CSW
Corporation for a
Skilled Workforce

Optimization of the Utilization of Financial Aid in the Pennsylvania Workforce System

White Paper
August 2022

Prepared for:

Commonwealth of Pennsylvania
Department of Labor & Industry

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Executive Summary

Project Background

In 2021, the PA Department of Labor & Industry Bureau of Workforce Development Administration (BWDA) contracted Pennsylvania Workforce Development Association (PWDA) to conduct an assessment of the Pennsylvania workforce system's use of financial aid funding for training through research conducted in four regions: Northwest, North Central, Southwest, and Southeast. PWDA contracted with the Corporation for a Skilled Workforce (CSW) to conduct this research. A companion piece of this project is the development and delivery of financial aid training to workforce development staff, work that was contracted to KayLynn Hamilton.

The project team utilized a variety of data collection methods outlined in the solicitation, including a survey with 129 training participants, key informant interviews with 36 workforce training participants, 9 workforce development staff, and 9 financial aid staff in the four regions. This research was meant to provide a snapshot of the integration of financial aid and workforce in select areas of Pennsylvania. It was not meant to be considered exhaustive or representative of the commonwealth or regions as a whole. CSW also conducted a national scan which included key informant interviews with 10 experts around the country in financial aid to develop this white paper and resulting recommendations.

Key Findings

Intake/Career Counseling for Participants

PA CareerLink® staff shared that training participants develop an Individualized Employment Plan (IEP) with staff to outline their employment goals, achievement objectives, and strategy for receiving PA CareerLink® services. Participants said they entered PA CareerLink® sites with a range of training interests, including openness to diverse training programs and program lengths—about half of participants were interested in any type of training length, short- or long-term. Two-thirds of participants said they developed an interest in a specific program on their own, outside of PA CareerLink® sites. About 20% chose their training after discussing their options with PA CareerLink® staff. Staff indicated participants receive an orientation to the full scope of PA CareerLink® services and programs available, although a few participants said they were not aware PA CareerLink® sites offered services related to degree programs. Anecdotally, a few participants said they felt program timing and availability influenced the information they heard about. Overall, participants felt they received all the information they wanted.

Seventy percent of participants were not interested in degree programs. About half those not interested noted barriers related to costs. PA CareerLink® staff acknowledged that participants often look for the quickest way to get a job, and programs longer than one year tend to be too long and expensive for participants. Fifty-seven percent of participants who were not interested in a degree would have been interested if help with costs were provided.

Utilization of the Free Application for Federal Student Aid

PA CareerLink® staff also work with participants to map out the cost of their training program and identify funding that will be used in addition to an Individual Training Account (ITA), valued between $4,000 and $8,000 per participant. Some PA CareerLink® staff reported many of their participants chose programs based on whether they would be fully covered by the ITA, and that discussing additional funding options, including the Free Application for Federal Student Aid (FAFSA), was not always necessary due to the availability of workforce funding. Unlike ITAs and other sources of workforce development funding, PA CareerLink® staff do not determine eligibility for student financial aid. Student eligibility is determined through the US Department of Education, and without robust partnership, information between PA CareerLink® can take days or weeks. Complex rules also govern program eligibility. Programs eligible for funding include those that meet requirements at higher education institutions, proprietary or postsecondary vocational institutions, for-profit institutions, and public and private nonprofit institutions. [1] This slow eligibility determination process for student financial aid may be a deterrent to utilizing this resource as a primary source of aid.

PA CareerLink® staff also said that most workforce programs are non-credit and/or short-term, so they assumed these programs were not eligible for student financial aid. Their assumptions may stem from their FAFSA experience being personal rather than professional. A few PA CareerLink® staff noted that popular occupations in their county, such as the building

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[1] For additional information on eligibility, refer to the *2021-2022 Federal Student Aid Handbook*.

trades, did not require postsecondary education and, therefore, the FAFSA was not needed. However, many of these popular occupations do require apprenticeships, and the related technical instruction (RTI) component of registered apprenticeships may be covered by student financial aid depending on the regulations of the local workforce board.

Most participants (85%) were generally familiar with the FAFSA and different types of financial aid. Most had heard about it from experiences prior to those at PA CareerLink®. One-third of participants were asked to fill out the FAFSA while seeking PA CareerLink® services. This includes only 46% of participants pursuing degree programs (although it is unknown if those not asked had maxed out aid previously). Of the participants who were asked to fill out the FAFSA, 90% did fill it out. Most participants who were not asked to fill it out would *not* have liked the opportunity to do so while receiving services, and nearly half had filled it out at another time. PA CareerLink® staff noted that participants often have previous postsecondary experience and still have associated debt or the memory of bad experiences, which can keep participants from wanting to even apply for student financial aid again. Most participants who filled out the FAFSA felt it was easy or neither easy nor difficult. Some stated they found it difficult to find the information needed to fill out the forms or that it was difficult to understand the forms. Some also expressed concerns about FAFSA policies, particularly regarding the need for parents' involvement and needing to provide tax information.

PA CareerLink® staff expressed having more personal than professional knowledge about the FAFSA, referring to their own experiences filling it out. PA CareerLink® staff noted if the FAFSA and student financial aid were pursued by a participant, usually schools, rather than PA CareerLink® sites, would offer assistance. Most participants noted they did not receive

support with filling out the FAFSA, and those that were offered support received it from financial aid staff within their education or training program. Financial aid staff at the educational institutions interviewed were aware of the PA CareerLink® system, but few had meaningfully engaged with PA CareerLink® sites. Collaboration that did occur largely depended upon relationships among individual staff. Educational institutions that offered shorter programs were more likely to have connections to their local PA CareerLink®.

Financial aid staff indicated they do not have protocols in place to support PA CareerLink® participants specifically. Financial aid staff that sought to support these participants viewed themselves as "facilitators" of aid, helping participants find funding that would lessen their debt load. Financial aid staff noted that nontraditional students and adult learners may be less willing than traditional students to share the data the FAFSA requires, and that it may be difficult to collect and verify their data.

Financial Aid Received by Participants

Eighty-three percent of participants who filled out the FAFSA were approved for financial aid. Participants noted mixed experiences when asked if they had support to understand the process of accepting and using their financial aid package. Some said they received general, automated information (e.g., a letter in the mail or an e-mail with online resources), while others said they sought help from the financial aid office in their program. Most participants who were not approved for financial aid were aware of the reason for their denial. Common reasons for denial included reaching the cap on student financial aid and outstanding debt or defaulted loans.

PA CareerLink® staff expressed the need for financial resources to help participants navigate and manage student debt: 30% of staff said their PA CareerLink® had dedicated

financial staff onsite to do workshops and advising, and those that did not have staff onsite expressed that this would be helpful.

Financial aid staff frequently indicated regulations inhibited their ability to support PA CareerLink® participants. Some cited the administrative process of approving aid from PA CareerLink® sites, stating it was often easier to approve a student for federal aid and loans, rather than the funding PA CareerLink® provides. Finally, under current FAFSA data collection practices, which vary across PA CareerLink® sites, data cannot be disaggregated or analyzed to understand who is receiving financial aid and to identify inequities that may exist.

Other Critical Context

Our research revealed other critical context for changing current practices and improving the system. PA CareerLink® staff revealed they are stretched thin and face high turnover, causing concern about any potential new additions to their role. In addition, a majority of responses from PA CareerLink® staff, when first asked about the FAFSA and student financial aid, revealed an assumption about postsecondary students being youth graduating from high school, which presents a barrier to leveraging student financial aid within the system for those "nontraditional" students. Additionally, the Pennsylvania Higher Education Assistance Authority (PHEAA) resources appear to be geared more towards youth than adults.

Recommendations

Findings from the national scan, survey, and key informant interviews identified two sets of recommendations: (1) programmatic and (2) policy and systems change recommendations.

