Chairman Alexander, Ranking Member Murray and Committee Members, thank you for this opportunity to share my experience in higher education with the Committee on Health, Education, Pensions and Labor (HELP). My testimony today comes from what I have learned founding and running a non-profit based in Boston called Match Beyond.

Based on this work, I believe that careful policy and regulation can increase dramatically the rate at which traditionally underserved students can access and succeed in affordable, high-quality colleges that prepare them for middle class jobs.

I. Overview of Match Beyond

Three years ago, I helped launch a non-profit called Match Beyond where I am currently President. Our mission is to help students from low-income households earn quality college degrees at affordable prices and to leverage those degrees into career-track, middle class jobs.

A. Student Demographics: Serving Students who are Unable to Access the Traditional College System.

We currently serve 200 working adults from Greater Boston. We will grow to serve 600 hundred students in Boston over the next few years, and we are working with non-profits across the US to replicate our model. Our students’ demographics are as follows:

- Our students have graduated from approximately 80 high schools in Greater Boston, mainly large public district high schools.
- The average age of our students is 24. We serve students who range in age from 18 to 55.
- 77% our students have previously enrolled in at least one college.
- 85% of our students work a full-time job while working toward a degree with us.
- Our students are 50% Black/African American, 30% Hispanic/Latino, and 9% white.
- Our students come to us partly from word of mouth and partly via referrals from mission-aligned community partners, including YearUp and uAspire, that also work with students who lack affordable, quality college options.

The Greater Boston area is home to 50,000 - 60,000 adults who graduated from low-income high schools in the last ten years and who – like our initial student body – have a high school degree but no college
degree. Often these students are academically prepared to succeed in college but stop out of college or never go because it is too expensive or not designed to fit their ongoing lives and careers.

Nationally, the picture is similar. A recent Georgetown Center on Education and Workforce study reported that each year approximately 500,000 students finish at the top-half of their high school class but never go on to earn a college degree. The study reports that 47% of these students are low-income.

B. Place-based and Relationship-based Services: Our Intensive 1-on-1 Coaching Model

Match Beyond provides students with four categories of wrap-around services and support.

- **Enrollment Coaching.** We provide personalized coaching to prospective students. We counsel them in full transparency on the nature of our model and seek, in true partnership with them, to determine if our model is right for them. We are our students’ ally from the moment we meet them. A particularly technical and vitally important part of our enrollment coaching involves guiding our students through the financial aid process and helping them construct an overall financial plan for college.

- **College Coaching.** All students enrolled in our program receive a full-time, professional coach who helps guide them through their academic experience. In their multi-year relationship with our students, our academic coaches act mainly as a personal academic trainer who offers enthusiasm, thought partnership, time management advice, and general problem-solving advice every step of the way. Our coaches nudge our students constantly, check up on them, and hold them accountable to plans and goals. Over time, our coaches form deep and knowing bonds with our students and, when times get hard, serve as critical advisors and friends to our students as they manage competing demands of their families, jobs, and studies.

- **Location-based Support Services and Access Supports.** In addition to pairing our students with coaches, we also provide them certain crucial location-based services. In particular, we operate a safe, professional, quiet campus in downtown Boston. It is accessible easily by public transportation and open until 10pm and on weekends. At this site, we offer our students free Wi-Fi, free computers, free lunches and dinners, parking and transporting vouchers, and free childcare on weekends. Many of our students take advantage of this space as a location to study, to socialize with other students in what is otherwise a purely online course of study, and to meet with their coaches. For students who cannot access our downtown location, we schedule drop-in hours at cafes and public libraries in various neighborhoods of Greater Boston.

- **Jobs and Career Coaching.** All of our students have access to career coaches. These dedicated coaches work with our students from the moment they enroll to graduation. They help our students access jobs all along the career ladder. Our coaches help our students evaluate potential employers and careers. And in highly practical ways, they help our students with resume preparation, interviewing skills, and networking. They also continue to coach students while they are on the job.

