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# Leveraging a Lifetime of Knowledge: How Credit for Prior Learning Can Help Older Adults and Veterans

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Recognizing that adult learners are the backbone of the U.S. economy, CAEL helps forge a clear, viable connection between education and career success, providing solutions that promote sustainable and equitable economic growth. CAEL opens doors to opportunity in collaboration with workforce and economic developers; postsecondary educators; employers and industry groups; and foundations and other mission-aligned organizations. By engaging with these stakeholders, CAEL fosters a culture of innovative, lifelong learning that helps individuals and their communities thrive. A national membership organization established in 1974, CAEL is Diversity, Equity, and Inclusion Workplace™ certified and is a part of Strada Collaborative, a mission-driven nonprofit. Learn more at [cael.org](https://cael.org) and [stradacollaborative.org](https://stradacollaborative.org).

## INTRODUCTION

Credit for prior learning (CPL) is a proven method for assessing learning and experience gained outside of the classroom for the awarding of postsecondary credit. Supporting the expansion and usage of CPL can help people more quickly and affordably gain a credential or degree that assists them in the labor market. While CAEL has championed CPL for decades for adults of all ages, it is important to acknowledge the specific value it has for older adults, including our older veterans.

CPL also provides a benefit for postsecondary institutions. Postsecondary institutions today face a variety of challenges. Costs and competition are up. Enrollment and funding are down. The value of a college education is also in question. As institutions navigate through these and other challenges, many are realizing the important role that adult learners, including veterans, have in their strategic efforts moving forward. In this brief, we make the case for why CPL matters for older adults and veterans, highlight best practices in implementing institutional CPL policy, and share promising state and federal policy solutions that can help expand CPL.

## Why older adults? Why veterans?

If adults are an oft-overlooked and under-engaged population in terms of postsecondary education, then older adults are even more so. Despite the lack of attention, they are a key population to engage in postsecondary education for several reasons. First, they may require upskilling or reskilling to stay current and competitive with their skills, including in digital literacy. According to a recent AARP survey, one in five Americans ages 50+ have no retirement savings, and over half worry they will not have enough to last in retirement (Brown, 2024). Given this lack of retirement savings, many older adults will have to remain in the workforce longer than they may have expected to, and additional postsecondary education may assist with their career journeys. The same can be said for older veterans. With the average benefit forecast of U.S. military retirees at \$2,570/month (\$30,840 annually), many will likely find themselves in need of additional income and may pursue additional education or training to land good jobs (Congressional Budget Office, 2023).

## Why CPL?

Each year, the number of adult learners with some college but no credential increases. In 2022, an analysis by the National Student Clearinghouse Research Center indicated that the number of adults under the age of 65 with some college but no credential was 36.8 million, which was up by 2.9% from the previous year. Approximately 11.25 million of these adult learners were between the ages of 45-64 (National Student Clearinghouse, 2024). For these individuals — who are partway to a college degree and who may be considering whether pursuing postsecondary education is the right path for them — CPL is a powerful tool that can make their educational journey shorter, more affordable, and thus more attractive and feasible. Older adults and older veterans who have decades of work experience and knowledge are especially great candidates for CPL and may be able to get a significant amount of credits for their experience. By engaging adult learners, including veterans, through CPL, postsecondary institutions are not only helping the veterans themselves but are also helping combat many of the challenges they face in areas such as enrollment, persistence, completion, value, and satisfaction.



The United States military is the largest provider of education and training in the country, and a large percentage of these some-college-but-no-credential learners are our veterans. According to the Census Bureau, 6.2% of the adult American population, or 16.2 million people, identified as veterans in 2022 (United States Census Bureau, n.d.). A study by the Bureau of Labor Statistics indicates that nearly two-thirds of veterans had completed at least some postsecondary education. In fact, higher percentages of veterans than nonveterans had completed some college or an associate degree (Rolen, 2017). Data show that many of these adult learners are looking to reenroll (Strada, Gallup, Lumina Foundation, 2019). While veterans have a lot of postsecondary institutions to choose from to help them achieve their higher education goals, for older veterans, time to complete is also of particular consideration. It is no longer enough for an institution to say that it is *military-friendly*. Postsecondary institutions need to pivot toward becoming *military-serving* institutions, focused on helping veterans efficiently reach their academic goals. Helping veterans connect their military education and training to credit they could receive in college is a step in the right direction. CPL is an important component in engaging adults in higher education.