Programmatic Recommendations

1. PA CareerLink® sites should integrate student financial aid into their processes more deeply and more consistently

2. Provide ongoing FAFSA trainings and regular communication updates to PA CareerLink® staff on FAFSA developments

3. The Pennsylvania workforce development system should implement and incentivize more formalized partnerships between the workforce development system and PHEAA & Higher Education Access Partners at the regional and local levels

4. Leverage and expand financial resources within PA CareerLink® sites to include student financial aid and debt resolution and management

5. Convene college financial aid directors to discuss how to help more adult students access postsecondary education and how to work more closely with PA CareerLink® sites toward this goal

Policy and Systems Change Recommendations

1. The state and local workforce boards should set policies and expectations to support the above programmatic recommendations

2. State and local workforce development boards should consider elevating career coaching/navigation as a key service in PA CareerLink® sites rather than simply connecting participants to short-term training, employment, and funding

3. Set a statewide priority to reskill adult learners/students

4. Establish a high-level partnership between the Pennsylvania adult and higher education and workforce development systems and a working group to address adult students

5. One of the first challenges a partnership between the Pennsylvania adult and higher education and workforce development systems should tackle is improving college credit transfer systems and credit for prior learning policies

6. Work towards more robust data collection and utilization in the adult education, higher education, and workforce development systems to get a clearer picture of adult students' experiences

7. Issue two guidebooks—one for student financial aid staff and one for PA CareerLink® staff—to help them understand each other's respective systems and how they can work together to assist workforce participants' access to both workforce development and student financial aid and supports

8. Develop a toolkit on innovative uses of state and federal financial aid to support adult students, with the audience being both college financial aid staff and workforce development staff

While this review of the workforce system uncovered a number of areas that could be improved upon, research also found a significant number of assets within the system that lay a critical foundation to build on. And, by leveraging the recommendations outlined, Pennsylvania has the opportunity to not only expand training opportunities for jobseekers, especially adults, and the resources available to them to support those trainings, but can also be a pioneer, leading the way to a thriving workforce and economy that advantages everyone.

Acknowledgements

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www.skilledwork.org

Corporation for a Skilled Workforce (CSW) is a 31-year-old national 501(c)3 organization that specializes in research and evaluation, planning and initiative development, and implementation and sustainability. CSW catalyzes change in educational and labor market systems, policies and practices to increase economic mobility, particularly for people of color and others historically excluded from success. We focus on achieving scalable improvements in worker skills, lifelong learning, and job quality. CSW collaborates with change makers to develop strategies, identify

evidence to inform strategies, build the capacity of organizations, manage initiatives, and evaluate lessons learned.

www.pawork.org

The PA Workforce Development Association (PWDA) serves as the voice of the Pennsylvania workforce development system and a clearinghouse for workforce development information statewide. PWDA develops and provides professional training to local workforce development boards, while continuing proactive advocacy efforts on behalf of the workforce development system.

Abstract

Workforce system participants often require additional training and education to gain quality employment opportunities that can move their families into economic self-sufficiency and provide better quality lives. Under the Workforce Innovation and Opportunity Act (WIOA), the use of WIOA funding for these training and education opportunities should be limited to only those who cannot access grant assistance elsewhere or assistance that covers full costs including through application for student financial aid. This allows the workforce system to impact the quality of more lives through serving more customers. However, to ensure the maximization of funds and this expanded reach, it is critical to understand what is occurring for participants and the resources available to them. The research conducted for this white paper explores the use and barriers to use of financial aid funding for training in four regions in Pennsylvania: Northwest, North Central, Southwest, and Southeast. Research methods employed included a national scan, a survey with workforce system participants, and key informant interviews with workforce system participants, workforce staff, and financial aid staff. This paper draws on the findings from these research activities to offer programmatic and policy and systems change recommendations for the improvement of application for and utilization of financial aid in Pennsylvania and beyond to be circulated among policy makers and stakeholders. This white paper details stackable actions across the system, at multiple levels, which if implemented will build upon existing assets to create a level of coordination between the workforce and student financial aid not yet achieved in the US workforce system, resulting in expanded opportunities for Pennsylvanians to access quality employment.

Problem Statement

Over half of the adults aged 25 or older in Pennsylvania (59%) do not have a postsecondary degree,[2] and without a degree, these Pennsylvanians lack the educational background necessary to be competitive in today's labor market where 80% of jobs require some form of postsecondary education or training.[3] Governor Wolf has sought to address this issue by calling for an increase in postsecondary credential attainment of working-age adults from 41% to 60% by 2025.[4] The PA CareerLink® System and its staff can serve a key role by plugging their customers into the education and workforce ecosystem and providing opportunities to connect with both employers and education providers. However, coordination and funding to the Pennsylvania workforce system, where likely many of Pennsylvania's adult learners and jobseekers are being served, while critical, can be difficult to navigate. Under WIOA, funding for training should be limited to only those who cannot access training funds elsewhere, including from sources such as student financial aid and Pell grants. Yet, students and learners in the Pennsylvania workforce system are often not pursuing student financial aid in the traditional way through high school coordination or connection to two-year and four-year degree programs, which can make understanding resources available and the needed steps to access these resources challenging. Data collected through a national scan indicated a relative absence of examples of workforce systems that have focused on making student financial aid more accessible for their

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[2] United States Census Bureau, American Community Survey 5-Year Estimates (2020) Online. Available at: https://census.gov.

[3] Brown, K. (March 2018) "Putting Pell Grants to Work for Working Students," National Skills Coalition. Online. Available at: https://nationalskillscoalition.org.

[4] Commonwealth of Pennsylvania, Open Data Pennsylvania (n.d.) Online. Available at https://data.pa.gov.

workers and learners. To ensure that the Pennsylvania workforce system is able to serve as many participants as possible and increase postsecondary credential attainment, it is critical to identify ways that the workforce system can better support access to and the utilization of student financial aid and to also identify and address any other barriers that may be impacting pursuit of student financial aid.

Background

Project Background

In 2021, the PA Department of Labor & Industry Bureau of Workforce Development Administration (BWDA) contracted Pennsylvania Workforce Development Association (PWDA) to conduct an assessment of the Pennsylvania workforce system's use of financial aid funding for training through research conducted in four regions: Northwest, North Central, Southwest, and Southeast. PWDA contracted with the Corporation for a Skilled Workforce (CSW) to conduct this research. A companion piece of this project is the development and delivery of financial aid training to workforce development staff, work that was contracted to KayLynn Hamilton.

Methodology

Project Approach

The research employed an equity/racial equity lens to ensure that the project included appropriate representation from relevant demographics and priority populations and resulted in actions and recommendations that advance equity for Pennsylvania workforce system

participants. Data collection activities were designed to understand any gaps in services, systemic barriers, or other policies that may be leading to inequitable financial aid utilization and outcomes as well as to learn suggested strategies for improvement.

In support of the equity/racial equity lens, the research included a participatory approach, when possible, to incorporate stakeholder voice in project decision making. This was achieved through feedback from the Attainment and Affordability Advisory Group (AAAG) in research design, protocol development, interpretation of findings, and recommendation development. Protocols were also reviewed and signed off on by BWDA staff.

The solicitation required three regions to be selected for research. Project partners, with approval from BWDA, selected four regions to provide a more representative picture of the integration of workforce and financial aid within the commonwealth. While the regions were expanded, data collection activities remained the same, and, therefore, regions may not be reflected equally in data collection. The regions chosen were Northwest, North Central, Southwest, and Southeast.

Data Collection

National Scan (August 2021)

A national scan and summary landscape report were conducted in August 2021 to understand any examples of workforce development and student financial aid integration across the country. The scan included a literature review as well as 10 key informant interviews with experts on college practices, financial aid, and/or workforce systems to identify examples of

workforce systems making financial aid (especially Pell grants) more accessible to workforce clients.

PA CareerLink® Training Participant Survey and Interviews (December 2021 – March 2022)

CSW conducted a survey of PA CareerLink® training participants in December 2021 and early January 2022 to learn more about their experiences with receiving PA CareerLink® services and accessing financial aid opportunities.

CSW partnered with staff from the 14 Workforce Development Areas across the North Central, Northwest, Southeast, and Southwest regions to recruit training participants for the survey, which was conducted online through Qualtrics. The survey was tested with PA CareerLink® staff in Philadelphia to ensure accessibility for participants. Survey respondents were compensated with a $15 Visa gift card to thank them for their time and contributions. CSW exceeded its response goal for the survey, obtaining 129 of the 105 required responses. Thirty respondents were from rural regions (23%), 49 from suburban (38%), and 50 from urban (39%). Response rates are unknown since CSW did not conduct outreach.

Of the 129 participants who took the survey, 85 indicated they would be interested in a follow-up interview to gather more in-depth information about their experiences. CSW contacted these 85 participants through e-mail and conducted interviews in February and March 2022 with 36 participants (the number required in the solicitation). Interview respondents were compensated with a $25 Visa gift card to thank them for their time and contributions. Interviews were recorded through Zoom and transcribed through Rev.

It was important to ensure that the demographics of research participants reflected the diversity of PA CareerLink® participants. Demographics of the survey and interview participants are provided in Table 1 below. Survey participants were generally representative of the total Pennsylvania adult workforce participant population, with one exception: men were underrepresented in the survey population, with only 30% of participants identifying as men compared to 49% in the workforce system overall.