We consider coaching to be our core competency. It is the most essential component of our work. Earning a college degree requires sustained work and self-discipline and benefits from coaching – from an authentic relationship with a person who can be helpful to you, who cares about you, and who can keep you accountable.
C. Academics and Course of Study: Our Partnership with Southern New Hampshire University

Our academic model relies on a close partnership with Southern New Hampshire University (SNHU). SNHU is a non-profit, NEASC-accredited university. Our students enroll specifically in a program at SNHU called College for America (CfA), which is an online, competency-based, project-based, and direct assessment program that awards Associate (AA) and Bachelors (BA) degrees.

We are excited that our students have access to SNHU’s CfA program for the following reasons:

- **Relevant to Work and Reputable.** CfA offers AA and BA degrees in general management, communications, and healthcare. For our students, these degrees are well-designed to prepare them for a wide set of quality jobs in Greater Boston. Employers in Greater Boston trust the SNHU brand.

- **Rigorous Academically.** CfA’s academic standards are demanding. The competency-based standards from which assignments and assessments on CfA are derived are rigorous and on par, in our view, with any campus-based offering.

- **Flexible and Self-paced.** When enrolled in CfA, students generally work at their own pace and on their own schedule. The CfA learning experience is designed around a ladder of multi-faceted projects. When students submit a project, they received detailed feedback within 48 hours and clear guidance on how to resubmit a project if it did not meet standards. Students are allowed to resubmit projects as many times as needed to meet CfA’s competency-based standards. This means that our students can take individual paths and lengths of time to make progress, but they are held to a common, high academic bar.

- **Affordable.** The total cost to our students is $3,000 per semester. SNHU shares part of that revenue with Match Beyond to help fund our wrap-around, in-person student services. In our model, payment is structured as an all-you-can-learn model, which allows students, in any given semester, to complete as many projects and earn as much mastery as they wish. This allows students to control the overall cost and time to completion for their course of study.

D. Our Results and Goals

Our goal over the next decade is twofold. First, we want 70% of our students to compete their degree on time, which we define as 3 years for an AA degree and 5 years for a BA degree. Second, we want our students, upon graduation, to qualify for middle class jobs, salaries, and careers.

To date and after two years of work, of 256 students who have enrolled in our AA degree program, 72% are on track to finish, or have already finished, their AA degree. That data point is promising, in our view. We do not yet have reliable data on the rate at which our students finish the BA degree or at the rate at which they qualify for jobs that meet our salary standards.

II. Learnings in Practice from Match Beyond

From our work over the past few years at Match Beyond, I can share the following four insights from the field and as a practitioner:
Coaching and Relationships Marry Well with Quality Online CBE programs and Are Essential to Success. Competency-based education (“CBE”) designs create clear ladders of success and clear goals for students, and data are constantly available on student progress. As a result, coaching can be unusually effective in CBE settings since coaches have rich, constant data on student goals, student progress, and student productivity. The student data that come with CBE designs allow for highly targeted coaching and interventions.

Flexibility Matters to Students and College Should Come to Them. In CBE models like CfA, students are no longer being asked to make the choice between work or family obligations and their studies. This tradeoff vanishes in CBE designs because they largely allow students to set their own pace and time of study. For example, if a student enrolled in SNHU’s CfA program is suddenly offered an extra shift at work, she can adjust her study schedule. Similarly, if a student needs an extended break to tend to a sick family member, she can adjust to that unexpected event in a CBE setting. In a conventional college format, she might have dropped out. Conversely, if a student has extra time available for school, he or she can use that time to advance their degree. For example, if a student has a free Saturday because personal commitments were canceled, she can use all of that Saturday to work on school. The self-paced and flexible nature of CBE designs is absolutely vital to student success.

Competency-based Online Learning Design is Powerful and Will Continue to Improve. CfA’s CBE design – and other early CBE offerings – are not only rigorous but also surprisingly personal. Our students receive large amounts of quality feedback on their work, in many cases more than they would in conventional college settings. And as good as online CBE designs are already, they will only improve over time, as more entrants take up the model and innovate.

Innovation Can Lower and Optimize the Cost of College. CBE designs can be strikingly low-cost to students and state and federal funding streams, and can optimize resources in ways focused on student access and support. For example our partnership with SNHU is focused on the costs – mainly a rigorous online CBE curriculum and on place-based coaching – that we believe matter most.

