

**CharterOak**  
STATE COLLEGE

A Higher Degree of Online Learning

# Scaling Taskforce Report



# Executive Summary

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**Charter Oak State College (COSC) aims to become Connecticut's premier online workforce college**, as it scales up affordable pathways for Connecticut's Workforce and increases its enrollment from 2,000 to 6,000 students over the next five years (2,400 in Fall 2025, 3,100 in Fall 2026, 4,000 in Fall 2027, 5,000 in Fall 2028, and 6,000 in Fall 2029). Reaching this enrollment milestone will maximize economies of scale and allow COSC to transform 100% of its current direct state support into student scholarships.

These scholarships will allow Charter Oak to redefine affordable higher education in Connecticut through a bold new initiative: the Tuition-Free Bachelor's Degree. This pathway, targeted only to Connecticut residents, focuses on high-demand fields identified by the Governor's Workforce Council: Healthcare, Education, Social Work, and Data & Technology. Graduates of the Tuition-Free Bachelor's Degree program will be required to reside in Connecticut for at least three years post-graduation, aligning with the state's workforce retention goals.

Charter Oak is uniquely positioned as Connecticut's only fully online public college; COSC is accessible statewide, reaching students in every corner of Connecticut. COSC's flexibility allows it to respond rapidly to workforce needs, developing programs in high-demand fields that align with state priorities. Already offering the most affordable bachelor's degree in Connecticut, COSC can scale further without compromising affordability due to its innovative faculty and intellectual property model, recently enshrined in a collective bargaining agreement.

COSC will drive enrollment by building on current strengths. First, it will expand its partnership with CT State Community College and its 7500+ fully online students through the Leveraging Academic Degrees to Drive Employment Readiness and Success (LADDERS) initiative. This will establish a stackable, seamless 2+2 transfer partnership, incorporating concurrent enrollment and creating wage growth opportunities.

Second, COSC will create a School of Education that expands on its success as the premier online educator for Early Childhood Education, expanding to other education programs to address Connecticut's critical need for skilled educators in a sought after and flexible format that caters to working residents.

Thirdly, COSC will increase its competitiveness. Charter Oak provides the most cost effective, fully online and workforce ready programs for Connecticut residents, but currently, COSC lacks strong brand recognition and marketing has been underinvested. COSC will explore rebranding options and pursue targeted initiatives to expand into new student markets, focusing on growth opportunities in groups such as Some College, No Credential (SCNC) individuals, K-12 students (dual enrollment), and Multilingual Learners (which can be cost-effectively enabled with technology). COSC will explore the possibility of

adopting university status and the possibility of becoming a Hispanic Serving Institution.

All the initiatives listed above are expected to have minimal to no impact on enrollment at the CSUs within the system. For instance, the LADDERS initiative targets CT State students who are exclusively online and therefore more likely to seek a fully online, asynchronous bachelor's degree for transfer. The new programs proposed through the School of Education focus on addressing workforce shortages and offering programs that are not currently available in a fully online, asynchronous format.

To support the CSUs and CT State, COSC can collaborate with other CSCU institutions as an Online Program Experience (OPX) provider. This voluntary partnership would assist CSCU institutions in developing, delivering, and expanding online programs and services. COSC plans to create an OPX rate card and make these services available on a voluntary basis to CSCU institutions.

In addition, COSC will reduce and eliminate its programs that don't offer strong workforce pathways or have clear student demand. Our goal is to serve our students best and we do that by giving them strong career paths.

To support this growth, COSC will make strategic investments in proven best in class technology tools such as adaptive learning content in addition to innovative technology, particularly artificial intelligence. This will be used to enhance the student experience, streamline operations, and maximize economies of scale. These investments will reduce the need for proportional staffing increases as enrollment grows, creating a substantial return on investment by the end of the five-year plan.

The plan outlined here will establish COSC as the top choice for online learners in Connecticut, prioritize student success through the bold new Tuition-Free Bachelor's Degree, strengthen existing areas of expertise, enhance its brand, and expand into underrepresented populations. This roadmap paves the way for COSC to educate thousands more Connecticut employees each year and ultimately create dozens of jobs at COSC. Students that otherwise may leave the state or pay tuition dollars out of state, will now stay in Connecticut which benefits both the college and the state by producing a skilled, career-ready workforce. With a focused temporary investment of \$3.8M over 2 years above current support levels (in addition to establishing investments in tuition-free bachelor's and dual credit), COSC can accelerate its transition to financial self-sufficiency, eliminating the need for state funding while expanding its capacity to serve Connecticut.

## Scaling Taskforce Members

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## Statement of Problem

Scaling Charter Oak State College (COSC) seeks to address two major challenges facing Connecticut. First, the state experiences a net loss of online enrollments, as residents increasingly choose out-of-state institutions, resulting in the export of above-market tuition revenues that fund the profit margins of external entities. For instance, in Connecticut, online bachelor’s degree completions (a lagging indicator of student enrollment) grew from 1,950 in 2017 to 2,300 in 2022—an 18% increase. However, during this same period, COSC’s enrollment remained flat, meaning that this growth was captured by other online competitors, causing those tuition dollars to flow outside the CSU system and to out-of-state institutions.

Second, the state faces a workforce shortage, with over 90,000 unfilled jobs according to the Connecticut Department of Labor. By aligning growth strategies and initiatives with programs targeting workforce shortage areas, COSC can help close this employment gap in key sectors such as healthcare, business, education, and technology. This effort not only addresses workforce needs but also has the potential to boost future state tax revenues. The data referenced below is sourced from the NC-SARA Data Dashboard (Fall 2023 enrollment numbers).

CT Online Students Attending Out of State (Top5)		CT Students Attending In-State (Top 5)	
INSTITUTION	NUMBER	INSTITUTION	NUMBER
SNHU	3,786	CT State	7,501
WGU	1,206	Post	1,855
Penn Foster	813	Goodwin	1,626
U of Phoenix	689	COSC	1,560
Capella	650	UCONN	1,084
<b>All Out of State Colleges</b>	<b>20,352</b>	<b>All CT Colleges</b>	<b>18,832</b>

## Scale Up Plan

Charter Oak State College (COSC) has developed a multifaceted Scale Up Plan designed to grow enrollment from 2,000 to 6,000 students over the next five years. This strategic approach includes the Tuition-Free Bachelor’s Degree, LADDERS, academic reorganization starting with the School of Education, technology investments with a focus on AI, a focused branding strategy, and exploring new markets. This plan will strengthen COSC’s position as Connecticut’s premier online workforce college, offering high-quality, affordable education to meet the needs of today’s students and employers.

