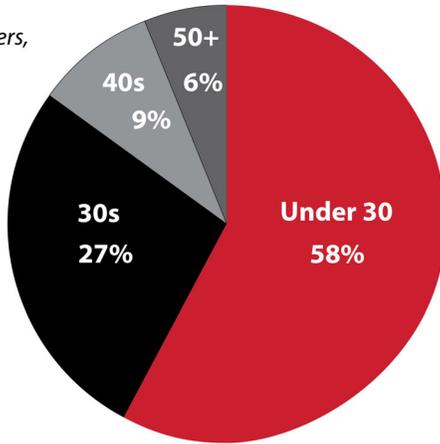


# The Truth About: Potential Completers



Potential completers, by age group



Note: Potential completers are the 3.5 million adults who have collected two years' worth of full-time enrollment over the last decade  
 Source: National Student Clearinghouse Research Center, "Some College, No Degree," (2019)

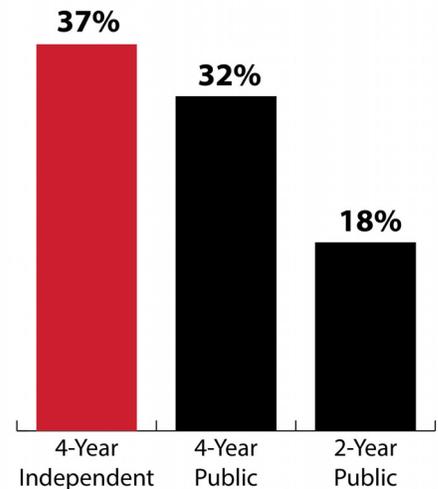
## Potential Completers Need Guidance to Finish

Smaller colleges tend to have more focused advising between faculty and students, **ranking higher** than large research universities. A larger emphasis on advising could be why four-year independent colleges have the most success in graduating potential completers. A recent **study** found that a majority (61 percent) of this population had almost four years of credit but had not completed their degree; the researchers hypothesized that potential completers bounce between programs and institutions due to limited guidance.

## 36M Americans Have Some College, No Degree

Nationally, 36 million Americans have some postsecondary education experience but no degree and are no longer enrolled. Roughly 3.5 million of these non-completers have at least completed two years' worth of academic progress; this subgroup is considered the "potential completers." This subgroup is **more likely** than other non-completers to re-enroll and complete their degree. They are mostly young, which makes re-enrolling a benefit to both the individual and to the economy, as they have many more years of productivity ahead.

Percent of potential completers who completed by institution type of re-enrollment

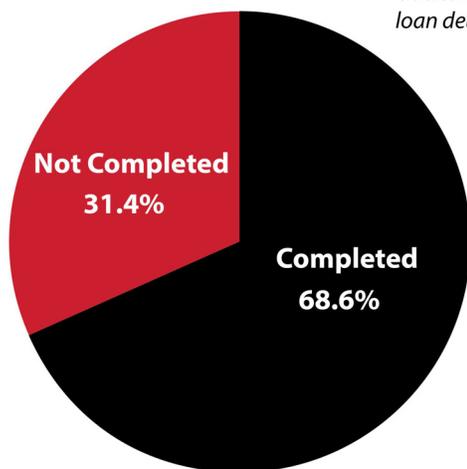


Source: National Student Clearinghouse Research Center, "Some College, No Degree," (2019)

## Student Loan Debt from Non-completers is a Drag

Almost one-third of the outstanding federal student loan debt is held by individuals that did not complete their degree or program, **averaging about \$7,000**. This subgroup of borrowers has a student loan default rate that is **three times** as high as the default rate for completers. When students do not finish their degree, they cannot service their debt. This **creates a trickle-down effect** on consumer spending and other economic sectors upon which states rely for revenue growth. State policymakers should focus on re-enrolling and graduating these individuals.

Outstanding federal student loan debt, by completion



Source: U.S. Department of Education (2017)