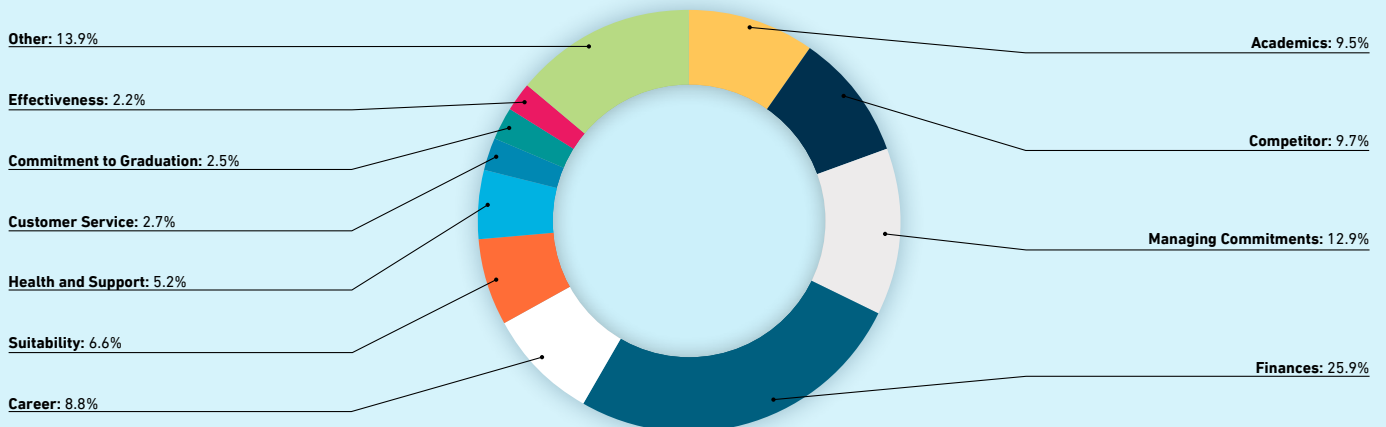
II. Implementing a holistic approach

Understanding student drop reasons and primary risk factors

COACHED STUDENT STOP-OUT REASONS OVER THE LAST FOUR YEARS:



PRIMARY RISK FACTORS FOR COACHED STUDENTS OVER THE LAST FOUR YEARS:



This data is based on four years of InsideTrack Re-enrollment Coaching partnerships across 128 schools and more than 150,000 learners

Data from four years of InsideTrack Re-enrollment Coaching partnerships confirms what has already been established: students stop out — and stay out — of college for a wide variety of reasons. The data also shows that a student's initial decision to stop out (**drop reason**) is often different from the **primary risk factor** that they face during the re-enrollment process — referring to the main obstacles learners face as they actively engage with a re-enrollment coach.

It's often assumed that learners stop out of college for academic and financial reasons. While these are common reasons for leaving education, each student's story has more nuance. For example, over the past four years, the top reason coached students chose not to return was transferring to a competitor institution (17.6%), with another 8.0% citing a lack of program or school fit (suitability) — underscoring how critical it is for institutions to strengthen a student's sense of belonging and connection to their school.

What's more, health challenges (12.9%) are almost on par with finances (13.1%) as a primary drop reason. Other common drop reasons include career aspirations that are misaligned with their program (8.8%), managing childcare or other personal circumstances (8.1%), and unmet academic requirements (7.9%).

While identifying a student's original drop reason helps coaches understand why they left, it's critical to understand that the reason they *remain* stopped out may be entirely different. For instance, while financial challenges weren't the number one reason students initially stopped out, they were the top risk factor for coached students (25.9%), followed by managing commitments (12.9%).

Informed by this nuanced assessment, coaches can then begin guiding the learner through an individualized development process — one that draws on their strengths and helps them make meaningful progress toward completing their education.



Personalized development that supports learners to and through re-enrollment

Re-enrollment Coaching facilitates transformation for stopped-out students because coaches build a strong, personal relationship that helps learners feel safe sharing their experiences — and comfortable answering open, thoughtful questions.

Coaches use a blend of active listening and intentional questioning to understand not only why a student left, but what they need to feel confident returning. This approach creates the foundation for exploring a learner's [Knowledge, Skills and Beliefs](#) (KSBs), helping coaches identify the strengths a student can build on as well as the areas where additional support may be needed.

