Program Title: Warrior Way Back
Institution: Wayne State University
Innovation Category: Financial Aid
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Project Description:
Through the Warrior Way Back (WWB), Wayne State University (WSU) established an innovative debt forgiveness program that provides students with an opportunity to "learn" their way out of past debt. Former students who have not enrolled in two years or more, with an outstanding balance of $1,500 or less, can decrease the total owed after successfully completing each term. The debt is fully forgiven after three semesters. Given the large number of Michigan residents who possess some college credit but who have not earned a postsecondary degree or certificate, the search for ways to boost degree attainment through creative programs has become pressing. A first of its kind in the nation, Warrior Way Back has successfully found a way to reengage a diverse population of nontraditional and adult returning students, who are able to reestablish the path to graduation after stopping out. Once reestablished as current Warriors, they rejoin an ecosystem that mutually benefits both the students and the university.

WWB is an example of effective campus-wide collaboration, as offices such as enrollment management, financial aid, student accounts receivable, university advising, and computing & information technology have worked together to contribute to extremely positive outcomes.

Project Objectives:
Eliminate the problem of outstanding debt owed to the institution that precludes students from registering for future semesters. Reenroll students and place them on a path toward degree completion by providing additional student success support systems. Create a win-win for the institution and the student by creating positive and sustainable return on investment. Support the community by ensuring the local students who entrust us to provide a quality education, leave with a degree.

Target Population: The target population for Warrior Way Back includes undergraduate students who have not enrolled at WSU in two or more years, due to outstanding tuition balance holds placed because of outstanding debt.

Quantifiable/Qualifiable Outcomes:
- 142 students have enrolled since the program launch in fall 2018
  - 60% of the cohort are high need
  - Average age = 39
  - 80% are students of color
- 20 Warrior Way Back students have received their degree and had their full debt forgiven
  - 10 more students are expected to graduate in fall 2019
- Return on Investment (ROI) hovers around 74% overall and each individual semester, totaling over $450,000

- Two full-time staff members were added to serve our adult returning student population
  - Undergraduate Advisor
  - Program Manager

Challenges/Problems Encountered: Fortunately, the WWB program was embraced by all of the units/divisions that were asked to provide support at WSU. Next steps include streamlining the on-boarding process through an automated workflow and creating on-demand reports/dashboards that make gathering cohort data easier. The WWB team faces some challenges in reaching prospective students, but ultimately the team's accessibility and persistence in "nudging" students has been successful thus far.

Evaluation Approach: Evaluation of the process is open and iterative. Data has been relatively easy to access and evaluate, as the Program Manager (PM) maintains the database. The PM is dependent on Student Accounts Receivable (SAR) to generate semester and overall ROI information, as SAR is not under the enrollment management umbrella. Our aim is to make this information readily available in an on-demand format, through dashboards and reports. The Associate Vice President (AVP) for Enrollment Management and the Provost assess the program on an ongoing basis. The inaugural/first year goal was to enroll 100 students, which was achieved.

Value Proposition, Financing Strategy and Return-On-Investment Indicators:
The WWB program was "financed" by a commitment from our CFO and Bursar to settle on and forgive aged accounts of more than two years, as long as the balance was $1,500 or less. The value proposition is that students would return, remain enrolled and graduate, generating recurring tuition revenue that would otherwise not exist. The overall value proposition that "everyone wins" was at the forefront of this conversation and program build out. This initiative was initially a high-cost effort from a personnel perspective, as many divisions on campus contributed to the design and ultimately, the outcomes of this program. The non-fiscal returns are numerous and include the positive impact we have on the families and communities connected to our adult-returning/non-traditional students. Recent WWB graduates report that they are taking advantage of the upward mobility their bachelor's degree credential affords them with their current employer. In turn, their families, communities and employers benefit from their success.

Potential for Replication:
The Detroit Regional Chamber's *Detroit Drives Degrees* program worked with WSU to create a local consortium of [Lumina Talent Hub](#) members to provide regional debt forgiveness. So far, Wayne County Community College, Oakland University and Henry Ford College have committed to programs that eliminate outstanding student debt. In addition, Eastern Michigan University implemented a debt forgiveness program, called Engage@EMU, which allows students to erase debt by dedicating time to community service. Engage@EMU is an example of a partner institution using the WSU WWB template, but applying the program in a manner that is a best fit for their institution. Since WWB's inception, the leadership team has consulted with over 100 institutions across the nation on how to implement their own debt forgiveness programs. After consulting WSU's AVP for Enrollment Management, Dawn Medley, the state of Missouri decided to move forward with a state-wide program.

Considerations other institutions should make while designing a similar program involve the amount of debt forgiveness an institution can afford, the number of personnel hours that will be required to develop, launch and maintain the program, and the willingness of campus partners

to commit to working collaboratively on the launch and maintenance of the program. Campus partners might include enrollment management, the bursar's office, office of the registrar and academic advising.

Vendor Involvement: No vendors were involved.

Requisite Program Manager Competencies: Administrative competencies include attention to detail, as there are many moving pieces to manage before on-boarding students. The program manager must be persistent and accessible to prospective come-backers, as it takes many "touches" to ensure they have their questions answered and are ready to transition back to the institution. Lastly, the program manager acts as a liaison between campus partners and their ability to foster these positive relationships are paramount in the role.

Additional Resources: The Institute for Higher Education Policy produced a profile and ROI calculator after interviewing WSU about the WWB program.

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