Interview participants were generally representative of the population of participants who took the survey, though there was higher representation among participants who identified as Hispanic or Latinx or who identified as having a disability, and lower representation among participants who identified as White. And given the lower percentage of survey respondents identifying as men, there were also fewer men represented in interviews compared to PA CareerLink® participants overall. CSW repeatedly attempted to recruit more men to take the survey and to be interviewed but was unsuccessful.

Table 1: Survey and Interview Participant Demographics				
Demographic		Survey Respondent Rate	Interviewee Respondent Rate	Total PA Adult Workforce Participant Rate
Race	American Indian or Alaska Native	2%	3%	2%
	Asian	2%	0%	1%
	Black or African American	34%	39%	30%
	Native Hawaiian or Other Pacific Islander	0%	0%	0.5%
	Two or More Races	5%	6%	2%
	Some Other Race	1%	3%	N/A
	White	56%	44%	57%
Ethnicity	Hispanic/Latinx Descent	10%	14%	6%
Gender	Women	70%	64%	50%
	Men	30%	36%	49%

Table 1: Survey and Interview Participant Demographics		Survey Respondent Rate	Interviewee Respondent Rate	Total PA Adult Workforce Participant Rate
Demographic				
Disability Status	Identifies as having a disability	9%	14%	9%
Age	16-24	15%	11%	17%
	25-34	41%	36%	56%
	35-44	18%	22%	
	45-54	19%	19%	16%
	55+	7%	11%	11%

CSW met the required number of interviews from participants in rural (7) and suburban areas (12) and fell one interview short of the required number of interviews from participants in urban areas (16). Survey and interview responses by region are provided in Table 2 below. CSW repeatedly attempted to recruit more participants from urban areas to be interviewed, but those attempts were unsuccessful.

Table 2: Survey and Interview Responses by Region				
Region	WDA	Geography	Survey Responses	Interview Responses
Northwest	Northwest (Erie)	Suburban	1	0
	West Central	Rural	5	1
North Central	North Central	Rural	7	1
Southwest	Tri-County	Rural	10	1
	Allegheny	Suburban	5	1
	City of Pittsburgh	Urban	15	3
	Southwest Corner	Rural	10	4
	Westmoreland/ Fayette	Suburban	7	0
Southeast	Bucks	Rural	4	2
	Montgomery	Suburban	10	4
	Philadelphia	Urban	34	13
	Delaware	Suburban	7	2

	Chester	Rural	6	3
	Berks	Suburban	8	1

Data were collected in the survey on training type, and participants reflected diverse training experiences as shown in Table 3.

Table 3: Survey Responses by Training Type	
Training Type	Survey Respondent Rate
Adult Basic Education/literacy services	3%
Apprenticeship/On-the-Job Training	7%
Occupational/vocational training	43%
Associate degree	6%
Bachelor's degree or higher	7%
High school diploma/equivalency	2%
Two or more types	15%
Other	16%

PA CareerLink® Staff Key Informant Interviews (January – February 2022)

Nine of the 9 required PA CareerLink® staff in the solicitation were interviewed across the four regions to understand their experience and familiarity with the FAFSA and to hear their perceptions of the connection between student financial aid and the PA workforce system. Interviewees were identified based on their representation of regions and geography type as well as through project partners' input. These interviews were recorded through Zoom and transcribed through Rev. Interviews by region are documented in Table 4.

Table 4: Staff Interviews by Region			
Region	County	Geography	Number of Interviews
Northwest	Erie	Suburban	1
	Mercer	Rural	1
North Central	McKean	Rural	1
Southwest	Pittsburgh	Urban	1

	Westmoreland	Suburban	1
Southeast	Philadelphia	Urban	2
	Montgomery	Suburban	1
	Chester	Rural	1

Financial Aid Staff Key Informant Interviews (March – April 2022)

Nine of the 12 required financial aid staff (75%) within educational institutions were interviewed across the four regions to understand their experience and familiarity with serving workforce participants in their programs and to hear their perceptions of the connection between student financial aid and the PA workforce system. Repeated unsuccessful attempts were made among project staff and partners to reach more schools for interview. Interviewees needed to reflect private, public, and trade institutions as well as community colleges, and there needed to be representation from each geography type. Programs for interview were identified through analysis of IPEDS data to identify available programs in each region. Programs were then chosen based on identifying a diverse group of program types, and final decisions were made through input from project partners and stakeholders. These interviews were recorded through Zoom and transcribed through Rev. Interviewees reflected the following educational institutions and regions documented in Table 5.

Table 5: Institution Interviews by Region				
Region	Category	Institution Type	Geography	Institution
Northwest	Public/State	2 Year	Suburban	Erie County Community College
North Central	Public/State	4 Year	Rural	University of Pittsburgh-Bradford
Southeast	Public/State	2 Year	Suburban	Bucks County Community College
	Public/State	2 Year	Suburban	Montgomery County Community College
	Public/State	2 Year	Urban	Reading Area Community College
	Private	2/4 Year	Urban	Peirce College
Southwest	Public/State	2 Year	Rural	Butler County Community College

Table 5: Institution Interviews by Region				
Region	Category	Institution Type	Geography	Institution
	Public/State	4 Year	Rural	Slippery Rock University
	Private	Trade	Suburban	All-State Career School

Data Analysis

Data collected from Qualtrics and Rev were imported into Microsoft Excel and analyzed for trends and themes. Descriptive statistics, such as frequencies, were utilized. Quotations are provided without alteration.

Limitations

Beyond the limitations noted above around the diversity of respondents, there were other limitations with recruitment for some of the project activities. Participant recruitment for the survey was conducted through workforce development staff. While project partners discussed goals for the data collection, including a desire for random outreach as long as interviewee requirements were met, ultimately, researchers are not aware of methods used to invite participants to the survey. Staff were extremely responsive and helpful in conducting outreach. However, there were delays due to the inability to complete recruitment on time for the survey. Participant interviews were conducted only with those who indicated they were willing on the survey, and project partners conducted this outreach using contact information provided in the survey. However, it was difficult to meet the required number of participants in the desired timeframe, and CSW was unable to reach one last participant from an urban region to interview.

It was also difficult to schedule financial aid staff interviews, and only 9 of the desired 12 were conducted. Repeated attempts were made across project partners and stakeholders to connect researchers to financial aid staff, but they were unsuccessful.

Without any easy way to differentiate between FAFSA-eligible occupational programs in the survey, associate and bachelor's degree programs were used a proxy for understanding participants' fit with FAFSA or financial aid counseling or services. This is a limitation in understanding if survey and interview participants may have wanted or should have received this counseling.

It should be noted that data collection was conducted in four regions of Pennsylvania with the number of responses outlined in the solicitation. However, these four regions and response numbers are not representative of all workforce participants and stakeholders across the entirety of the commonwealth or even the region, and this should be kept in mind when reviewing findings and the resulting recommendations.

Summary of Survey and Interview Results

PA CareerLink® Training Participants' Feedback

CSW surveyed 129 PA CareerLink® training participants across four regions and interviewed 36 of those training participants to learn more about their experiences with receiving PA CareerLink® services and accessing financial aid opportunities.

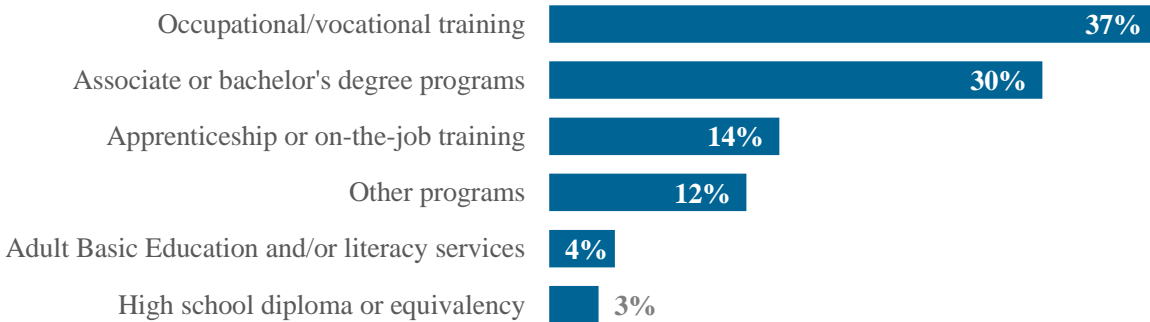### PA CareerLink® Services and Training

Participants entered PA CareerLink® sites with a range of training interests, including diverse training programs and program lengths. Half of survey participants (54%) were interested in any type of training/education, including either short or long-term, when they first began receiving services. A third were only interested in short-term job training or education, and 12% hoped to enter a job right away. Two-thirds of interviewees said they developed an interest in a specific program on their own, outside of PA CareerLink® sites. About 20% chose their training after discussing their options with PA CareerLink® staff. Information Technology and Licensed Practical Nurse programs were particularly popular.

