

[Home](#) > [Featured Articles](#) > [Earning a Degree Without Graduating: Could the Colorado Re-Engaged \(CORE\) Initiative Be a National Template?](#)

Earning a Degree Without Graduating: Could the Colorado Re-Engaged (CORE) Initiative Be a National Template?

By Kimmy Gustafson

Each year, roughly two million students earn a bachelor's degree in the US. Since 2010, the number of students completing public college has increased 15 percent. However, each year there are many more students who do not complete their degrees. In fact, approximately [40 percent](#) of undergraduate students drop out each year.

Unfortunately, most of the students who drop out of college before completing a degree have incurred a significant amount of student loans. Without the increased earning potential from having a degree, students who haven't finished college take longer to pay off their loans and are four times more likely to default.

A survey completed by the Department of Education found that 12 years after incurring student debt, graduates had approximately 58 percent of their original loan balance left. In contrast, those who did not graduate have roughly 84 percent to repay.

In 2021 the Colorado General Assembly passed the Higher Education Student Success Bill (HB21-1330). This ambitious bill included many provisions for improving students' success in obtaining post-secondary credentials.

One unique aspect was the creation of the [Colorado re-engaged \(CORE\) initiative](#), which will retroactively award associate's degrees to students who enrolled in a bachelor's degree program, completed at least 70 credits of college coursework, and didn't earn a degree.

In 2015, Arizona's Maricopa community colleges attempted to address this issue from a different angle. Students who transferred out of community college and into a bachelor's degree, but didn't complete any degree, would retroactively receive an associate's degree in what is called a reverse transfer program. Now, students can complete this process in 15 states.

But Colorado's program of awarding associate's degrees from a four-year institution to students who have dropped out remains unique. Continue reading to learn more about how this can benefit students, how it will be implemented, and what hurdles they are facing.

Meet the Expert: Peter Fritz, Director of Student Transitions and Degree Completion Initiatives



Peter Fritz is the new director of student transitions and degree completion initiatives for the Colorado Department of Higher Education.

Prior to stepping into this role in October of 2021, he spent the past 21 years working in Colorado's K-12 and higher education systems at both the state and local levels. He has experience as a program manager, data analyst, and student affairs administrator. His primary focus is on promoting student engagement and preventing dropout among college and high school populations.

Mr. Fritz earned a master's of education in college student service administration from Oregon State University.

How Colorado is Helping Students Secure Degrees

Professionals in the Colorado Department of Higher Education (CDPH) have been working hard on putting together a plan for implementing this program: "There was an initial data roll done by CDPH

2021, which we're assuming, unfortunately, there's going to be a lot more because of Covid."

He continues, "We would like it to be an automatic conferral. But realistically, students will have to opt in to let the institution know that they want their coursework to be considered for the associate's degree. We haven't gotten there yet in terms of what that system will look like. And most likely, the four-year institutions participating will be determining how they're going to do that. Practically speaking, they have to get updated contact information for the students in case they might have moved.

This program will not only help students who didn't complete their degree in the past but will be available for students moving forward: "The desire will be to both go as far back as ten years to review students who stopped out, and it will be an initiative that will be ongoing so the institutions will continue to look to see which students are eligible and let them know that they can participate if they want to," says Fritz.

Challenges of Adopting the CORE Initiative in Colorado

As with any new statewide initiative, several hurdles must be tackled to implement this program successfully. "There's a little bit of a push at the state level of how soon could we do this and could we do it by this upcoming fall. But there's a couple of things that probably preclude us from being able to do that," shares Fritz.

"One of them is that we have to go through the Higher Learning Commission's [accreditation] process for substantive change." Institutions typically undergo this process when they want to add more advanced degrees such as a master's or a doctorate, but in this case, they would be adding an associate's.

Fritz continues, "it can take as little as six months from beginning to end, but there is a lot the institutions need to do to get ready to undertake that process. They need to pull a lot of data; they have to do a lot of internal deliberation; and the faculty senate needs to sign off on and agree that the institution should offer associate's degrees. Sometimes the Board of Regents would also need to

in the nation—and that if we can do it, do it well, make it work for students, and it works well for the institutions, this could be an example for other states,” says Fritz.

However, some colleges and universities remain hesitant. Fritz shares, “I think that there are a few institutions that are understandably concerned about the message that it sends if they offer an associate’s degree. I think there’s a bit of a concern that they are trying to build their brand as a top-flight institution that offers bachelor’s and above. They are more focused on being able to offer a couple more doctoral programs than they are on being able to award an associate’s degree.”

Fritz still remains hopeful about the prospects of this program: “I think that the legislators were clearly aware of those kinds of concerns when they wrote the legislation because they specified they can’t offer an associate as a standalone program. You can’t be admitted to CU Denver as an associate’s degree-seeking student. It’s only for those that are admitted as a four-year bachelor’s degree-seeking student and then stop out that can qualify for this associate’s degree.”

How Awarding a Degree Based on Completed Credits Can Benefit Students

The overall goal of this program is student success, and there are several ways in which students will benefit in both the long and short term: “I think that from the financial perspective, the research is fairly clear that there are advantages to having an associate’s degree versus just having some college,” says Fritz.

“There has been some research done with employers, and here’s still a premium placed on a degree from their perspective, even if it’s an associate’s degree as opposed to a bachelor’s. So I think there are some advantages in terms of being in the job market and looking for a new job that would come from having an associate’s degree.”

In addition to awarding associate’s degrees, this program aims to re-engage and re-enroll students. “We know that for students who get an associate’s degree, it can be a great leg up for them in terms

Colorado already has established the Colorado Opportunity Scholarship Initiative (COSI) to help students address the financial hurdle of completing a degree. “One of the things all of us will be doing is helping identify those existing COSI grants at the institutions that will be implementing CORE and saying, ‘Hey, make sure that you connecting the dots for students so that they know that they could have this opportunity to decide to come back, enroll and earn their bachelor’s degree,’” says Fritz.

Paying for college isn’t the only hurdle many returning may face. Fritz notes that “beyond the financial aid aspects, there are some issues that the working group is going to need to address to make it easier for those students to come back and get a bachelor’s degree. Some other institutions have done things like waiving enrollment fees or the enrollment process altogether, or they can bump you to the front of the line in terms of registering for classes. There are a lot of cases of students who have stopped out who may owe their institution some money for fines or whatever it might be, and some institutions have waived all or part of those fees. So, along with that offer to come back they could make some of those gestures as well to get students enrolled.”

Given the high percentage of students who drop out of undergraduate programs, this program could serve as a national template to recognize a student’s credits completed, assisting them in the job search.



Kimmy Gustafson

Kimmy Gustafson is a freelance writer with extensive experience writing about healthcare careers and education. She has worked in public health, at health-focused nonprofits, and as a Spanish interpreter for doctor’s offices and hospitals. She has a passion for learning and that drives her to stay up to date on the latest trends in healthcare. When not writing or researching, she can be found pursuing her passions of nutrition and an active outdoors lifestyle.

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