- **Knowledge** questions might focus on what students know about financial aid, what the program requirements are for their chosen major, or when the important dates and deadlines are for registration.
- **Skills** questions might ask students to think about whether they are a good problem solver, how well they manage their time, or whether they excel at effective communication — and consider how they might apply these skills to their intended educational and career pathways.
- **Belief** questions are often overlooked but are critical to the student's journey. A student might seem to have the practical knowledge and skills in place, but they may struggle to meet their goals without beliefs such as "I deserve support," "I belong here" or "I can learn and grow."

If a coach finds that a learner is struggling in a particular area, they can help the learner identify which knowledge, skills and/or beliefs might empower them to overcome their challenge. **This strengths-based approach shows learners that their own abilities are their greatest tools.**

"Each stopped-out student is a nuanced human with a lot going on, and it's really important to take the time to check in and understand where that individual is at in their journey," says Meaghan Joyce, senior vice president of solutions at InsideTrack. "Whatever their experience was in the past is important, but it's not necessarily going to be their experience moving forward. Whatever their goals were have probably evolved. Coaches need to be very careful not



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***Meaghan Joyce, SVP of Solutions,
InsideTrack***

to make assumptions about what is right for them and what the end goal really should be. The student is in the driver's seat of their own future."

"Our job here is to really understand what you might be interested in and what going back to school means to you. For adults, the conversation often focuses on connecting their education to career opportunities and economic mobility," adds Lockhart. "The goal isn't just to get back to school; it might be to upskill or reskill in their career to change that person's and their family's lives."

Giving students the confidence to develop knowledge, skills and beliefs doesn't just help them get back on their educational pathway — those KSBs stay with them as they jumpstart their journey, helping them persist and ultimately complete their degree or credential.

REAL LEARNER STORY

Dani Brown

“It felt like I had someone in my corner.”



Dani Brown felt like she had her life all planned out after graduating from high school. She gained a “dream scholarship” in sixth grade as a first-generation college student who showed promise — and years later, she began her program at Caldwell Community College. But the transition did not go as planned, and she decided to take a break. During that break from education, she realized that she missed the structure and decided to return to Caldwell, which ended up being “the best decision I have ever made.”

During her re-enrollment process, she received a call from Leah Rogin, then a success coach at InsideTrack. “Immediately, I felt comfortable with her,” Dani remembers. “We ended up working together for almost a full year.” Once Dani was able to re-enroll at Caldwell, Leah also helped her brainstorm ways to complete her papers and assignments, and she finished the class with an A. Not only that, but she helped Dani access emergency funding when she lost her job — which helped avoid stopping out again.

The personalized coaching was particularly useful in helping Dani to navigate her ADHD and regain focus during challenging times. Leah used the KSB model to help Dani recognize her existing strengths in self-advocacy and problem-solving, which built the belief that

she could manage her academics alongside her ADHD. “It just felt like I had another person in my corner. It felt like she was always on my side and always fighting for me,” says Dani.

“One of my favorite things that Leah has taught me, which has influenced me so much, even now, is *‘What can current Dani do for future Dani?’* That has stuck with me over everything because all of the coaching we’ve done can boil down to that,” she adds. “If current Dani does not advocate for herself now, then future Dani will not be as set up for success as she could have been. So just knowing how to set myself up for success in the future — in my academic life, in my personal life, in my career, no matter what the situation — is amazing.”

After she gains her associate degree from Caldwell, Dani wants to pursue a BSS in psychology and ultimately a master’s in the field. Working with InsideTrack has helped her build her communication skills and advocate for herself. Leah has seen her grow in resilience as she has dealt with the various roadblocks on her journey. “Working with Dani really showed me that asking the right questions makes all the difference,” she explains. “Being able to build a relationship based on discussion and inquisition and curiosity together has been great.”

II. Implementing a holistic approach



Identification of actionable trends to fuel systems-level change

While Re-enrollment Coaching provides lasting development for students navigating their return, it also supports important policy improvements at the institutional level. Using a custom coaching platform, InsideTrack coaches track these insights, making it easier to spot common challenges and overlooked process gaps across the re-enrollment journey. These findings are shared with campus leaders in an actionable format, helping institutions refine policies and processes to create a smoother path for returning learners — and future students, too.