### STUDENT GROWTH GOAL TARGETS BY YEAR

Achieving 6,000 enrollments within five years requires a calculated and phased expansion across COSC’s operations, with each area of the Scale Up Plan playing a critical role. This growth goal is central to ensuring COSC can increase access to education for Connecticut residents while meeting workforce demands and achieving operational efficiencies. By leveraging partnerships, introducing in-demand programs, reducing student debt, adopting advanced technology, and increasing brand visibility, COSC will create a streamlined pathway to degree completion for students across the state. The targeted

headcount for each year to measure progress is: Fall 2025 - 2,400, Fall 2026 - 3,100, Fall 2027 - 4,000, Fall 2028 - 5,000, Fall 2029 - 6,000.

## TUITION-FREE BACHELOR'S DEGREE PATHWAY

The Tuition-Free Bachelor's Degree pathway is a cornerstone of COSC's mission to make higher education accessible and financially manageable for Connecticut residents. By utilizing a last-dollar scholarship model, the program ensures students can complete their degrees without tuition expenses, reducing financial barriers and aligning with the state's workforce retention goals.

- **Program Framework and Eligibility:** The Tuition-Free Bachelor's Degree pathway is available to Connecticut residents who begin their educational journey at one of Connecticut State Community Colleges (CT State) through the state's free community college program or who have some college credits but no credential equivalent to an associate's degree and want to complete a bachelor's degree in an in-demand workforce program. This pathway, targeted to Connecticut residents, focuses on high-demand fields identified by the Governor's Workforce Council, such as Healthcare, Education, Social Work, and Data & Technology. Graduates of the Tuition-Free Bachelor's Degree program will be required to reside in Connecticut for at least three years post-graduation, aligning with the state's workforce retention goals.
- **Financial Model and Last-Dollar Approach:** COSC will use a "last-dollar" scholarship approach, leveraging institutional funding alongside state scholarship support to cover any remaining tuition costs after financial aid is applied. By acting as a financial safety net, the last-dollar scholarship model ensures that any financial gaps are covered, reducing the need for student loans.
- **Community College Tuition Match Program:** COSC will fund its Community College Tuition Match Program, covering up to 100% of tuition for students transferring from CT State. This alignment with CT State's free community college program ensures that students have a cost-effective, streamlined pathway to a bachelor's degree and mitigates some of the cost needed from the state budget.
- **Incentives for Graduates to Remain in Connecticut:** As part of this pathway, COSC will implement incentives to encourage graduates to stay and work in Connecticut. The Tuition-Free Bachelor's Degree program operates as a conditional loan designed to support student success while aligning with Connecticut's workforce retention goals. Under this model, tuition costs are provided upfront to eligible students as a forgivable loan. Graduates who live and work in Connecticut for at least three years following their degree completion will have their loan fully forgiven, converting the support into a true tuition-free benefit. This approach ensures that state resources directly contribute to retaining skilled talent within Connecticut, while providing students with a financially accessible pathway to achieving their educational goals. Graduates unable to meet the residency and employment requirements may be required to repay the loan, reinforcing the program's alignment with state economic development objectives.
- **COSC will cover interest payments** while the 3-year service is ongoing, with full payoff only upon completion of 3 years of service in the field in the state of Connecticut.
- **Impact on Accessibility and Enrollment:** This pathway significantly broadens COSC's appeal to underserved populations, including first-generation college students, working professionals, and residents from low-income backgrounds. By eliminating financial barriers, COSC aims to expand its reach within these demographics, contributing to the state's educational attainment rates and supporting inclusive workforce readiness.
- **Mitigating Impact on State Universities:** COSC will position the Tuition-Free Bachelor's Degree pathway as an online-exclusive option, complementing rather than competing with traditional on-ground offerings at the state universities. The program will be marketed to students who are predisposed to pursue their education online, ensuring it does not detract from the enrollment pipelines of the state universities.

Tuition-Free Bachelor's Degree	Enrollment Gain FY26 (AY25-26)	Enrollment Gain FY27 (AY26-27)	Enrollment Gain FY28 (AY27-28)	Enrollment Gain FY29 (AY28-29)	Enrollment Gain FY30 (AY29-30)
	0	450	900	1400	1900
	Cost/ Investment	Cost/ Investment	Cost/ Investment	Cost/ Investment	Cost/ Investment
	\$0	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000
	Funding Source	Funding Source	Funding Source	Funding Source	Funding Source
	N/A	State Scholarship (PACT+)	State Scholarship (PACT+)	State Scholarship (PACT+)	State Scholarship (PACT+)

## FINANCIAL INDEPENDENCE FROM STATE SUPPORT

Achieving zero-dollar state support within five years is a bold financial objective that underscores COSC's commitment to operational sustainability and fiscal responsibility.

- Enrollment Growth as a Revenue Strategy:** COSC's targeted enrollment growth from 2,000 to 6,000 students will create economies of scale, allowing the institution to generate significant revenue from tuition without compromising affordability. Each additional student brings revenue that contributes to COSC's financial independence and reduces reliance on state funding.
- Cost-Saving Measures and Operational Efficiencies:** COSC will implement a series of cost-saving measures to optimize operations while maintaining its commitment to affordability and quality. These efforts will include streamlined administrative processes, automation of high-volume transactional tasks, and renegotiated vendor contracts. By reducing operational inefficiencies, COSC can reallocate savings to high-impact student services and institutional growth, ensuring resources are used where they are needed most. For example, COSC will continue to operate with a single bursar, a single Director of Financial Aid, and a single Provost, among other key leadership roles. This centralized and efficient model significantly lowers the cost per full-time equivalent (FTE) student compared to institutions with larger and more distributed administrative structures.
- Enhanced Retention and Completion Rates:** By investing in student support services that enhance retention and degree completion rates, COSC will reduce the costs associated with student attrition. High retention rates lead to increased tuition revenue per student cohort, allowing COSC to stabilize its financial model and reduce dependence on state funds.
- Revenue-Generating Programs and Services:** COSC will develop new revenue streams, including non-credit workforce training programs, professional development offerings, and certificate programs aligned with high-demand skills. These programs will target working professionals and employers, creating additional sources of revenue outside traditional degree programs.