Most participants (70%) were not interested in pursuing degree programs (Figure 1). Without any easy way to differentiate between FAFSA-eligible occupational programs in the survey, associate and bachelor's degree programs were used a proxy for understanding participants' fit with FAFSA or financial aid counseling or services. This is a limitation in understanding if survey and interview participants may have wanted or should have received this counseling, as many occupational programs are FAFSA-eligible, and the Governor's goal includes industry-recognized credentials.

Figure 1: When considering job training and education, 70% of survey participants were not interested in degree programs.
Average percentage of survey participants by type of training or education

Type of training or education	Percentage
Occupational/vocational training	37%
Associate or bachelor's degree programs	30%
Apprenticeship or on-the-job training	14%
Other programs	12%
Adult Basic Education and/or literacy services	4%
High school diploma or equivalency	3%

Those who were not interested in degree programs stated they were mostly concerned about the cost of a degree (25%) or other costs beyond tuition (25%). Of those who were not interested in degrees, 57% would have been interested if help with costs were provided. Notably, a few interviewees said they were not aware PA CareerLink® sites offered services related to degree programs.

Most participants viewed PA CareerLink® services favorably. About half of the interviewees received assistance tailored to the programs they wanted to hear about. Anecdotally, a few participants stated they felt program timing drove the information they learned about through PA CareerLink® rather than connection to their interest. Almost all interviewees said that PA CareerLink® staff covered all the options they wanted to hear about. All interviewees who were asked said they have engaged or would continue to engage with PA CareerLink® for support navigating or staying in their program.
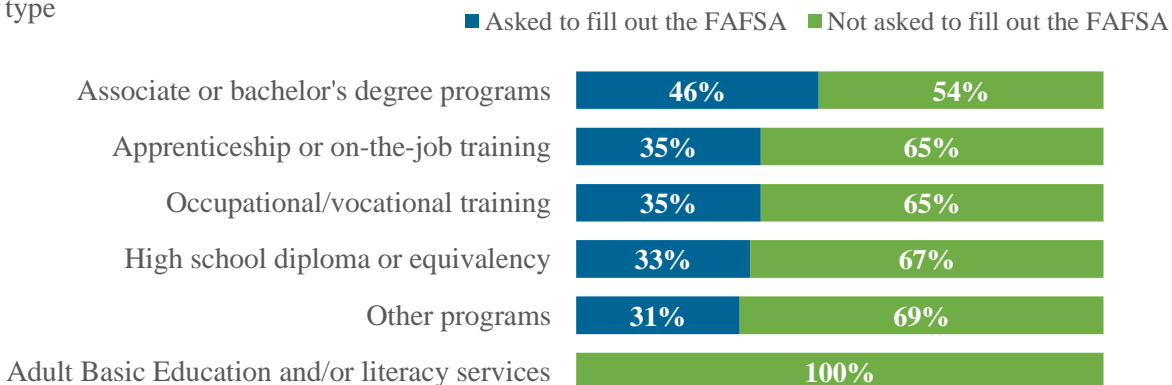
FAFSA Experiences

Participants were generally familiar with the FAFSA and types of financial aid.
About 85% of interviewees said they were familiar with the FAFSA, and most noted they were familiar before seeking PA CareerLink® services. About two-thirds said they were made aware of the types of financial aid available (grants, loans, scholarships) either while receiving services or from previous experiences. A large majority noted they were aware that some aid can include loans that accrue interest and require repayment.

Over half of participants overall (67%) were not asked to fill out the FAFSA while seeking PA CareerLink® services. And, over half of participants who said they *were initially interested in degree programs* were not asked to fill out the FAFSA. For survey participants who indicated that they *were actually pursuing a degree*, only 46% noted they were asked to fill out the FAFSA (this does not take into account if participants already had maxed out their aid previously) (Figure 2).

Figure 2: Less than half of of participants pursuing a degree program were asked to fill out the FAFSA.
Average percentage of survey participants asked to fill out the FAFSA by training type

■ Asked to fill out the FAFSA   ■ Not asked to fill out the FAFSA

Training type	Asked to fill out the FAFSA	Not asked to fill out the FAFSA
Associate or bachelor's degree programs	46%	54%
Apprenticeship or on-the-job training	35%	65%
Occupational/vocational training	35%	65%
High school diploma or equivalency	33%	67%
Other programs	31%	69%
Adult Basic Education and/or literacy services		100%

Of the participants who were asked to fill out the FAFSA, 90% did fill it out.
Twelve percent of those participants were assisted by PA CareerLink® or other financial aid staff. Most interviewees noted they did not receive any support with filling out the FAFSA. Those that were offered support received it from financial aid staff within their education or training program. A majority of interviewees said there was no additional support they desired throughout the FAFSA application process. A few noted they would have liked a better overview or in-depth explanation of the FAFSA or more assistance understanding the financial implications of receiving financial aid.

Most participants (75%) who were not asked to fill out the FAFSA did NOT want the opportunity to do so. Nearly half of survey participants who were not asked to fill out the FAFSA had already filled it out at another time.

Most participants who filled out the FAFSA felt it was "easy" or "neither easy nor difficult" (Figure 3). Fifty-four percent of survey participants noted the FAFSA process was clear and simple. For those who experienced challenges, they stated, "finding it difficult to find the information needed" (17%), "difficult to understand forms" (12%), and the process "took longer than expected" (11%). When asked about challenges they faced with filling out the FAFSA, interviewees expressed concerns about FAFSA policies, particularly regarding the need for parents' involvement and needing to provide tax information.

Figure 3: Almost half of participations who filled out the FAFSA, either while receiving PA CareerLink® services or on their own, felt it was somewhat easy or extremely easy.
Average percentage of survey participants by difficult rating

Somewhat difficult or extremely difficult, 20%	Neither easy or difficult, 34%	Somewhat easy or extremely easy, 46%

Most participants who filled out the FAFSA were approved for some type of financial aid. Eighty-three percent of survey participants were approved for financial aid, and roughly half of those participants are using the aid to pay for education or training they are receiving through services at PA CareerLink® sites. Most interviewees were able to identify the source and/or type of funding they are using (e.g., "a grant through PA CareerLink®," "a donor," or "a Workforce Development Board grant"). Most survey participants and interviewees who were not approved for financial aid were aware of the reason for their denial. The most common reasons participants were denied financial aid included reaching the cap on financial aid and outstanding debt or defaulted loans.

Interview participants noted mixed experiences when asked if they had support to understand the process of accepting and using their financial aid package. Some said they received general, automated information (e.g., a letter in the mail or an e-mail with online resources), while others said they sought help from the financial aid office in their program. One interviewee said they did research on their own, while another said they wanted a better rundown of the process.

PA CareerLink® Staff

CSW interviewed nine PA CareerLink® staff across four regions to understand their experience and familiarity with the FAFSA and to hear their perceptions of the connection between student financial aid and the PA workforce system. Frequencies are not provided in this section due to low interview numbers.

PA CareerLink® participant intake and enrollment process does not always necessitate FAFSA discussion or completion. PA CareerLink® staff interviewees were all asked to describe their process for determining what services, education, training, and funding participants may receive. All staff detailed similar intake, assessment, and orientation processes, although the exact forms filled out may have different names from site to site, and the type of staff conducting specific processes differed as well. People interested in PA CareerLink® services participate in an initial intake in which their demographic information are gathered and entered into the PA CareerLink® website (CWDS) to create a participant profile.

All PA CareerLink® sites we spoke with have moved towards implementing a digital intake process. Due to the COVID-19 pandemic, there was and is a high volume of customers engaging with PA CareerLink® virtually rather than in person. Sites interviewed referenced using the new PA Secure system to have customers upload and sign documents safely. While sites interviewed noted already using the new digital intake system, all sites in Pennsylvania will adopt the process in 2023. Responses were mixed about whether the new digital process was better than in person. It seemed to depend on the participant and their digital literacy skills and comfort level. About half of staff interviewees said that the digital process was

helpful and expedited the overall time intake and enrollment took, while the other half said not being in person actually made the process longer and more difficult.

Participants receive an orientation to the full scope of PA CareerLink® services and programs available. Participants then work with PA CareerLink® staff (workforce advisors, case managers, employment specialists) to identify potential employment barriers (such as criminal background, daycare needs, no high school diploma, etc.), complete required assessments, and review eligibility requirements. All of this informs the participant's Individualized Employment Plan (IEP)[5] which is completed jointly by PA CareerLink® staff and the participant. The IEP outlines the participant's employment goals, achievement objectives, and strategy for PA CareerLink® training and/or career services to meet the goals and objectives, including training.