“As part of our coaching, we provide comprehensive program and project management because we think of coaching as a transformative investment,” adds Godbey. “We probably won’t coach your learners forever, but what we can do is make sure that the insights we have are as actionable as possible.”

For example, as part of the California Reconnect initiative’s early implementation discussions, CSU East Bay revisited their re-enrollment application process — a process they had long recognized as potentially challenging for returning students — and used the feedback and structure of the program to make

meaningful updates. One update included shortening their admission application — and eliminating application fees.

After applying, students are connected to the relevant academic department and advisor, explains Karen Mucci, the university registrar. “Sometimes we might walk a student over directly or loop them in with someone — it’s not just a case of telling the student to contact this person.” These “warm transfers” allow for a more gentle, student-centered handoff.

Burris of COA found coaching feedback invaluable in terms of escalating important trends. “We maintain a dedicated tracking system for reported feedback, allowing us to go back and identify common themes and issues,” she says. “If an issue is immediately actionable, we address it right away. I strongly encourage our team, when they are having these conversations, to identify and resolve identified issues in real time.”

By focusing on individual learner needs — and tracking those needs for systems-level change — this proven coaching model provides institutions with the necessary data and success metrics to understand how to bring students back and help them succeed for years to come.

Amplifying the impact of re-enrollment initiatives through networks

The reach of re-enrollment initiatives can be deepened through networks that bring together institutions, funders and nonprofit organizations to share resources, insights and best practices. These communities create opportunities for institutions to learn from one another, strengthen re-engagement strategies and expand their impact on local economies — all while rallying around a shared vision: to help learners return to college. These networks build a vital community of practice, helping institutions accelerate progress and drive re-enrollment outcomes further than any single effort could achieve alone.

One of the advantages of being part of a wider network is access to a broader pool of data, says Godbey. “Data deep-dives can spot bigger trends, such as: *Where in the learner journey did they stop out? Are there similarities? Are there trends across programs? Are there trends across demographics?* These are things you might want to consider when trying to re-engage folks, both as an aggregate group but also on an individual level.” When institutions have

the chance to learn from each other, they can improve processes at a systems level.

This kind of collective problem-solving is already driving change across statewide networks like NC Reconnect, California Reconnect and Reengage Nebraska, which together include dozens of colleges and universities working to advance their respective states’ postsecondary attainment goals.

Likewise, UNCF — along with other networks across the country — has helped hundreds of students at Historically Black Colleges and Universities (HBCUs) return to education by providing institutions with shared tools, consistent coaching-centered support structures and a community of practice built around advancing equity and access.

Often, these networks cannot achieve such impact without the commitment of philanthropic partners. For instance, the John M. Belk Endowment makes it possible for NC Reconnect to extend Re-enrollment Coaching across 24 community colleges in North Carolina. This sustained investment has enabled participating institutions to not just bring thousands of students back, but to embed InsideTrack’s methodology into their day-to-day operations, building capacity for the long term.

Creating a ripple effect: The ROI of Re-enrollment Coaching for learners, institutions and communities

Re-enrollment initiatives generate returns that extend far beyond just headcount or revenue gains. When institutions understand and address the needs of returning learners — along with the barriers and broader trends shaping their decisions — the impact reaches three interconnected levels:

- **For learners:** Returning to school provides access to a quality education, greater earning potential and the chance to achieve their personal and professional goals
- **For institutions:** Successful Re-enrollment Coaching programs strengthen enrollment and degree attainment, drive stronger tuition revenue and improve re-enrollment processes
- **For communities:** Each additional re-enrolled graduate contributes new skills, economic activity and civic engagement to their community, helping to strengthen the local workforce and improve overall community well-being

Kurzweil expands on this ripple effect: “When you have a more educated population, you have a population that has access to better career pathways, is healthier and less dependent on social services, is more likely to be civically engaged, and is more likely to be a hotbed of innovation. Those things may be harder to measure, but they’re also important outcomes of better connecting people to valuable educational opportunities.”