## LADDERS Pathway with CT State Community College

CT State Community College currently has over 7,500+ exclusively online students in associate degree programs, making them the largest online institution in the state and the single largest pipeline into online bachelor's degrees. Charter Oak recognizes that CT State's 7,500+ online students often encounter fragmented course availability, lack of standardization, and scheduling challenges. The Leveraging Academic Degrees to Drive Employment Readiness and Success (LADDERS) Pathway is an essential part of COSC's growth strategy, creating clear pathways from CT State associate degrees to COSC bachelor's degrees. This proactive approach will ensure CT State students understand their options early, facilitating smoother transitions and higher completion rates.

- Targeted Communication and Student Outreach:** COSC and CT State will implement a collaborative communication strategy to introduce students to the LADDERS pathway while enrolled at CT State. Communication will focus on the benefits of seamless transfer and Tuition-Free options. Using text, email, and virtual open houses, COSC will provide CT State students with tailored information about COSC’s degree completion programs.
- Concurrent Enrollment and 2+2 Pathways:** COSC will expand its concurrent enrollment options, allowing CT State students to begin taking COSC courses before completing their associate degrees in targeted degrees. This model accelerates students’ progress toward a bachelor’s degree, enabling earlier completion and reducing overall education costs.
- Community College Tuition Match Program:** COSC will support CT State students by covering tuition gaps through its Community College Tuition Match Program. This program not only makes bachelor’s degree completion more affordable but also aligns with the Tuition-Free Bachelor’s Degree pathway, reinforcing COSC’s commitment to accessibility.
- Employer Partnerships for Workforce-Ready Graduates:** COSC will work with employers in Connecticut to promote the LADDERS pathway as a talent pipeline for high-demand fields.

LADDERS will help mitigate the loss of CT State students that transfer to institutions outside of CT and the CSU system.

CT State Students that Transfer	2012	2018	2019	2020	2021	2022
Transferred to CCSU	10%	12%	13%	13%	15%	16%
Transferred to WCSU	3%	3%	4%	4%	4%	4%
Transferred to SCSU	6%	9%	10%	10%	10%	11%
Transferred to ECSU	3%	3%	4%	4%	4%	4%
Transferred to COSC	4%	5%	5%	6%	6%	5%
Transferred to UConn	7%	9%	10%	11%	13%	14%
Transferred to Other in State College	24%	21%	19%	17%	17%	17%
Transferred to Out of State College	43%	38%	35%	36%	32%	30%

LADDERS	Enrollment Gain FY26 (AY25-26)	Enrollment Gain FY27 (AY26-27)	Enrollment Gain FY28 (AY27-28)	Enrollment Gain FY29 (AY28-29)	Enrollment Gain FY30 (AY29-30)
	75	150	250	400	500
	Cost/ Investment	Cost/ Investment	Cost/ Investment	Cost/ Investment	Cost/ Investment
	\$200,000	\$200,000	\$200,000	\$200,000	\$300,000
	Funding Source	Funding Source	Funding Source	Funding Source	Funding Source
	State Baseline Increase (temp)	State Baseline Increase (temp)	COSC Absorbs	COSC Absorbs	COSC Absorbs

## Programmatic Enhancements: Launching the School of Education

COSC will begin reorganizing the academic structure to look like an institution of 6,000+. The School of Education will serve as COSC’s first signature programmatic enhancement, addressing Connecticut’s critical need for skilled educators, especially in early childhood education. The proposed School of Education leverages COSC’s low-cost, high-quality delivery model to meet urgent demands for skilled

educators. With a focus on early childhood, paraprofessional, and teacher certification pathways, this initiative ensures accessibility and affordability while addressing workforce gaps. State investment in these programs aligns with Connecticut’s goals to expand the educator pipeline.

- **Early Childhood Education and Paraprofessional Training:** Recognizing the growing demand for educators, COSC will develop pathways in early childhood education and paraprofessional training. These programs will prepare students for immediate employment while also providing pathways to advanced certifications and licensure.
- **Apprenticeship Pathways to Teacher Certification:** COSC will create an apprenticeship pathway that enables paraprofessionals to advance to full teacher certification, filling gaps in the education workforce. This approach aligns with state workforce needs and provides students with a structured, affordable route to teaching careers.
- **Partnerships with School Districts and Educational Organizations:** COSC will collaborate with school districts across Connecticut to recruit students into education pathways. By offering a pipeline of paraprofessionals and certified teachers, COSC will strengthen Connecticut’s education workforce while creating enrollment growth.

School of Education	Enrollment Gain FY26 (AY25-26)	Enrollment Gain FY27 (AY26-27)	Enrollment Gain FY28 (AY27-28)	Enrollment Gain FY29 (AY28-29)	Enrollment Gain FY30 (AY29-30)
	100	150	250	350	400
	Cost/ Investment	Cost/ Investment	Cost/ Investment	Cost/ Investment	Cost/ Investment
	\$300,000	\$400,000	\$500,000	\$500,000	\$500,000
	Funding Source	Funding Source	Funding Source	Funding Source	Funding Source
	State Baseline Increase (temp)	State Baseline Increase (temp)	COSC Absorbs	COSC Absorbs	COSC Absorbs

## Technology Investments: AI-Driven Support Services

COSC will optimize existing technology platforms to enhance student outcomes and operational efficiency. Leveraging tools such as AI-supported multilingual learning, Coursera Course Builder, and adaptive learning content, COSC ensures that investments directly improve scalability and align with workforce needs without duplicating existing resources.

- **AI Tutoring, Advising, and Accessibility Tools:** COSC will implement AI-based support services to assist students academically and administratively. These services will include virtual tutoring, AI-powered academic advising, and accessibility tools for multilingual learners and students with disabilities, creating an inclusive, supportive environment.
- **AI-Enhanced Career Coaching:** AI-driven career coaching will provide students with tailored guidance on internships, job placement, and skill development. This technology will enable COSC to support students’ career readiness efficiently, reinforcing COSC’s role as a career-aligned educational provider.
- **Automating Administrative Processes:** To improve operational efficiency, COSC will automate high-volume tasks like registration, financial aid inquiries, and appointment scheduling. Automation will reduce staff workloads and allow them to focus on high-touch, personalized services.
- **In addition to AI, COSC will strategically invest in best-in-class technology.** For example, making investments with Coursera and/or adaptive learning content will help us provide this industry-driven curriculum in a number of courses to ensure graduates are best prepared for the workforce.



