

Ability to Benefit Overview

What is “Ability to Benefit?”

For postsecondary students without a high school diploma or equivalency, Ability to Benefit (ATB) allows them to receive Title IV student financial aid when they are dually enrolled in a career pathway program and in adult education. A student must prove their “Ability to Benefit” one of three ways:¹

1. Complete six credits (or its equivalent) toward a degree or certificate;
2. Pass an exam approved by the U.S. Department of Education (ED); or
3. Complete a state process approved by the U.S. secretary of education.

“I’ve seen students who thought they’d never amount to anything use ATB to improve their education and employment. Their confidence and well-being improve, and they can better support their families.”

East Central Community College

Who can benefit?

ATB career pathways are very effective for educationally underprepared adults and young adults. They help close achievement gaps and advance racial equity.²

- Black and Latinx students have *higher* dropout rates and *lower* undergraduate enrollment rates than white students.
- Nearly 30 percent of adults living in poverty lack high school credentials.³
- 30 percent of justice-impacted individuals lack high school diplomas.

The ATB opportunity

ATB can make college accessible and affordable, promoting economic mobility for people without high school diplomas. For young adults who are disconnected from work or school, ATB is a crucial lever for reengagement.

Approximately 4.5 million young people aged 16 to 24 don’t participate in school or work. These “opportunity youth” are seeking the skills needed to rebuild their lives and communities. However, they struggle to access jobs and education that make that possible. Native American and Black American teens and young adults have the highest disconnection rates. But Latinx, white, and Asian youth also find themselves out of school and work and seeking pathways to opportunity.

“We have a 60 percent ATB program completion rate, and I would really like to see more students filtered into the program.”

Pima County Community College

Career pathways

To be eligible for ATB, a career pathway program must concurrently enroll students in: 1) a title IV postsecondary program component; and 2) an adult education component. It must be based on local economic need and offer a definite track to employment or higher education. Career pathway programs provide targeted counseling to help ATB students navigate college life.⁴

Ongoing research

CLASP recently interviewed 10 financial aid directors at colleges with established ATB programs. These directors educate a total of 177 ATB students annually. Our interviews revealed common patterns, opportunities, and challenges that may be useful to institutional leaders interested in creating their own programs.

Successful recruitment strategies for ATB programs

- Monitor FAFSA verification data to quickly identify ATB eligibility.
- Designate ATB recruitment staff.
- Disseminate information through brochures and social media.

How schools are ensuring student eligibility

- Eight schools use ACCUPLACER.⁵
- Three in 10 schools use the 6-credit model, which can be supported by state grant programs.

What makes career pathway programs effective?

- Community resident and business needs are surveyed prior to developing the program.

Challenges schools are facing

- Three schools report that incomplete FAFSA forms seriously limit ATB.
- Five schools report lack of program awareness and outreach limit ATB.

Opportunities for students

- Six schools report ATB is most useful for underserved students who are less likely to have access to high-quality education.
- Eight schools believe ATB directly improves student success.

“Someone at the federal level needs to take the lead on advocating for ATB. [It] has immeasurable potential to improve career pathway programs.”

Yavapai Community College

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Endnotes

¹ U.S. Department of Education Office of Career, Technical, and Adult Education, “New Guidance on Ability to Benefit,” 2015, <https://sites.ed.gov/octae/2015/06/05/new-guidance-on-ability-to-benefit>.

² Duy Pham, *Advancing Racial Equity Through Career Pathways*, CLASP, 2018, <https://www.clasp.org/sites/default/files/publications/2018/10/2018.10.30%20Career%20Pathways%20Racial%20Equity%20.pdf>.

³ U.S. Department of Education, *Status and Trends in the Education of Racial Ethnic Groups 2018*, 2018, <https://nces.ed.gov/pubs2019/2019038.pdf>.

⁴ Pham, *Advancing Racial Equity*.

⁵ The ACCUPLACER exam is designed to evaluate students’ academic readiness for credit-bearing college level courses. It is one of six tests approved by the U.S. Department of Education for determining Title IV federal student financial aid eligibility.