PA CareerLink® participants with an IEP that includes occupational training are then considered for a Workforce Innovation and Opportunity Act (WIOA) Title I Individual Training Account (ITA) to help pay for training and services. WIOA ITA funding may be provided to unemployed adults and dislocated workers who are PA residents and have been assessed as needing and ready to receive training.[6] ITAs are only approved for skills training programs that are on Pennsylvania's Eligible Training Provider List (ETPL).[7] For example, programs on the ETPL include occupational skills training, entrepreneurial training, skill upgrading and

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[5] There are two separate documents, IEP or ISS (Individual Service Strategy), that are utilized depending on whether the participant is enrolled in the Adult/Dislocated Worker program (IEP) or the Youth program (ISS). Out-of-School Youth (OSY) between ages 18-24 are also eligible to receive ETPL training through an ITA.

[6] Philadelphia Works (2015) Online. Available at: http://www.philaworks.org.

[7] Pennsylvania PA CareerLink® (n.d.) Online. Available at: https://pacareerlink.pa.gov.

retraining, and private sector training. ITA funds can be used for tuition and related fees. They can also be leveraged to cover the related technical instruction (RTI) component of a registered apprenticeship. Whether ITA funds can be used to pay for instruction leading to a bachelor's degree or higher depends on the regulations of the local workforce board. For example, Philadelphia Works[8] and Pittsburgh's Partner4Work[9] ITA policies state that ITAs cannot be used for instruction leading to a bachelor's degree or above.

Additional forms are completed to map out total costs of the training program selected as well as all funding methods that will be used in addition to the ITA. All interviewees noted that they had documentation for ITA vouchers and collected similar information (although the names of form and layouts differed by PA CareerLink®).[10] If the ITA would not cover the full cost of a program, PA CareerLink® staff work with participants to account for how they would pay the remainder, which included identifying if they would apply for student financial aid such as a Pell grant, loans, etc. For most PA CareerLink® staff, this was where the FAFSA and student financial aid came into the process: after discussing ITA funding, not before, even though WIOA does say that participants in qualifying programs must apply for Pell and other appropriate grants. Some PA CareerLink® staff reported that many of their participants chose programs based on whether they were covered by the PA CareerLink® ITA cap.

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[8] Philadelphia Works (2015) Online. Available at https://philaworks.org.

[9] Partner4Work (2022) Online. Available at https://partner4work.org.

[10] Form names included "ITA Participant Agreement," "PA CareerLink® Educational Cost Worksheet," and "ITA Tuition Support Form."

PA CareerLink® staff do not determine eligibility for student financial aid, which may be a factor in why they do not turn to it as a primary funding source for participants' postsecondary education or training. Unlike ITAs and other sources of workforce development funding, PA CareerLink® staff do not determine eligibility for student financial aid. This is done through the US Department of Education, using sophisticated formulas and eligibility calculations based on a potential student's (and often their family's) income and financial circumstances to determine how much they should pay for college and how much aid they might receive. Turnaround for eligibility determination can be a few weeks. Complex rules also govern program eligibility. Programs eligible for funding include those that meet requirements at higher education institutions, proprietary or postsecondary vocational institutions, for-profit institutions, and public and private nonprofit institutions.[11]

After the US Department of Education determines what the student is expected to pay toward their education ("expected family contribution") and what aid the student might receive, the results are sent to the college(s) the student is considering attending and to the student. The college(s) then conduct more detailed eligibility analysis based on the actual program the student is intending to enroll in and work with the student directly on an aid package.

This slow eligibility determination process for student financial aid may discourage PA CareerLink® staff from utilizing this resource as a primary source of aid. PA CareerLink® staff are directly involved in determining eligibility for ITAs and other workforce funding, making it

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[11] For additional information on eligibility, refer to the *2021-2022 Federal Student Aid Handbook*.

easier and quicker to tap into these resources in a timely manner for adult PA CareerLink® participants who want to access skills, credentials, and jobs relatively quickly.

PA CareerLink® staff have more personal than professional knowledge of completing the FAFSA. All PA CareerLink® staff interviewed expressed having personal rather than professional knowledge of the FAFSA. Staff referred to their own experiences filling out the FAFSA for themselves or for their children. If the FAFSA and student financial aid were pursued by a participant, usually the colleges and not the PA CareerLink® helped with the application.

One PA CareerLink® staff member interviewed was very familiar with the FAFSA and their PA CareerLink® had institutionalized the FAFSA as part of its policies and approach with participants. They noted that about 60-70% of their participants fill out the FAFSA, but that even still, the colleges usually provided more detailed support on the FAFSA. PA CareerLink® staff in this region do help participants if they are asked, and staff have attended Pennsylvania Higher Education Assistance Agency[12] (PHEAA) workshops and receive their newsletters.

PA CareerLink® staff report high workloads and staff turnover, causing concern about any potential new additions to their role; this can be a barrier to further leveraging student financial aid. Initially, many of the PA CareerLink® staff were nervous about being asked about the FAFSA. Several interviewees expressed that they are already stretched thin and worry about adding "FAFSA expert" to their role. It is important to note that the interviewer did not suggest staff would be asked to become FAFSA experts, and this was reiterated in

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[12] PHEAA provides a range of services to learners looking for support filling out the FAFSA; however, many of their services are for traditional aged college students.

interviews. Their assumption is indicative of their current workload and limited bandwidth which often leads to hesitancy to take on new tasks. This was reinforced by staff discussing their actual caseload as well as the mental burden that comes with their job. One interviewee noted that "things change constantly. Some staff get overloaded and burned out... there's been quite a bit of turnover." PA CareerLink® staff interviewed also acknowledged that, although they are not clinicians, since they have a trusted relationship with participants, they often hear about different challenges faced by participants such as homelessness, poverty, and abuse. "You hear everything. You hear their life story."

There was some defensiveness as well as pushback about the potential added work that discussing student financial aid with participants would bring, including one interviewee wondering, "how much should workforce staff be involved in FAFSA and student financial aid?" PA CareerLink® staff workload can be a barrier to leveraging student financial aid with participants. Despite this, most PA CareerLink® staff were interested in learning more about the FAFSA and student financial aid to be able to better coach and support their participants.

Staff expressed a lack of need or incentive to have participants complete the FAFSA and apply for student financial aid based on already available funding or type of training. PA CareerLink® staff also expressed that there was not a need for the FAFSA due to the availability of workforce funding. Through federally funded WIOA ITAs, PA CareerLink® participants receive $4,000-8,000 per participant for occupational skills training depending on the region (versus participants only receiving job search assistance). One PA CareerLink® staff stated, "Pennsylvania doesn't really rely on FAFSA since they have so many great programs like ITAs and EARN" (the Employment, Advancement, and Retention Network, the name of

Pennsylvania's Temporary Assistance for Needy Families program). Some PA CareerLink® staff reported having additional funds per participant based on grant funding such as the Economic Transition Grant, which was funded under the WIOA National Dislocated Worker Grant. The goal of this funding was to cover training costs and provide comprehensive services.

Most often the programs available and/or that participants choose are below the ITA spending cap. When participants did fill out the FAFSA it was a situation where their chosen program cost more than the ITA limit, so they had to make up the difference. Staff acknowledged that often participants would change programs to fit within the ITA spending cap. Staff also said that most workforce programs are non-credit and/or short-term, so they assumed that these programs were not eligible for student financial aid.

Interviewees were asked which degrees, certificates, and training programs they typically discussed with participants and which programs participants were most interested in when they began their services. Sometimes participants come to the PA CareerLink® with a specific program and occupation in mind and other times staff go over the programs with them on the ETPL. Commercial Driver's License (CDL) programs are by far the most popular among PA CareerLink® participants, with all interviewees citing CDL as the most requested training. Interviewees stated a few reasons for CDL's popularity: CDL programs tended to be shorter, trainings were covered by the ITA voucher, it is in high demand, and yearly salaries start at $50,000. Information Technology, Healthcare, Building Trades, and Manufacturing were also popular for training. Specific healthcare occupations cited were Medical Billing and Coding; Emergency Medical Technician (EMT); Patient Care Technician; Nursing: Certified Registered Nurse (CAN), Licensed Practical Nurse (LPN), Registered Nurse (RN); and Phlebotomy.

Popular Building Trades careers noted were Heating, Ventilation, and Air Conditional (HVAC) Technician, Electrician, Construction, and Welding, while Computerized Numerical Control (CNC) machining was listed for Manufacturing.

A few PA CareerLink® staff noted that the popular occupations in their county such as the building trades did not require postsecondary education and, therefore, the FAFSA was not needed. However, many construction jobs require apprenticeship programs which are costly and can be financial aid-eligible. Many staff also acknowledged that often participants are looking for the quickest way to get a job— programs over one year in length tend to be more expensive, and the time and financial commitment can be too significant for participants.