AI Investments (Multi-Language Learners)	Enrollment Gain FY26 (AY25-26)	Enrollment Gain FY27 (AY26-27)	Enrollment Gain FY28 (AY27-28)	Enrollment Gain FY29 (AY28-29)	Enrollment Gain FY30 (AY29-30)
and increased efficiency operations)	0	0	100	250	450
	Cost/ Investment	Cost/ Investment	Cost/ Investment	Cost/ Investment	Cost/ Investment
	\$500,000	\$1,500,000	\$500,000	\$500,000	\$500,000
	Funding Source	Funding Source	Funding Source	Funding Source	Funding Source
	State Baseline Increase (temp)	State Baseline Increase (temp)	COSC Absorbs	COSC Absorbs	COSC Absorbs

## Rebranding Charter Oak State College

Charter Oak will explore rebranding options to better align with its expanded mission and offerings. This effort will focus on positioning COSC as Connecticut’s premier online workforce college while fostering collaboration within the CSCU system. The rebranding strategy will emphasize inclusivity and affordability, ensuring alignment with statewide educational goals.

- **Brand Study:** COSC will conduct a brand study reflecting its expanded role and comprehensive program offerings. The brand would look to position COSC as Connecticut’s leading online workforce institution.
- **Website and Social Media Revamp:** COSC will redesign its website and social media platforms to attract prospective students. By featuring video content, student testimonials, and interactive elements, COSC will create an engaging digital presence that resonates with modern learners.
- **Engaging Working Professionals:** COSC will focus its outreach on working professionals without a bachelor’s degree, highlighting COSC’s affordability, flexible course options, and career-aligned programs.

## Opportunities for Special Population Expansion

To drive enrollment and meet Connecticut’s workforce needs, Charter Oak State College (COSC) can explore new opportunities by expanding access to underserved populations. These targeted expansion areas align with COSC’s mission to provide affordable, accessible education for all Connecticut residents, including those who face unique barriers to higher education. Each group represents a potential growth area for COSC, while also strengthening the state’s workforce pipeline.

### TARGETED EXPANSION AREAS: STRATEGIES FOR REACHING SPECIFIC GROUPS

**1. Some College, No Credential (SCNC)** An estimated 40 million Americans have some college education but no degree, including thousands in Connecticut. COSC can collaborate with educational partners, specializing in supporting students who have “stopped out” of college. By identifying, recruiting, advising, and registering students who left college before completion, COSC can offer these individuals a renewed pathway to finish their degrees, potentially increasing state credential attainment and workforce readiness.

Some College, No Credential (SCNC)	Enrollment Gain FY26 (AY25-26)	Enrollment Gain FY27 (AY26-27)	Enrollment Gain FY28 (AY27-28)	Enrollment Gain FY29 (AY28-29)	Enrollment Gain FY30 (AY29-30)
	200	300	400	400	500
	Cost/ Investment	Cost/ Investment	Cost/ Investment	Cost/ Investment	Cost/ Investment
	\$300,000	\$400,000	\$400,000	\$400,000	\$500,000
	Funding Source	Funding Source	Funding Source	Funding Source	Funding Source
	State Baseline Increase (temp)	State Baseline Increase (temp)	COSC Absorbs	COSC Absorbs	COSC Absorbs

**2. K-12 Students** Connecticut is quickly falling behind the region and the rest of the country regarding students obtaining opportunities to achieve college credit while enrolled in high school. For example, according to the National Center for Education Statistics (NCES, 2020), the Northeast region ranks last in the country for dual enrollment opportunities funded by the school, district, or state (60.6%). The West stands at 83.5%, the South at 79.4%, and the Midwest is at 79.1%. Within the Northeast region, Rhode Island offers state funding for tuition and fees for up to 8 credits per semester and Maine offers state funding for up to 12 credits per semester as two examples. According to the Education Commission of the States (ECS) 2022 analysis, there are currently 27 online dual enrollment/early college programs across the country. Online early college courses are an excellent choice for high school students who want to start college now without traveling to a physical campus for class. COSC has an opportunity to reach students earlier in their educational journey by offering dual credit and online early college programs for high school students. These initiatives allow students to earn college credits while still in high school, introducing them to COSC and setting them up for success in higher education. This strategy not only builds COSC’s brand awareness among younger generations but also provides a cost-effective head start on college for Connecticut families. COSC acknowledges the challenges of scaling early college and dual enrollment programs but remains committed to pursuing these initiatives in alignment with state priorities. By working collaboratively with K-12 partners, COSC will explore sustainable models that enhance access while minimizing financial risks.

Dual Credit w/ K-12 &	Enrollment Gain FY26 (AY25-26)	Enrollment Gain FY27 (AY26-27)	Enrollment Gain FY28 (AY27-28)	Enrollment Gain FY29 (AY28-29)	Enrollment Gain FY30 (AY29-30)
Online Early College	25	50	100	200	250
	Cost/ Investment	Cost/ Investment	Cost/ Investment	Cost/ Investment	Cost/ Investment
	\$80,000	\$37,500	\$75,000	\$150,000	\$225,000
	Funding Source	Funding Source	Funding Source	Funding Source	Funding Source
	OHE Grant	State Scholarship (Dual Credit)	State Scholarship (Dual Credit)	State Scholarship (Dual Credit)	State Scholarship (Dual Credit)

**3. Multilingual Learners** The population of Multilingual Learners in the U.S. has grown significantly, with 10.6% of public school students identified as multilingual (otherwise known as English Language learners or ELL) in 2021. Multilingual students face unique barriers in accessing higher education, with only 19% enrolling in four-year colleges within two years of high school graduation, compared to 45% of native English speakers. Charter Oak State College recognizes the strengths and readiness of our diverse student body, including Multilingual Learners who bring valuable language skills and global perspectives to the classroom. These students, whose native language is not English, possess the proficiency and adaptability to successfully complete college-level coursework in English. By leveraging advanced technology and a supportive learning environment, COSC enables Multilingual Learners to further

enhance their academic English skills, supporting them in reaching their full potential and contributing to Connecticut's workforce with their bilingual capabilities.

## Value Proposition

Charter Oak State College (COSC) stands as a premier educational institution, offering significant benefits to the state of Connecticut, as well as to students, employees, and the college's overall financial health. COSC's unique position as a top-rated public online college highlights its role in contributing to the economic and educational fabric of the state while delivering exceptional value and outcomes to its graduates.