Lockhart agrees: “It’s a win-win for everyone. It’s getting more skilled labor back into the workforce. That means learners get jobs that have a generational impact on their kids. Alongside the positive return on investment for the institution, there’s no downside.”

ROI for returning learners

On an individual student level, the ROI of re-enrollment is often reflected in clear, measurable gains: increased earning potential, stronger career mobility and access to roles that offer higher salaries and long-term stability. But the true value for learners goes beyond wages or job titles.

As stopped-out students return, connect with their coaches and make progress toward their goals, they

often experience renewed confidence, a stronger sense of purpose and a deeper belief in their own potential. They build durable skills that extend beyond the classroom, such as problem-solving, communication and self-advocacy. Many also report feeling a greater sense of belonging and pride as they reconnect with their college. These less quantifiable outcomes are the ones that can reshape a learner’s life and influence their career path, overall well-being and long-term opportunities.

Mike Krause, managing director of the John M. Belk Endowment, tells the story of one NC Reconnect student who recently returned to college: “He said when he returned to college and completed a credential, it was the first time he felt like he was worth something. We have stories like this that have come out of thousands of Reconnectors now — every college has multiple Reconnectors who have been able to transform their lives. This is about more than a credential for many of these learners.”



It’s a positive financial return for the institutions, and at a larger scale, for the state.

Martin Kurzweil, Managing Director, Ithaka S+R

ROI for institutions

For colleges and universities, the ROI from Re-enrollment Coaching is both immediate and long lasting. By helping institutions reconnect with stopped-out learners and support them through the process of not just returning, but completing a credential, these initiatives directly strengthen critical enrollment and completion outcomes.

As more students engage with Re-enrollment Coaching, institutions see outcomes like increased headcount, stronger term-to-term stability and additional tuition revenue. In fact, many InsideTrack partnerships far exceed the [national re-enrollment rate average of 2.7%](#).

Tangible re-enrollment results for institutions

Through Re-enrollment Coaching, InsideTrack has helped re-enroll more than 10,500 students across 128 colleges and universities over the past four years alone. Here are a few tangible re-enrollment results from their partner institutions:

Partnership	Description	Students outreached	Students re-enrolled	Re-enrollment rate
California Reconnect	Coaches reconnected with stopped-out students from seven initial cohort schools, including two-year and four-year institutions.	4,474	570	12.7%
Illinois Central College	As ICC underwent a multiphase advising transformation, InsideTrack coaches supported a strategic wave of re-enrollment efforts.	1,145	123	10.7%
NC Reconnect	Within the first four cohorts of NC Reconnect, coaches reached out to 40,000+ students across 20 community colleges.	42,971	2,633	6.1%
Salt Lake Community College	Re-enrollment Coaching helped former SLCC students return at a rate 5x higher than the national average.	1,000	145	14.5%
UNCF	Coaching brought stopped-out students back to nine HBCUs and PBIs in a pilot initiative — and more than doubled their expected goal of 4%.	4,000	344	8.6%
Wake Technical Community College	North Carolina's largest community college leveraged one-on-one coaching to engage stopped-out students who were close to finishing their degree.	1,288	201	15.6%

The impact becomes even clearer when institutions examine the financial return tied to these re-enrolled learners. Increases in re-enrollment translate directly into measurable revenue gains:

- The SLCC coaching initiative generated **\$329,000 in one-term tuition**
- UNCF **saw a 35x return on investment** after the re-enrollment pilot initiative
- The NC Reconnect partnership has produced a **\$4.6 million institutional ROI** since 2021

These outcomes demonstrate how effective re-enrollment initiatives generate substantial financial value that institutions can reinvest into student success, academic programs, operational stability and more. And the ROI for institutions lasts much longer than just one term. Re-enrollment Coaching directly strengthens

degree attainment by ensuring students don't just make it back to school, but make it across the finish line — increasing completion rates and improving long-term student outcomes.

"We've pretty clearly linked degree completion to increased workforce readiness and a stronger local economy," says Leanne Davis, managing researcher at Education Northwest. "If you think about public investment in education and education dollars, then California Reconnect is demonstrating a higher return on investment in postsecondary education."

Ultimately, when Re-enrollment Coaching becomes an integrated part of an institution's strategy, it opens access to trends and insights that help streamline processes; removes structural barriers; and strengthens long-term enrollment-management practices. **The result?** A sustained institutional return — one that supports financial health while advancing the institution's mission to serve students and its community more effectively.