### III. Policy Recommendations

Below are suggestions for policy and regulation. I make these recommendations based on my experience at Match Beyond and from my fundamental outlook that innovation can increase college access and success for students traditionally underserved by the existing college system.

#### A. Proposals to Support Existing and Emerging CBE Providers.

The competency-based sector of higher education is promising but small. Program like SNHU’s College for America should be supported, and other IHEs should be encouraged to join them in delivering innovative CBE designs. To this end, we make the following three proposals.

a. Stabilize, Clarify, and Validate the Federal Regulatory Process Whereby CBE Providers Seek Permission to Operate Direct Assessment Models. CBE programs can be assessed via direct assessment. I believe that this way of assessing students can improve student learning outcomes and provide the flexibility that many students need to succeed. Currently, for CBE providers to assess competency directly (as opposed to assessing seat time), they must seek permission from the USDOE. The current regulatory process to secure permission for direct assessment is time-intensive and generally a
b. **Thoughtfully Amend Minimal Progress and Fulltime Student Provisions within Financial Aid Regulations to Enable CBE Designs.** Online CBE designs, by nature, do not specify the amount of work a student completes in a given semester. CBE designs let students proceed as quickly or as slowly as is needed for mastery. As a result, true CBE designs conflict with the “minimal progress” requirements and “full and part-time status” criteria in the HEA and related regulations that control whether a student is eligible for Title IV support, including Pell Grants. We urge you to thoughtfully amend these requirements to enable ambitious CBE designs.

c. **Encourage Accreditors to Consider CBE Designs That Improve Access for Traditionally Underserved Populations.** We encourage you to consider changes to law and policy that will encourage accreditors to create quicker, clearer, and more supported pathways for CBE programs to acquire accreditation. Relatedly, accreditors should be encouraged to create pathways for entirely new institutions to get initial institutional accreditation and to enter the higher education sector.

### B. Proposals to Create Outcome Accountability for IHEs and Data Transparency for Students.

When choosing among colleges, students lack access to thorough, reliable data on what matters to them – their odds of graduating, their chances of getting a job after college, their likely salary prospects after college, their full costs of college, and their likely debt load if they graduate (or worse, fail to complete). Historically, colleges have done little to report this data, and their state and federal regulators, though at times committed to forcing data transparency, have general failed to create a rich, reliable data environment to inform consumer choice. Furthermore, colleges face little true accountability. They are rarely closed or sanctioned purposefully by accreditors or the USDOE even when the fail to serve students.

In response to the related issues of low outcome accountability for IHEs and low data transparency for students, we recommend the following.

a. **Push with Renewed Purpose for Colleges to Share Data on Core Outcomes and Seek to Create and Enforce a Data-rich Environment for Consumer College Choice.** We recommend a revived push, in law and in regulation, to force colleges to disclose core data on student outcomes, including graduation rate data cut by sub-group, full cost data, likely debt outcomes for both graduates and non-completes, and employment and salary results for graduates after graduation. These data sets – though so essential to consumer choice and protection – remain either missing entirely to students or poorly assembled by state governments, the federal government, and related third parties. Forcing colleges to disclose clearly their results will not only police low-quality colleges. It will also reward successful colleges and fundamentally encourage innovation and the further pursuit of quality designs that serve students in novel ways.

b. **Push With Renewed Purpose to Tie Federal Funding to Institutional Outcomes.** Unequivocally, we encourage you to consider new and plain-spoken ways to condition federal support for higher education – mainly in the form of Pell Grants and federally subsidized loans – on the basic measures of college quality, notably degree completion rates and job and salary outcomes after graduation. Holding colleges accountable for outcomes will not only police low-quality colleges. It will also reward successful colleges and fundamentally encourage innovation
and the further pursuit of quality designs that serve student in novel ways. A determined move to connect federal funding to IHA outcomes can be accomplished in a variety of ways, including via reform of accreditation and from increased, federal supervision of IHE’s under the federal aid provisions of the HEA.

**Conclusion**

Mr. Chairman, Ranking Member Murray and members of the committee, thank you for this opportunity to contribute to this important discussion on innovation and access in higher education, particularly for underserved students.