## Benefits to the State of Connecticut

Charter Oak has distinguished itself as Connecticut's top public online college, a position cemented by Forbes' America's Top Colleges ranking, which considered metrics such as return on investment, student debt levels, and graduate outcomes. COSC's high ranking underscores its commitment to educational excellence and financial accessibility. By leading in retention, graduation rates, post-graduation wages, and low student debt, COSC has achieved the highest ranking within the Connecticut State Colleges and Universities (CSCU) system, making it a trusted public option for Connecticut residents.

As Connecticut's most affordable path to a bachelor's degree, COSC combines low tuition with strong financial returns. According to the College Scorecard, COSC graduates enjoy some of the highest median earnings in the state, demonstrating a clear alignment with workforce needs and career growth. This strong return on investment makes COSC an invaluable asset to the state, fostering an educated, skilled, and financially empowered workforce.

## Benefits to the CSCU System

Charter Oak State College (COSC) is uniquely positioned to serve as an Online Program Experience (OPX) provider for the Connecticut State Colleges and Universities (CSCU) system, leveraging its expertise in online education to create a shared resource model that benefits all six institutions. COSC proposes a voluntary pilot OPX model, starting with targeted collaborations between individual CSCU institutions. This measured approach will demonstrate the feasibility and benefits of shared online resources, providing a foundation for potential system-wide implementation.

By integrating advanced technology such as Coursera content and AI-driven tools, COSC can efficiently curate online courses that align with industry standards and student needs. This approach not only streamlines the course development process but also ensures high-quality content that adheres to Universal Design for Learning (UDL) principles and full ADA compliance, making education more accessible to a diverse range of learners.

Through this OPX initiative, COSC can develop, and license standardized, high-quality courses for use across the CSCU system. COSC's unique intellectual property model allows the college to license professionally developed courses. For instance, a single professionally designed English 101 course could replace the need for six different versions, reducing duplication of effort and creating economies

of scale. Expert instructional designers and subject matter experts at COSC ensure that the content is pedagogically sound and meets online best practices, providing a consistent and engaging learning experience for students. This shared approach also alleviates the human resource burden on individual institutions, allowing faculty and staff to focus on other priorities such as student support and program innovation.

This initiative can support Connecticut State Universities (CSUs) in developing online courses and programs that go beyond what COSC offers. On-ground bachelor's degree completions declined from 25,600 in 2017 to 25,000 in 2022—a 2.4% decrease—and this trend is expected to accelerate as post-pandemic data is reported. In contrast, online completions grew from 1,950 in 2017 to 2,300 in 2022, reflecting an 18% increase. This shift was even more pronounced at the graduate level, where online master's degree completions surged from 1,430 in 2017 to 3,060 in 2022, an increase of 114%. As CSUs expand their own online offerings, particularly at the graduate level, COSC can provide valuable assistance to help them retain tuition revenue and market share, preventing further losses to out-of-state institutions.

The OPX model enhances operational efficiency while promoting equity and consistency across CSCU institutions. It supports the system's mission to deliver accessible, high-quality education while reducing costs and resource demands. By centralizing content creation and leveraging technological advancements, COSC positions itself as a strategic partner to CSCU, fostering collaboration and driving innovation in online education. This initiative exemplifies how shared resources can transform challenges into opportunities, creating a sustainable framework for success across the system.

## **COSC Scaling and Connection to NCHEMS Report**

Aligning with recommendations from the NCHEMS report, Charter Oak proposes linking state support to specific, measurable outcomes. This approach ensures state investments yield tangible benefits, such as increased credential attainment in workforce shortage areas, higher graduate retention within Connecticut, and enhanced economic contributions from skilled professionals. These metrics, in tandem with APT, will provide a transparent framework for evaluating the success of the Tuition-Free Bachelor's Degree and other state-supported initiatives.

Charter Oak State College (COSC) is uniquely positioned within the Connecticut State Colleges and Universities (CSCU) system to pilot innovative approaches that align with state workforce priorities and enhance student outcomes. The NCHEMS report underscores the importance of leveraging institutions like Charter Oak to test scalable innovations in educational delivery. As Connecticut faces demographic challenges and evolving workforce needs, COSC can act as an incubator for cutting-edge solutions, enabling the state to maximize its investment in higher education.

The NCHEMS report highlights the need for systemic collaboration and data-driven decision-making. COSC's emphasis on technology-enabled education allows it to serve as a model for integrating advanced tools, such as artificial intelligence, into academic advising, career counseling, and course delivery. These tools can enhance student engagement, improve retention, and streamline pathways to graduation.

As part of the system, Charter Oak can partner with other CSCU institutions to offer hybrid programs, evening courses, and weekend schedules that complement the in-person offerings of community colleges and state universities. Such collaboration can help address longstanding challenges, like the difficulty CT State students face in finding required courses online or at convenient times, as noted in the December meeting discussions.

## **Impact on Employees, Students, and Financial Stability**

COSC offers a compelling value to its stakeholders by incorporating stackable credentials into its degree programs, allowing students to earn industry-recognized certifications while progressing toward their degrees. This model not only enhances employability but also ensures that students can build valuable skills incrementally, maximizing their career opportunities at each stage of their educational journey.

In addition, COSC's partnership with the Coursera Career Academy – one of only two such partnerships in Connecticut – provides faculty and students with access to leading industry content from across various fields. This collaboration enriches COSC's curriculum with cutting-edge knowledge and hands-on learning experiences, equipping students with the competencies required in today's fast-evolving job market.

Through these initiatives, COSC continuously bolsters its financial stability while delivering value to the state, supporting workforce development, and preparing Connecticut's working professionals to excel in their careers.

## **Competitive Landscape**

Charter Oak State College (COSC), as Connecticut's fully online public institution within the Connecticut State College and University (CSCU) system, operates in a highly competitive online education environment. While national institutions such as Southern New Hampshire University (SNHU) and Western Governors University (WGU) dominate the market with aggressive marketing and expansive reach, COSC's strategic efforts focus solely on serving Connecticut residents. This targeted, localized approach distinguishes COSC from larger, nationally focused competitors.

Unlike SNHU, which added 25,000 students in the past year alone, COSC aims to grow its enrollment by 4,000 students over the next five years—a sustainable, incremental expansion that prioritizes quality, accessibility, and alignment with Connecticut's workforce needs. COSC is not seeking to compete on a national scale but rather to meet the specific educational and economic priorities of Connecticut by retaining students who might otherwise enroll in out-of-state institutions.