Outstanding student debt, money owed to colleges, and lack of credit transfer are more significant barriers to accessing and maintaining student financial aid than accessing and completing the FAFSA. FAFSA access and completion are often not the most significant barrier to PA CareerLink® participants leveraging student financial aid. PA CareerLink® participants face more complex challenges including outstanding student debt, unpaid balances to colleges, and college credits that do not transfer between colleges. According to PA CareerLink® staff interviewed, many PA CareerLink® participants have had some previous postsecondary experience and still have associated debt or the memory of bad experiences which can prevent participants from wanting to attend college and apply for student financial aid again. Often, PA CareerLink® participants need to resolve past college debt before they can be cleared to apply for more student financial aid. Related, unpaid balances owed to colleges pose a barrier to re-accessing student financial aid. If a student owes a balance to a college, the college often will not grant credit for courses completed until the balance is settled.

Another more nuanced barrier to PA CareerLink® participants re-accessing student aid is their perception of "being burned" by the higher education and student aid systems in the past. This can happen when college credits they have taken at one (or more) college(s) do not transfer to other colleges. Participants can feel they have wasted time and money already pursuing a degree and are less likely to want to attend college and apply for student financial aid again.

Almost 80% of PA CareerLink® staff said they did have a partnership with one or more financial institutions (such as Clarifi, Open Hearth, Financial Empowerment Centers, First Commonwealth, and local banks). However, those interviewed were not sure if their scope went beyond basic financial support like monthly budgeting to include student financial aid and addressing these types of more complex challenges. Thirty percent of staff said that their PA CareerLink® had dedicated financial staff onsite to do workshops and advising, and those that did not have staff onsite expressed that this would be helpful.

PA CareerLink® assumptions about adults not attending higher education are a barrier to leveraging student financial aid for these students. A majority of responses from PA CareerLink® staff when first asked about the FAFSA and student financial aid revealed an assumption about postsecondary students being youth graduating from high school. A statement from one PA CareerLink® interviewee captured this widespread perspective well: "No one has ever asked for help with the FAFSA—I'm usually dealing with older 30+, not kids." Some PA CareerLink® staff mentioned that the youth-focused staff at their sites may know more about the FAFSA. We frequently heard from PA CareerLink® staff (all but one was on the adult side) that their participants do not really ask for help with the FAFSA, and from their perspective, it does not seem necessary to talk with adult PA CareerLink® participants about filling out the FAFSA.

When PA CareerLink® participants are applying for student financial aid, typically the college helps them to complete it and answer any questions.

There is significant room for improvement regarding how PA CareerLink® staff and college student aid staff work together to best leverage the variety of postsecondary education and training financial supports available. One PA CareerLink® staff member interviewed is located on a community college campus and said that they still have a hard time integrating and informing college staff about PA CareerLink® services. Colleges have a preconceived notion about who to send to PA CareerLink® sites, i.e., only those who earn low incomes. This PA CareerLink® staff said they would rather colleges send everyone to them, and then PA CareerLink® staff can do an assessment for eligible services and supports. This could provide a capacity challenge though that needs to be considered and addressed since the PA CareerLink® system and staff stated they already have full caseloads. As noted in the previous section, PA CareerLink® participants also were not fully aware of the full range of PA CareerLink® services provided, including helping with degree programs and understanding their cost/funding.

FAFSA data collection practices vary across PA CareerLink® sites. For a few interviewees, FAFSA data collection was a nonissue or not relevant since they reported that none of their participants are in training right now or none "had to fill out the FAFSA." Based on staff interviews (which did not include staff responsible for their PA CareerLink® site's data reporting), there were different approaches to tracking information on PA CareerLink® participants applying for student financial aid and what financial aid students received. Data are collected but not in a manner to allow for aggregation across PA CareerLink® sites or the

workforce system. For example, some mentioned entering FAFSA data into the Commonwealth Workforce Development System (CWDS), and others reported entering it into a cost worksheet that details how participants are paying for training programs. Additional report examples and data information were requested from interviewees but not provided. While costs are measured, there is no broader mandate system wide for student financial aid data collection and reporting. Also, for PA CareerLink® sites that do input FAFSA and student financial aid data in the CWDS, there seemed to be limitations on what they could do with that data and what reports, if any, they were able to run. System-wide, without a consistent process for collecting these data, it is not currently possible to, for example, disaggregate or analyze data understand who is receiving financial aid and identify systemic inequities in financial aid receipt.

College Financial Aid Staff

CSW interviewed nine financial aid staff within educational institutions across four regions to understand their experience and familiarity with serving workforce participants in their programs and to hear their perceptions of the connection between student financial aid and the PA workforce system. Frequencies are not provided in this section due to low interview numbers.

The FAFSA process and support for PA CareerLink® participants is largely identical to broader population. Financial aid staff indicated that they do not have specific protocols in place to support PA CareerLink® participants specifically. Most financial aid staff indicated that they may not know a student is a PA CareerLink® participant when they begin the FAFSA process. As with traditional students, most financial aid staff stated that PA

CareerLink® participants are encouraged to fill out the FAFSA to determine their eligibility for federal and state aid. Therefore, largely the process for PA CareerLink® participants and the broader student body are identical. According to resources from the US Department of Education, the broad process is as follows:[13]

1. The financial aid staff determines the student's cost of attendance (COA) at that school, based on their program of study (tuition and fees, the cost of room and board or living expenses, the cost of books, supplies, transportation, loan fees, and miscellaneous expenses (including a reasonable amount for the documented cost of a personal computer); an allowance for child care or other dependent care; costs related to a disability; and/or reasonable costs for eligible study-abroad programs

2. The financial aid office then considers the student's Expected Family Contribution (EFC), as determined by the US Department of Education.

3. The student's EFC is subtracted from the COA to determine the amount of need and subsequently, the amount of federal aid provided, up to aid caps.

Many financial aid staff indicated that the funds provided by PA CareerLink® are then factored in on "the backend," meaning that PA CareerLink® participants receive their student financial aid package and then their WIOA funds are applied to cover the remaining costs. Note: this is the opposite of how the PA CareerLink® staff described the sequencing of workforce funding and student financial aid. The student financial aid packages students receive after

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[13] US Department of Education, Federal Student Aid (n.d.) Online. Available at: https://studentaid.gov.

completing the FAFSA include federal Pell Grants, federal student loans, state grants, private student loans, scholarships, and other funding sources available to the institution. Financial aid staff that sought to support PA CareerLink® participants in particular viewed themselves as "facilitators" of aid, understanding that PA CareerLink® participants may be in unique situations of financial difficulty and may benefit from staff looking for aid sources that would lessen a student's debt load. In recent years this includes the leveraging of Higher Education Emergency Relief Funds (HEERF) that were established by the federal government in response to the COVID-19 pandemic. These funds were allotted to educational institutions directly and allowed them broad discretion in how the funds were disbursed.

Financial aid staff frequently indicated that regulatory and administrative burdens inhibited their ability to leverage student financial aid to support PA CareerLink® participants. Many institutions stated that there were regulatory and administrative burdens that deterred them from effectively supporting PA CareerLink® participants with accessing federal student financial aid. The burdens stated included the time requirements to grant credit and the administrative burden of verifying PA CareerLink® participants' WIOA funds. Some financial aid staff stated that often times it was easier and faster to approve a student for federal aid and loans, rather than the funding the PA CareerLink® site provided. Most financial aid staff indicated that WIOA funds are leveraged after the FAFSA process is completed and the participant's aid package is completed. Staff highlighted that they sometimes struggle with the verification process for WIOA funds, finding the process more burdensome and slower than the standard aid process the institution uses for the broader student body. The financial aid

administrators indicated that this delay may cause students to potentially forgo leveraging their potential WIOA funding in lieu of the federal aid provided.

In addition, administrators said that "nontraditional" students and adult learners may be less willing than traditional students to share the data the FAFSA requires, hesitate to incur student loan debt, or struggle with collecting and verifying their data. This can result in students either not receiving federal aid or seeking less favorable financial options.

A number of the institutions also stated that the clock hour or credit hour requirements of their curricula and the courses the institutions offer are too long to access the Pennsylvania Targeted Industry Funds (PA-TIP) that could support PA CareerLink® participants.