ROI for communities

Communities across the country are grappling with worker shortages in critical fields like education and healthcare, an aging workforce, and rapid shifts driven by emerging technologies. Re-enrollment initiatives help address these challenges by bringing adult learners back to complete credentials aligned with local job needs. As more residents complete credentials and gain durable, employable skills, they strengthen the entire regional ecosystem by:

- **Supporting local labor markets** as returning learners fill high-demand roles and reduce skills gaps
- **Increasing institutional stability**, which helps colleges and universities continue serving as economic anchors for their regions
- **Boosting regional prosperity**, because individuals with higher earning potential contribute more fully to their communities — as workers, consumers, tax-payers and engaged community members

“There are two ways that most states would be able to have a more skilled workforce,” explains Kurzweil. “One is to upskill or reskill the residents there, and the second is to have people move into the state with those skills. From a state policymaker perspective, an investment in re-enrolling adults who don’t have the credentials that will position them well in a state’s economy is a critical investment in the economic vitality and future of the state.”

In order for the initiatives to be successful, Kurzweil adds, “We need to consider: *What are the skills gaps? What are the fields that have high demand but low supply? What are the programs that are going to best position individuals for those fields? How can we build a pipeline to support the success of students in those programs?*”

Working to answer some of these questions is Tracy Teater, an associate director for adult-attainment strategy at the Kentucky Council on Postsecondary Education’s (CPE) Student Success Collaborative. The Collaborative serves as the first statewide center in the country that works with both two- and four-year institutions to link campuses with nonprofit organizations, business leaders and state policy makers to identify and address challenges facing postsecondary students. Teater says re-enrollment initiatives can be designed to meet specific labor-market needs in high-demand sectors like healthcare.



“One of Kentucky’s re-enrollment efforts is to help students identify where opportunities in Kentucky’s high-demand fields exist. CPE’s college and career website, [Futuriti.org](https://www.futuriti.org), includes a database of 700+ Kentucky occupations with demand levels indicated and a listing of the in-state programs that lead to credentials and degrees in those fields,” says Teater. “Additionally, CPE operates Kentucky’s Healthcare Workforce Investment Fund, which grants scholarship opportunities to schools so students may access financial supports to enroll in targeted programs leading to high-demand healthcare credentials.”

State-level efforts like these are crucial because the success of re-enrolling students in high-demand fields directly addresses the deepening skills gaps that underpin current workforce shortages. This needs to be done holistically, considering how economic

development, workforce development and educational opportunity intersect.

Working alongside employers to understand their needs now and in the future can build a more holistic return on investment, summarizes Godbey. “Some of the lesser talked-about ROI is where all of those enrollment gains, completion gains, debt reduction and increased lifetime earnings intersect,” she says. “When we’ve seen institutions be mindful of community needs, state

needs or employers’ needs — and really think about who their community is and where there are opportunities and gaps — they’re able to more clearly communicate the value of the entire journey to the learner.”

What remains, then, is the shared commitment to action, ensuring the potential returns translate into real success for every learner, institution and community.

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It’s a win-win for everyone. It’s getting more skilled labor back into the workforce.

Carrie Lockhart, Senior AVP of Partner Success, InsideTrack

REAL LEARNER STORY

Derek Castillo

"I needed to re-enroll for my family."



Derek Castillo enjoyed his job working in airport security in San Bernardino, California, but knew that he wanted more. He had two young children and provided financial support to his mother, so the idea of returning to school to boost his earning potential was attractive. "My family inspired me to go back to school again. I felt as if I needed to accomplish something for them," he says.

He knew it would be a challenge, but he re-enrolled at San Bernardino Valley College to finish his associate degree. The institution offered Success Coaching through InsideTrack for both new and re-enrolled students via California Reconnect. He was paired with one of InsideTrack's coaches, Jaima Mavity, who acted as his guide and advocate. She has helped Derek navigate obstacles on the re-enrollment journey and has connected him to faculty and campus resources.