COSC also distinguishes itself from private institutions within Connecticut, such as Post University and Goodwin University, through its public institution status and mission-driven focus. As the state's most affordable pathway to a bachelor's degree, COSC aligns its programs with Connecticut's high-demand workforce areas, such as healthcare, education, social work, and technology. This approach ensures that COSC remains both accessible and relevant to the needs of its communities.

By leveraging its position within the CSCU system, COSC can also offer benefits that private competitors cannot, such as partnerships with CT State Community Colleges through initiatives like LADDERS. These pathways provide seamless, low-cost options for students to complete their bachelor's degrees while remaining connected to local opportunities.

COSC's deliberate growth strategy is tailored to address Connecticut's unique challenges, including retaining students who are inclined to pursue online degrees. Rather than emulating the broad national appeal of institutions like SNHU or WGU, COSC focuses on creating scalable, innovative solutions to meet the state's workforce demands while maintaining a manageable and mission-aligned enrollment trajectory. This strategy ensures that COSC remains a trusted educational partner for Connecticut residents and a vital contributor to the state's economic future..

## Landscape of COSC: Current Position and Strengths

Charter Oak State College has established itself as Connecticut's top-rated public online college for adult learners, as recognized by Forbes. COSC's asynchronous online model serves a predominantly non-traditional, working student body with an average age of 37, enabling the flexibility that adult learners often require. COSC's low-cost tuition positions it as the most affordable bachelor's degree option in Connecticut, with graduates demonstrating high median earnings, according to the College Scorecard.

COSC also maintains one of the lowest student loan default rates in the state, significantly below the national average and much lower than many of its competitors, particularly private institutions. This indicator of financial stability for graduates underscores COSC's commitment to affordability and responsible borrowing, which is a key advantage over other institutions in Connecticut offering online programs.

## Online Competitors: Competitive Landscape Overview

Despite its strengths, COSC operates in a highly competitive online education market with both public and private institutions offering similar programs nationwide. In the competitive landscape of online education, Charter Oak State College (COSC) distinguishes itself through its public institution status, affordability, and alignment with Connecticut's workforce needs. While COSC faces competition from both regional and national institutions, its unique offerings and strategic initiatives provide a competitive edge.

**Post University** offers a range of online undergraduate and graduate programs targeting adult learners. However, its student loan default rates exceed the national average, indicating potential financial challenges for its graduates. Additionally, as a private institution, Post University's tuition rates are higher than those of public institutions like COSC, potentially leading to greater student debt.

**Goodwin University** provides online programs in fields such as nursing, business, and manufacturing. Similar to Post University, Goodwin's student loan default rates are above the national average, suggesting financial difficulties for some graduates. The higher tuition costs associated with private education at Goodwin may contribute to increased financial burdens for students.

**Thomas Edison State University (TESU)** is a public institution in New Jersey offering online programs aimed at adult learners. While TESU shares similarities with COSC in serving non-traditional students, COSC's focus on Connecticut's workforce needs and its partnerships with local community colleges provide a tailored approach for state residents. Additionally, COSC's lower tuition rates offer a more affordable option compared to TESU.

**Excelsior University** is a private, nonprofit institution based in New York, specializing in online education for adult learners. Excelsior's tuition rates are higher than those of public institutions like COSC, potentially leading to greater student debt. Furthermore, as an out-of-state institution, Excelsior may not offer the same level of alignment with Connecticut's specific workforce needs as COSC.

**Southern New Hampshire University (SNHU)** is a private institution known for its extensive online programs and aggressive national marketing campaigns. SNHU's tuition rates are higher than those of public institutions, which can result in increased student debt. Additionally, SNHU's broad focus may not provide the same level of alignment with Connecticut's workforce needs as COSC's targeted programs.

**IN CONTRAST**, COSC's public institution status allows it to offer lower tuition rates, resulting in a student loan default rate significantly below the national average. COSC's strategic partnerships with Connecticut State Community College and its focus on stackable credentials provide clear, affordable pathways for students to advance their education and careers within the state. These factors position COSC as a compelling choice for Connecticut residents seeking affordable, flexible, and career-aligned education.

## COSC's Competitive Edge

Charter Oak State College's competitive edge lies in its mission-focused approach to serve Connecticut's working professionals through affordable, stackable, and career-aligned education. With low tuition costs, flexible online courses, and a curriculum aligned with state workforce needs, COSC is well-positioned to cater to adult learners seeking to improve their skills and earnings potential without accumulating excessive debt.

COSC's Tuition Match partnership with CT State Community College strengthens its market position by providing a highly affordable option for students, reducing educational costs and time to degree completion with our generous transfer policy. This pathway also facilitates wage growth at each stage, setting COSC apart as a practical choice for those looking to advance within their careers.

Furthermore, COSC's brand study initiative, as outlined in its strategic plan, is a timely effort to increase recognition within Connecticut and beyond. By aligning its brand more closely with its role as Connecticut's premier online workforce college, COSC can differentiate itself from national competitors and establish a more prominent identity within the CSCU system and the broader online education market.

## CHALLENGES

While Charter Oak State College (COSC) embarks on the "Scale Up" growth plan, it must address several internal and external challenges to ensure sustainable success. From enhancing brand visibility to

updating governance structures, modernizing course content, and managing change effectively, these challenges are critical to achieving the strategic goals of “Scale Up”.

### LOW BRAND AWARENESS

COSC currently faces limited brand visibility, particularly within Connecticut. Despite its status as the state’s most affordable option for a bachelor’s degree, many residents and potential students remain unaware of COSC’s offerings, including its highly ranked online programs and focus on workforce alignment. Increasing brand awareness through a comprehensive marketing and outreach strategy will be essential to attract the desired student population and communicate COSC’s value to Connecticut’s workforce and economy.

### GOVERNANCE UPDATES

COSC’s governance structure and decision-making processes require updates to reflect its evolution from a credit aggregator to an academic institution focused on workforce-aligned programs. Current policies and procedures often reflect COSC’s history rather than its role as an institution providing complete degree programs in high-demand fields. Governance updates will involve shifting policies and frameworks to support COSC’s growing academic scope, ensuring that decision-making aligns with the college’s mission to serve as Connecticut’s premier online workforce institution.