Financial aid staff are aware of PA CareerLink® sites but do not work with the workforce system closely. Financial aid staff consistently displayed awareness of PA CareerLink® sites, but few had meaningfully engaged with them. For financial aid staff who had interacted with PA CareerLink® sites, the collaboration largely depended on relationships among individual staff. A handful of institutions had sought meaningful connection and established dedicated staff to coordinate with their local PA CareerLink® site and guide their customers through the financial aid process. However, in most cases there were either no financial aid staff dedicated to PA CareerLink® coordination, or the relevant PA CareerLink® staff member was not engaged with the financial aid office directly. Many financial aid staff indicated that their institution had staff who may work more closely with PA CareerLink® sites, but those dedicated staff were rarely the financial aid administrators or financial aid staff.

Financial aid staff indicated that PA CareerLink® participants typically are not enrolled in for-credit programs. When asked during interviews, financial aid staff indicated

that only a handful of PA CareerLink® participants were engaged in for-credit programs. This was a consistent trend among each of the institutions with the exception of trade schools, which worked closely with their local PA CareerLink® site to receive and refer customers. The differentiator would appear to be the programming length and curricula offered, as well as the level of financial aid assistance available.

Where collaboration occurs between financial aid and PA CareerLink® staff, aid is targeted towards shorter term programs. Institutions that had a working relationship with their local PA CareerLink® site indicated that PA CareerLink® participants tend to prefer shorter-term programs. Institutions that offered shorter programs were more likely to have connections to their local PA CareerLink®. When asked, financial aid staff stated that this is likely due to the regulatory barrier between federal student aid eligible for-credit programs and the noncredit shorter-term programs.

Solutions and Recommendations

Findings from the national scan, survey, and key informant interviews identified two sets of recommendations: (1) programmatic and (2) policy and systems change recommendations. The programmatic recommendations are changes that PA CareerLink® sites and postsecondary institutions could implement more immediately, while the policy and systems change recommendations represent longer-term strategies that would be implemented at the macro level within Pennsylvania.

Programmatic Recommendations

These programmatic recommendations aim to foster greater connection among system stakeholders and to establish a foundation on which broader systemic changes can be enacted.

1. **PA CareerLink® sites should integrate student financial aid into their processes more deeply and more consistently.**

WIOA states that funding for training must come from other sources first. Yet, our research found that most PA CareerLink® staff leverage ITAs as the first source of funding for training and not all PA CareerLink® participants are asked to fill out the FAFSA or made aware of student financial aid beyond WIOA sources. This was true even though there are many Pell grant eligible occupational trainings on the PA CareerLink® website.

PA CareerLink® staff should focus more on leveraging student financial aid as a primary source of funding prior to ITAs and other workforce development funding. Student financial aid is complex, and it can be a heavy lift to become expert in it; therefore, we recommend PA CareerLink® staff understand the basics of student financial aid programs (as the training in this

project was designed for) and lean heavily into creating working partnerships with others in their region and the commonwealth that are experts on these systems, i.e., college financial aid staff and PHEAA Higher Education Access Partners.

2. **Provide ongoing FAFSA trainings and regular communication updates to PA CareerLink® staff on FAFSA developments**

Frontline workforce staff in PA CareerLink® sites say they are spread thin and do not have the time to become FAFSA or student financial aid experts, which is not necessary given the system already has student financial aid experts, i.e., the Pennsylvania Higher Education Assistance Agency[14] and their Higher Education Access Partners. PA CareerLink® staff need only to learn enough to better coach their participants and refer them to student financial aid experts, particularly for more complex student aid barriers such as student debt remediation. The trainings developed through this project by KayLynn Hamilton include the right level of information for PA CareerLink® staff, and it is recommended that a process for continuing training after this project be developed to reach all PA CareerLink® staff as well as address PA CareerLink® staff turnover as well as routine updates and changes to the FAFSA[15] and student financial aid processes. Ongoing training and communication efforts should highlight and provide technical assistance on particular programs that help support adult learners in postsecondary education. For instance, the Ability to Benefit (ATB) provision of the federal student financial aid program provides students without a high school diploma or equivalent

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[14] Pennsylvania Higher Education Assistance Agency (n.d.) Online. Available at: https://pheaa.org.
[15] In October, institutions have to change their systems to match changes in the US Department of Education's formulas and other systems, which may take a couple of months. For example, the 2020 FAFSA Simplification Act eliminated the prohibition against students incarcerated in a federal or state penal institution receiving a Pell Grant.

credential with federal student financial aid eligibility if they can "prove their ability to benefit"

from college through one of three methods: pass a US Department of Education-approved test,

earn six credit hours *sans* federal aid, or follow a state-determined process. This provision is

especially relevant to adult PA CareerLink® participants lacking a high school diploma or

equivalent credential, but who are seeking access to federal aid to pursue postsecondary

education. This provision can and should be leveraged to help them gain access to student

financial aid.[16]

3. **The Pennsylvania workforce development system should implement and incentivize more formalized partnerships between the workforce development system and PHEAA & Higher Education Access Partners at the regional and local levels.**

PHEAA can be a significant resource and asset for the workforce development system.

Several PA CareerLink® staff mentioned PHEAA, but only a couple knew what it was or had

close relationships with PHEAA or had their staff attend PHEAA workshops or receive monthly

newsletters. PHEAA has Higher Education Access Partners (Access Partners)[17] dedicated to

providing outreach in each county. Frontline workforce staff do not have the capacity or

authority to make formal partnerships with PHEAA but would benefit greatly from a partnership

organized at a higher level. This could be through a state level partnership organized by BWDA

or another entity (e.g., PWDA) or through local workforce boards in each county. Partnerships,

at a minimum, could: (a) ensure regions are aware of local contacts and their information; (b)

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[16] For more information on Ability to Benefit, see the Council on Adult Basic Education's two-page flyer and the World Education/National College Transition Network's Ability to Benefit webpage.

[17] Pennsylvania Higher Education Assistance Agency (n.d.) Online. Available at: https://pheaa.org.

include regular check-ins/communication to provide workforce staff with any updates on student financial aid processes; (c) provide details on the partnership in each system's new hire orientation and organizational policies; and (d) provide PHEAA access to workforce staff that can ensure materials are inclusive for adult learners. Access Partners by county are listed under "K-12 Counselors," indicating assumptions made by PHEAA about who college students are. Institutionalizing partnerships will ensure that good practices are shared both ways and are not one-off or reliant upon certain individuals.

4. **Leverage and expand financial resources within PA CareerLink® sites to include student financial aid and debt resolution and management**

    Research revealed that many PA CareerLink® participants may have previous experience with postsecondary education and student financial aid debt and can have more complex financial situations than younger students filling out the FAFSA and attending college for the first time. As a result, financial services and supports to navigate and mitigate financial barriers are critical for adult learners. Some PA CareerLink® sites already have varying levels of financial supports through partnerships. However, PA CareerLink® staff were not always sure if the financial counseling available extended to student financial aid access and problem resolution. It would be ideal to have dedicated financial staff onsite at the PA CareerLink® capable of helping participants address complex student debt challenges or access to financial services through partnerships. Partnerships also take time to build. Statewide and/or regional partnership agreements through the local workforce development boards would greatly support frontline staff and ensure consistent access to financial services. A few PA CareerLink® participants noted that they would have liked a better overview or in-depth explanation of the

FAFSA as well as more assistance understanding the financial implications of receiving financial aid.

5. **Convene college financial aid directors to discuss how to help more adult students access postsecondary education and how to work more closely with PA CareerLink® sites toward this goal**

The postsecondary educational institutions interviewed varied widely in their coordination and connections with their local PA CareerLink® site. In addition, while many institutions expressed interest in supporting PA CareerLink® participants, their knowledge and experience on the regulations and best practices varied. Some financial aid directors were well-versed in the particular needs of PA CareerLink® participants. Financial aid staff across the commonwealth should be convened to develop a more robust understanding of the needs of PA CareerLink® adult students, and how to leverage student financial aid for this population of students. Such a convening would allow education practitioners to share their knowledge and ideate further innovations, including how to help PA CareerLink® participants cover their full costs of attendance including room and board in addition to tuition, fees, books, supplies, and equipment, etc.

Policy & Systems Change Recommendations

CSW's policy and systems change recommendations build on the foundation set above to establish more ambitious reforms that will make Pennsylvania a leader in bridging its workforce development system and student financial aid.

1. **The state and local workforce boards should set policies and expectations to support the above programmatic recommendations.**

Local PA CareerLink® sites are governed by their workforce boards and will need to receive policy guidance and clear expectations in order to pivot toward increasingly leveraging student financial aid for PA CareerLink® participants. To lessen the administrative burden for PA CareerLink® staff with already significant workloads, it is recommended additional financial resources are provided to PA CareerLink® sites to take on this additional set of work.