His family members have been enthusiastic cheerleaders during his return to school. Alongside the personalized, practical support provided by Jaima, this

has helped to keep him on track. "Now that I'm in school, I'm focused and I am determined to pass my classes and keep moving forward. I took these classes to get the engine going, get the gears going, and I feel as if I'm starting to move forward in life," he adds.

Coach Jaima adds, "Working with Derek has been incredibly rewarding because his motivation is so clear: He's doing this for his family, and that commitment is powerful. Seeing him move from saying 'I hope I can do this' to 'I am focused and moving forward in life' is the essence of why we coach."

When he completes his degree, he is hoping to pursue a career in engineering or mechanics and will look into acquiring further skills at a trade school. Not only has Jaima given him practical support throughout the re-enrollment journey, but she has also helped him develop the self-belief that he can overcome challenges and succeed. To sum up, he says: "It feels great to have a coach. It helps me a lot. I think everybody should have a coach. The world would run more smoothly if everyone had a coach!"

Conclusion: Unlocking futures, together

One of the largest challenges facing higher education today is connecting millions of talented adults to open, relevant careers. However, this can also be one of the greatest opportunities. The vitality of learners, institutions and their communities depends on unlocking opportunity for the 43 million stopped-out Americans with some college experience but no credential.

Re-enrollment initiatives, when executed intentionally, become transformational in helping close skills gaps, drive social mobility and create thriving communities — and the institutions that embrace holistic, student-centered re-enrollment approaches will lead the way.

Davis explains: “Being student-centered means really listening to students and what they need, figuring out what is going to help them belong, and investing in student-centered design. If we’re truly changing the systems and changing the conditions, it’s going to take time, but that time investment hopefully means that these are changes that are going to stick.”

As Davis argues, this is the time to move beyond short-term fixes and commit to systemic change: invest in personalized coaching, build adult-learner ready policies and align education with career pathways. However, institutions don’t need to operate in a silo. Collaborating with local networks, funders and mission-aligned organizations ensures institutions aren’t walking this road alone — and takes the impact further. This collective approach can help even more students overcome barriers and unlock the potential of their own futures.

As Krause concludes: “At a minimum, this effort will show adults that their college cares about them. At a maximum, they re-enroll, complete their program, gain access to new career opportunities that allow them to enter the middle class, and totally change their lives generationally. The momentum does build, one college at a time.”



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*Mike Krause, Managing Director,
John M. Belk Endowment*



Get ready for re-enrollment: An institutional readiness assessment tool

Successful re-enrollment initiatives require institutions to be prepared for the shifts they create across staff, systems and learners. Here are some key questions to help leaders determine if they have the necessary infrastructure, resources and willingness to successfully re-engage and re-enroll adult learners.

1. Institutional capacity and funding

- What is your institution's willingness to implement changes necessary to support adult learners?
- Do current processes and policies align with the needs of this population?
- Does your staff have the time and capabilities to engage stop-outs and support returning students?
- How much time and internal capacity can your college commit to this initiative?
- Is there initial funding for the program in your college's operating budget? If not, have you explored alternative funding sources, both internally and externally?

2. Re-enrollment timeline

- What is a realistic target launch timeline, and what milestones have been set to ensure you reach this timeline?
- What is your commitment to providing ongoing retention support after students re-enroll to ensure they persist and reach completion?
- Has time been allocated for data evaluation, pre-messaging to students, processing escalations and regular stakeholder meetings?

3. Potential incentives

- Is your college willing to provide any of the following incentives?
 - Financial: Scholarships, balance reduction or balance forgiveness (potentially upon completion)
 - Academic: Credit for prior learning (work, military, etc.) or covering a set number of credits after a successful first semester back
 - Barrier removal: Removing academic holds or providing support to navigate appeals processes

4. Initiative ownership

- Has your college identified a stakeholder or cross-departmental team to plan, coordinate and manage the initiative campus-wide?
- Do you have a strong executive sponsor who can maintain motivation for the initiative across teams?
- Can the involved team(s) set KPIs and remain engaged to support students through the entire re-enrollment process?

5. Tracking and measuring impact

- What data tracking tools are available to assess the program's performance?
- What are the clear objectives and KPIs for each stage (outreach, application, enrollment, matriculation and job placement)?
- Do staff have the skills and time to dedicate to analyzing and reporting on progress against KPIs?
- What is the expected payback period for the investment?

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