### MODERN COURSE DEVELOPMENT

With the rapid evolution of online education and workforce requirements, COSC must prioritize regular updates to its course content and delivery methods. Modern learners expect courses that are engaging, accessible, and technologically advanced, including increased video content and interactive elements. COSC will need to establish a consistent schedule for curriculum updates, aligning course offerings with current industry needs and ensuring that students are equipped with relevant skills. By implementing streamlined course development processes, COSC can maintain a dynamic and responsive curriculum that meets the needs of Connecticut’s workforce.

### BANDWIDTH FOR ENHANCED GUIDES

COSC needs to create comprehensive training and support guides for its different constituencies. Subject Matter Experts (SMEs) and Instructional Designers (IDs) should have clear guidelines for course design that meet the pedagogical standards of the College and the specific learning needs of the students. Faculty should have comprehensive guides that detail their expectations, various support offices, as well as professional development opportunities. This will help the faculty understand and maintain the College’s standards, especially as the institution grows and the demand for consistent quality increases. Students should be provided with user friendly guides that explain how to access the courses and access the various resources available to them. These guides will help the student experience and help them fully utilize the supports offered by the College.



## CHANGE MANAGEMENT

The proposed enrollment growth and structural changes represent a significant shift for COSC, which has maintained a stable enrollment level for the past decade. Achieving rapid expansion to 6,000 students requires a robust change management strategy to guide the college community through this transformation. Adaptation to these new realities will involve implementing strategies to support faculty, staff, and students in navigating change. Training, communication, and a shared vision will be crucial to ensuring that the COSC community is aligned and prepared to meet the demands of an expanded institution.

## Conclusion

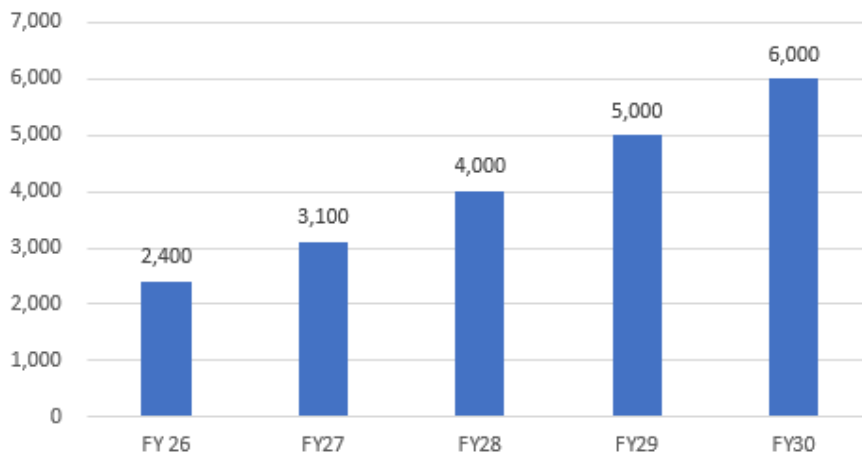
The “Scale Up: Affordable Pathways for Connecticut’s Workforce” plan outlines a transformative pathway for Charter Oak State College (COSC), centered on a bold initiative of introducing a Tuition-Free Bachelor’s Degree pathway for Connecticut residents to meet the workforce needs of Connecticut. Scale Up is designed to make high-quality, career-focused education accessible while reducing financial burdens for both students and the state. By adopting innovative financial strategies, expanding program offerings, and prioritizing strategic partnerships, COSC is positioned to grow its enrollment to 6,000 students within five years, meeting critical workforce needs across Connecticut. This enrollment goal indicates that COSC does not seek to be the next SNHU. Rather, we look to recapture the students already leaving the state for online degrees to give them a more cost-effective option that is more closely aligned with workforce needs specific to Connecticut.

COSC’s targeted outreach to underserved populations—such as individuals with some college but no credential, high school students in dual credit programs, and Multilingual Learners—reinforces its commitment to inclusive and accessible education. The Tuition-Free Bachelor’s Degree pathway, in particular, ensures that Connecticut residents can pursue their educational goals without accumulating significant debt, while COSC’s partnerships with CT State Community College create seamless pathways to bachelor’s degree completion.

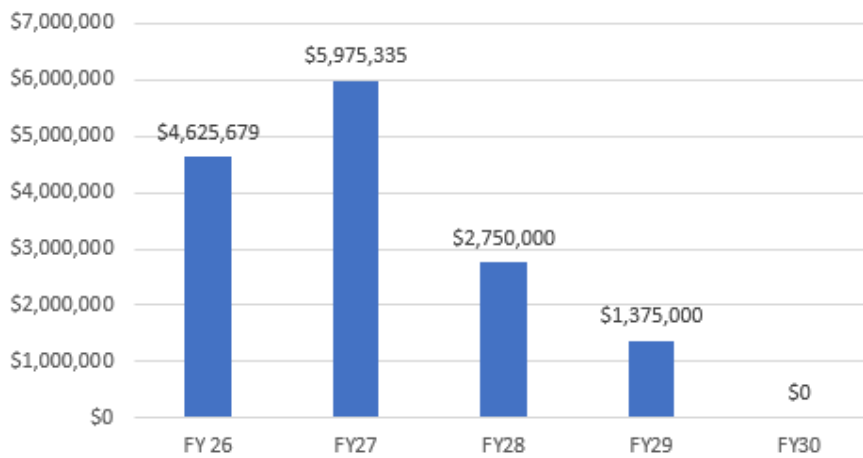
By reducing dependency on state funding, Charter Oak State College not only enhances its operational sustainability but also sets a precedent for financial independence within public higher education. “Scale Up: Affordable Pathways for Connecticut’s Workforce” aims to bolster Connecticut’s economy by creating a skilled, career-ready workforce, expanding educational access for residents, and supporting long-term economic growth. This plan is an investment in both the college and the future of Connecticut, creating a lasting, positive impact on the state’s educational and economic landscape.