2. **State and local workforce development boards should consider elevating career coaching/navigation as a key service in PA CareerLink® sites rather than simply connecting participants to short-term training, employment, and funding.**

Analysis of PA CareerLink® sites' intake and service delivery process revealed more of a transactional process of connecting participants to almost pre-determined short-term training programs and funding rather than a holistic process of assisting an individual in considering and building a more significant career plan. This is partly driven by limited time and money in the workforce system overall that prevents PA CareerLink® staff from providing more intensive services to PA CareerLink® participants (and something we see in job centers throughout the country). This process is also driven by a lack of coordination between system partners in the

workforce and education ecosystem. Without an ecosystem of system partners and a culture conducive to career navigation, PA CareerLink® participants may miss out on enrolling in programs that lead to higher quality jobs and family supporting wages.

We recommend that the state and local workforce development boards reprioritize career coaching/navigation as a key service in PA CareerLink® sites. This service can help participants consider education and training options through a broader lens than simply the shortest route to a job or program that is eligible for quick workforce development funding, i.e., ITA-eligible. Expanding PA CareerLink® participants' choices, with a focus toward career pathways with family sustaining wages, would likely expand consideration of programs that are eligible for federal student financial aid. This provides incentives for PA CareerLink® staff to learn more about these programs and forge stronger relationships with colleges and financial aid staff. Most importantly, expanding participants' choices improves their chances of accessing quality, family supporting careers and their opportunity to more fully contribute to Pennsylvania's economy.

3. Set a statewide priority to reskill adult learners/students

Most colleges around the country and in Pennsylvania are seeing a decrease in enrollment in traditional aged students,[18] and thus it is a good time to help postsecondary educational institutions and the workforce development system reimagine today's college student. According to 2019 data, 37% of college students are over the age of 25, and 49% of students are financially independent from their parents.[19] There is already some overlap between PA CareerLink®

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[18] Grawe, N.D. (2018) *Demographics and the Demand for Higher Education*. Baltimore: Johns Hopkins University Press.
[19] Lumina Foundation (2019) "Today's Student." Online. Available at: https://luminafoundation.org.

participants and enrollment in postsecondary education, but there is the potential to increase these numbers and better leverage both the workforce and education systems in Pennsylvania to reskill adult learners/students. In order to see this successful integration, we recommend that the Commonwealth set a statewide priority to reskill adult learners/students specifically. The 2020 Pennsylvania WIOA State plan includes such goals; therefore, this would be a terrific foundation for a broader and higher-level commitment that spans both the workforce development and higher education systems to incentivize and catalyze integration.

4. **Establish a high-level partnership between the Pennsylvania adult and higher education and workforce development systems and a working group to address adult students**

   Once a statewide priority regarding adult learners is set, a high-level partnership and multi-agency working group should be established to learn more about the needs of adult students and work towards ways Pennsylvania can collaboratively support their success in postsecondary educational attainment. The multi-agency working group should include the PA Department of Labor & Industry, PWDA, PA Department of Education, Office of Postsecondary and Higher Education, PHEAA, the Governor's Office, and the Division of Adult Education and related providers. This partnership would build on the knowledge practitioners develop in our previous recommendations and allow policy leaders in Pennsylvania to provide clarity on state-level regulations and push forward successful reforms. Recommendations 5-8 below could be deliverables for this working group.

5. **One of the first challenges a partnership between the Pennsylvania adult and higher education and workforce development systems should tackle is improving college credit transfer systems and credit for prior learning policies.**

   One of the significant barriers reported in this research for PA CareerLink® participants being willing to re-enter the higher education system, apply for student financial aid, and possibly take on more student loan debt, was a lack of college credit transfer. This was both a financial barrier and a psychological one. If the Commonwealth is to meet its ambitious postsecondary credential attainment goals, potential returning students will need to be able to count college credits previously taken and prior learning. State agencies should build upon work previously undertaken on these challenges.

6. **Work towards more robust data collection and utilization in the adult education, higher education, and workforce development systems to get a clearer picture of adult students' experiences**

   Laws such as the Family Educational Rights and Privacy Act (FERPA) and institutional policies in both the higher education and workforce development systems often prevent these agencies and institutions from sharing participant level data. This makes it difficult to use data to better serve these students across systems, to efficiently operate, and to scale joint efforts for improvement. Both systems need to first look at their data collection through an adult student lens and ensure there is consistent data collection across the commonwealth so that aggregate data can tell a statewide story. In addition, the two systems need to coordinate to develop a data sharing agreement to share data on adult students across systems. Finally, the data need to be disaggregated by, at a minimum, race and ethnicity to better assess any inequities. Pennsylvania

should be able to build upon the progress it has made over the years on the development of its longitudinal data system.

7. **Issue two guidebooks--one for student financial aid staff and one for PA CareerLink® staff—to help them understand each other's respective systems and how they can work together to assist workforce participants' access to both workforce development and student financial aid and supports.**

    Since there appeared to be some misconceptions and lack of clarity among both workforce development and college staff about each other's roles, we recommend developing and issuing two guidebooks to complement ongoing trainings of PA CareerLink® staff on student financial aid. One would be for student financial aid staff to explain the PA CareerLink® system and how it can refer and support adult students. The other guidebook would provide the basics of the FAFSA and student financial aid (federal and state) for PA CareerLink® staff. These guidebooks would provide a clear portrait of each system and allow for an integrated crosswalk of the two with strategies to further support adult learners/PA CareerLink® participants. It is likely that the content for these guidebooks can be found in existing literature, i.e., the training PWDA developed for PA CareerLink® staff on student financial aid should provide a good start for a guidebook for this audience.

8. **Develop a toolkit on innovative uses of state and federal financial aid to support adult students, with the audience being both college financial aid staff and workforce development staff**

    Our research revealed some wrong assumptions staff were making about what postsecondary educational programs qualify for what aid. As both the student financial aid and

workforce development systems are very risk averse for fear of losing access to funding, staff in both systems made conservative assumptions about what programs and which students qualified for student financial aid. This unnecessarily cut off some students from aid and from higher quality education and training programs.

To resolve this problem, we recommend that the Commonwealth develop a toolkit that explains more innovative uses of student financial aid to support what may be considered "workforce development programs" and to spotlight examples of staff leveraging both workforce funds and student financial aid funds together to support workforce development participants in high-quality programs that lead to quality jobs and family-supporting wages. One example of such a toolkit is the US Department of Labor brief, *Funding Inclusive Apprenticeships: Strategies for Braiding, Blending, and Aligning Resources,*[20] with its crosswalk of registered apprenticeship components, typical costs, and potential funding sources. Another example is CLASP's *Funding Career Pathways and Career Pathway Bridges: A Federal Policy Toolkit for States,*[21] which describes how staff can leverage various federal resources to support career pathway and bridge programs.

The content of this toolkit also should include ways workforce development staff, student financial aid staff, or others have helped students resolve outstanding student loan debt, i.e., establish a payment plan sufficient to allow for re-enrollment and re-accessing student financial

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[20] US Department of Labor, Office of Disability Employment Policy (2020) Online. Available at: https://dol.gov.

[21] The Center for Law and Social Policy (2016), "Funding Career Pathways and Career Pathway Bridges: A Federal Policy Toolkit for States." Online. Available at: https://clasp.org.

aid. It also should include examples of how students have been able to overcome the barrier of owing college(s) money that prevents them from re-enrolling, i.e., Wayne State University in Detroit and other colleges around the nation have forgiven such debts to the college in order to allow students to reenroll. This toolkit would provide practitioners with concrete examples and best practices that would allow them to confidently implement successful innovations.

Conclusion

This review of the Pennsylvania workforce system's use of student financial aid unsurfaced many areas where improvements could be made to better serve adult learners and workers and maximize all available funding across the system. Research found that workforce participants were often not counseled on the availability of student financial aid, which could expand their training options, and that many workforce staff felt it unnecessary due to the availability of other funding despite WIOA stipulations that other funds must be used first. Research also found that financial aid staff were not as aware or connected to the PA CareerLink® system as possible, leaving a potential gap in coordination for adult college students' access to resources. And there are many opportunities for the system to increase data collection to better provide a picture of who in the workforce system is receiving or not receiving student financial aid. There are also barriers faced by PA CareerLink® participants that are more connected to federal financial aid regulations than Pennsylvania policy. Yet, while opportunities for better coordination exist, research also found a significant number of assets from which the system can build to better strengthen service delivery and resource utilization.

Cohesively integrating the application for student financial aid into workforce processes is a challenge that is not exclusive to Pennsylvania. By leveraging the recommendations outlined, Pennsylvania has the opportunity to not only expand training opportunities for jobseekers, especially adults, and the resources available to them to support those trainings, but can also be a pioneer, leading the way to a thriving workforce and economy that advantages everyone.

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