## Value of CPL

CAEL, in partnership with the Western Interstate Commission for Higher Education (WICHE), conducted research examining the use and impact of CPL on adult student outcomes at 72 postsecondary institutions, including 2-year, 4-year, public, and private institutions. With data submitted on more than 230,000 adult learners, the results showed that adult students who engage in CPL tend to achieve better outcomes than those who do not receive CPL credit. Adults with CPL credit typically complete their degrees faster and exhibit higher retention and completion rates. CPL is also known to help students feel validated and valued for their prior knowledge and experience, which has a motivating effect for them. Not to be forgotten are the time and cost savings associated with CPL, with CPL saving students between \$1,500 to \$10,200 depending on sector and institution, and from nine to 14 months in time for those who earned 12 or more CPL credits. This study included the experience of service members, both active military and veterans. These data show that service members had a CPL usage rate of nearly 43%, compared to just 3% for their civilian counterparts.

Service members also earned more CPL credits, on average, and had higher completion rates compared to veterans without CPL credit (CAEL, WICHE, 2020). Institutions providing CPL also experience benefits themselves. Data from this study showed that students who earned CPL ultimately took about 17 more tuition-bearing course credits than non-CPL earning peers. Students save time and money which leads to higher persistence and graduation rates. This then impacts student satisfaction and helps address program value and cost concerns. Additionally, research shows that CPL has the potential to motivate students to return to complete their degrees (Klein-Collins, 2022). By including CPL messaging in student recruitment and advising, institutions have the opportunity to also address enrollment challenges.

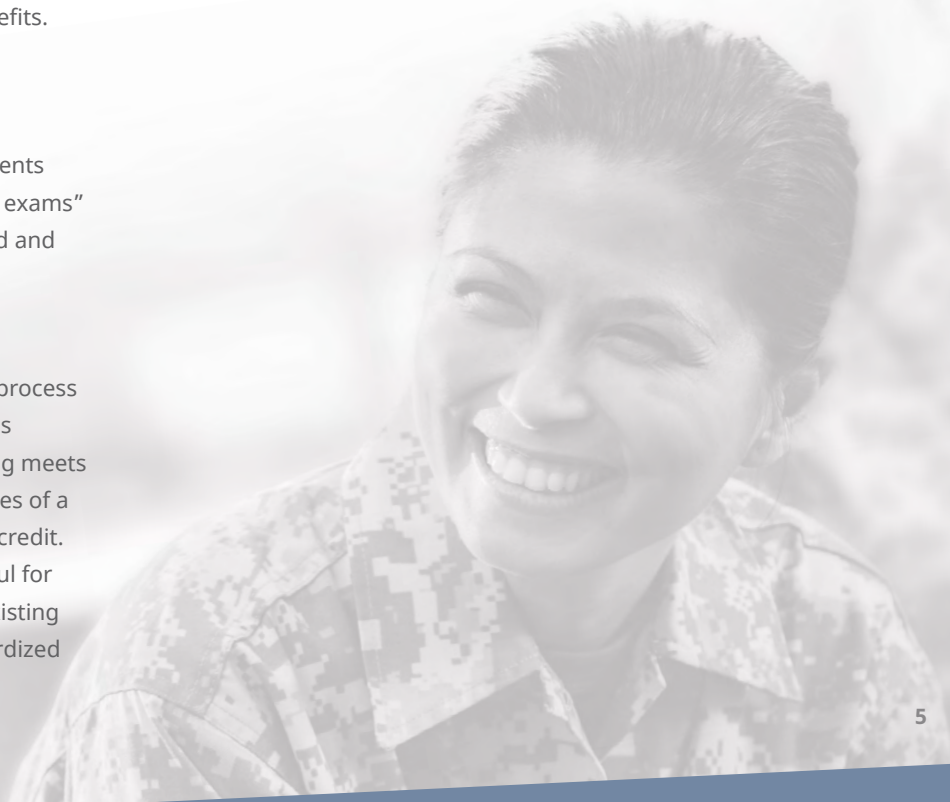
## CPL Methods

CPL covers a wide umbrella of methods that have various benefits and strengths, with some being of particular benefit to veterans. These methods include:

- **Transfer Guides for Military Training and Transcripts** are often guided by the American Council on Education (ACE) Military Guide, which provides recommendations for military training and occupations which have been evaluated to have learning outcomes equivalent to college-level courses and can transfer to institutions for credit. This is one of the most commonly used methods of CPL by veterans and one of the most widely utilized by institutions since subject matter experts have already vetted the training and established credit evaluations for them. Veterans should be sure to have their official Joint Services Transcript (JST) to utilize this form of CPL.

- **Institutional Review of External Training, Licenses, or Certifications** focuses on mapping non-credit training and learning to credit-bearing outcomes associated with a particular course or set of skills. These training-to-course credit evaluations can be evaluated internally by faculty or through external recommendations. Organizations like ACE, the National College Credit Recommendation Service (NCCRS), and others offer centralized reviews of corporate training.
- **Standardized Exams are one of the most common forms of CPL.** These are standardized proficiency exams offered by recognized national third-party organizations and are developed by committees of faculty subject matter experts. Examples include Advanced Placement (AP), the College-Level Examination Program (CLEP), International Baccalaureate (IB), and Defense Activity for Non-Traditional Education Support (DANTES) Subject Standardized Tests (DSST). These exams can be good options because of their relatively low cost. For veterans, it is important to also consider the impact on their overall benefits as paying the low cost of these exams out of pocket may help best maximize their benefits.
- **Customized Exams** are exams that are developed internally by institutions to demonstrate mastery of course requirements and are often referred to as “institutional exams” or “challenge exams.” They are developed and assessed internally by faculty.
- **Portfolio Assessments** involve a student creating a written narrative detailing the process of college-level learning that a student has mastered and demonstrating that learning meets or exceeds the expected learning outcomes of a particular course they are petitioning for credit. This form of CPL can be particularly helpful for adults and veterans when there are no existing credit recommendation guides or standardized testing options.
- **Other Methods of CPL** include options such as skills assessments which allow students to demonstrate skills and learning to fulfill course learning outcomes, and oral interviews in which faculty-designed behavioral questions are created that reflect the outcomes of a course. Then a faculty subject matter expert evaluates those responses to determine if a student has demonstrated the learning needed to “pass” the course. These methods can vary based on the course being petitioned for credit but serve as excellent CPL tools, either on their own or as hybrid CPL options.

Adults with CPL credit typically **complete their degrees faster and exhibit higher retention and completion rates.**



# CPL Implementation Considerations and Calls to Action for Higher Education Institutions

Through CAEL's extensive work with institutions, we have unearthed several guiding principles for what constitutes a quality CPL program and what should be considered when designing a CPL program, including considerations for veterans.

These guiding principles include:

- **Consider the value proposition to older learners and veterans.** It is critical to have clarity on the purpose of your CPL program. Why are you offering CPL? What are the benefits? What CPL options are the most appealing to these groups and why?
- **Provide a diverse range of CPL options.** In the CAEL/WICHE study, ACE military recommendations and standardized testing are the most common types of CPL leveraged by veterans. In fact, veterans who leveraged multiple CPL options saw noteworthy jumps in completion rates. Make sure your veterans know to request their JSST, DD214s, and other transcripts.
- **Focus on transparency.** Strive for documented and consistent policies and processes across departments. Be sure to consider all relevant impacts on campus and include stakeholders from across campus who play a role in CPL (faculty, administration, financial aid, registrar, admissions, veterans affairs, etc.).
- **Maintain rigor.** Establish sound, documented CPL policies and procedures that involve faculty-driven assessment and oversight.
- **Provide strategic student support and advising.** Students, especially veterans, benefit from CPL most when it is thoughtfully applied to their degree program and not simply added to the elective bucket. Doing so reduces the cost of education and also the time to completion.
- **Improve CPL communications to students and staff.** Make sure your adult learners, veterans, and staff know about, can easily find information about, and can easily engage with CPL.
- **Ensure affordability.** Affordability is a key hurdle for adult learners. CPL can offer an affordable opportunity for students, especially veterans. Keep fees limited and only apply them to help offset the cost of CPL administration. Avoid fees based on credit.
- **Collect data.** Improve your data infrastructure and analysis to better understand where equity gaps exist and how you can better understand your students' needs. Of note, collecting data that can be disaggregated by age and veteran status will shed further light on practices that work best for older learners and veterans and help institutions understand the best way to serve these important subpopulations within the overall adult learner population.

CAEL is honored to partner with many institutions that are working to integrate these CPL practices into their services for military-connected learners. Examples include Purdue Global's Center for Prior Learning Recognition (CPLR) and Center for Career Advancement (CCA), [which work together to ensure clarity in military CPL information as well as crosswalking military learning to academic programs](#), and the University of Illinois Urbana Champaign (UIUC) [Chez Veterans Center](#), which is implementing a case management approach to supporting adult learners, which includes exploring CPL options.

## Public Policy Recommendations

In addition to institutional policy and best practices, public policy can and should play a role in expanding access to CPL. Public policy can also encourage or enforce some of the implementation considerations detailed above, as well as make sure that CPL data is regularly collected and evaluated for effectiveness and equity gaps. The results of a recent 50-state scan, which CAEL and ACE will publish in full in late 2024, show that 46 out of 50 states had policies in place that addressed military CPL. It is heartening to see that CPL for military service and experience is one of the more popular ways that this issue can be addressed through public policy.

The vast majority of states and/or state systems currently require public institutions to have a CPL policy. Ideally such policies should include guidance on transparency, transcription, methods of CPL, transfer, military credits, and data and evaluation of CPL. States could also waive CPL assessment fees for students with demonstrated need. Federal policy recommendations could include making CPL assessment fees an allowable use of funds under current grant and loan regulations, such as the Pell Grant or Workforce Opportunity and Innovation Act (WIOA).

With Veterans Day upon us, in addition to honoring their service, it's time to honor and value the experience and learning of our veterans. For over 50 years, CAEL has championed adult learners and CPL adoption. Military learners are an important and unique subpopulation of adult learners — and we are committed to supporting those delivering services uniquely positioned to advance their opportunities. This Veteran's Day, CAEL officially launched our National Community of Practice focused on serving military learners. This community of practice is open to CAEL members and more details can be found on [our military-connected learner landing page](#). We hope you'll join us in taking the next step toward becoming more than just military-friendly, but *military-serving* institutions.

### ADDITIONAL RESOURCES



#### HOW TO BUILD A CASE FOR CPL ON YOUR CAMPUS

A [short guide](#) on how to be a CPL champion at your institution — with a one-page handout on making the business case for CPL to print and share.



#### THE FOUR STAGES OF BUILDING AN EFFECTIVE AND INCLUSIVE CPL PROGRAM

A [step-by-step guide](#) to building (or expanding) a CPL program at your institution, with a list of guiding questions for designing your policies and processes.



#### HOW TO USE CPL TO ATTRACT AND RETAIN STUDENTS

Making the case to students is made a little easier with [some sample language](#) for your website, social media, and email campaigns.



#### THE PLA BOOST

[Research](#) from CAEL and WICHE on Prior Learning Assessment and Adult Student Outcomes.



#### THE ACE MILITARY GUIDE

The ACE Military Guide [supports academic institutions](#) in awarding college credit to military-connected learners based on their military training and occupations.

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