## SUMMARY OF FISCAL ASK AND STUDENT ENROLLMENT

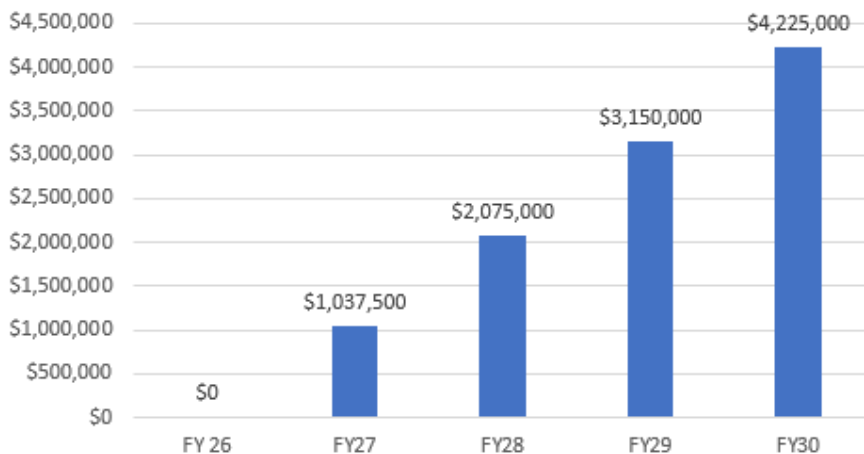
### Enrollment Impact of Scale Up Plan



### COSC Block Grant Under Scale Up



### Direct State Support for Tuition Scholarships



# Frequently Asked Questions (FAQ): Scale Up Plan for Charter Oak State College

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## 1. WHAT IS THE “SCALE UP” PLAN?

The Scale Up Plan is a five-year initiative to increase Charter Oak State College (COSC) enrollment from 2,000 to 6,000 students. The plan emphasizes workforce-aligned programs, affordable education through initiatives like the Tuition-Free Bachelor’s Degree, and partnerships with institutions like CT State Community College.

## 2. WHAT IS THE TUITION-FREE BACHELOR’S DEGREE AND WHAT PROGRAMS WILL QUALIFY?

This initiative provides Connecticut residents with a pathway to earn a bachelor’s degree without tuition costs. It uses a “last-dollar” scholarship model, covering remaining costs after financial aid. Graduates must reside and work in Connecticut for at least three years post-graduation for full loan forgiveness. COSC will coordinate with Connecticut’s Office of Workforce Strategies (OWS) yearly to confirm the programs that would qualify for tuition-free bachelor’s degree.

## 3. HOW DOES THE LADDERS PATHWAY WORK?

LADDERS (Leveraging Academic Degrees to Drive Employment Readiness and Success) create seamless 2+2 transfer pathways for CT State students into COSC programs. It includes concurrent enrollment options, tuition matching, and targeted communication to guide students through degree completion.

## 4. WHAT PROGRAMS WILL COSC EXPAND THROUGH THE SCHOOL OF EDUCATION?

The School of Education will focus on early childhood education and paraprofessional-to-

teacher certification pathways. New programs within the school are currently not offered in an online asynchronous format within CSCU and aim to address workforce shortages in Connecticut’s education sector.

## 5. WHAT IS THE FINANCIAL GOAL OF THE SCALE UP PLAN?

The ultimate goal is to achieve financial independence from state support within five years by scaling enrollment, implementing cost-saving measures, and developing revenue-generating programs. Once the financial goal is complete, all dollars from the state will go directly to students for initiatives such as tuition-free bachelor’s degree and dual credit.

## 6. HOW WILL COSC SUPPORT MULTILINGUAL LEARNERS?

COSC will use AI-driven tools to translate educational materials, provide multilingual accessibility, and support students in completing college-level coursework in English, enabling them to contribute to Connecticut’s workforce.

## 7. HOW DOES THE SCALE UP PLAN BENEFIT CONNECTICUT’S ECONOMY?

By aligning programs with workforce needs, the plan aims to address labor shortages in key industries, retain talent within the state, and increase the economic contributions of graduates through higher employment rates and wages.

## 8. HOW DOES COSC ENSURE ITS OFFERINGS ALIGN WITH WORKFORCE NEEDS?

COSC partners with the Governor's Workforce Council, employers, and industry experts to develop programs in high-demand fields like healthcare, technology, education, and social work. As mentioned earlier, COSC will coordinate yearly with OWS for the list of programs that would be eligible for tuition-free bachelor's degree.

## 9. WHAT IS COSC'S ROLE AS AN ONLINE PROGRAM EXPERIENCE (OPX) PROVIDER AND IS A CSCU INSTITUTION REQUIRED TO PARTICIPATE?

As an Online Program Experience (OPX) provider, Charter Oak State College (COSC) offers shared resources and expertise in online education to other Connecticut State Colleges and Universities (CSCU) institutions. These initiatives foster collaboration, reduce duplication, and enhance efficiency. Participation in any OPX initiative is entirely voluntary, allowing each CSCU institution to evaluate whether a particular initiative aligns with its unique needs. For instance, an institution might partner with COSC to offer a course at a lower per-credit cost than their current rate. This approach enables COSC to leverage its instructional design expertise across the system.

## 10. HOW WILL COSC ADDRESS CHALLENGES LIKE LOW BRAND AWARENESS?

The plan includes a branding assessment, a revamped digital presence, and targeted marketing strategies to enhance visibility and attract more students. COSC will be responsible for the cost of hiring a marketing firm to conduct this work.

## 11. WHAT SUPPORT SERVICES WILL COSC PROVIDE AS IT SCALES UP?

In addition to hiring more professionals, COSC will invest in AI-driven tools for tutoring, advising, predictive analytics, and career coaching. These tools are designed to supplement, not replace, human resources, ensuring that students continue

to receive personalized support. By leveraging AI, the college can scale its services more efficiently while maintaining high-quality interactions. Additionally, COSC will develop comprehensive guides for students, faculty, and instructional designers to enhance the overall experience and ensure consistency as enrollment grows.

## 12. HOW DOES THE TUITION-FREE BACHELOR'S DEGREE ALIGN WITH STATE WORKFORCE GOALS?

The program ties funding to residency and workforce participation, ensuring that state resources are invested in retaining skilled graduates who contribute to Connecticut's economy. Only programs approved by OWS on a yearly basis will be eligible for tuition-free bachelor's degree. For example, it is anticipated programs such as social work, software development, data analytics, etc. would be eligible but a program such as psychology and sociology would not be eligible.

## 13. WHAT ARE THE FUNDING REQUIREMENTS FOR THE SCALE UP PLAN?

The plan requires a temporary \$3.8 million of additional state investment over two years for initiatives to have COSC achieve long-term sustainability achieved through enrollment growth and operational efficiencies. In addition, we are requesting the state establish investments in tuition-free bachelor's and dual credit to ensure all future dollars go directly to students for specific initiatives as recommended in the NCHEMS report.

## 14. HOW WILL TECHNOLOGY ENHANCE COSC'S OFFERINGS?

COSC will leverage AI and adaptive learning technologies to improve student outcomes, streamline operations, and provide scalable, industry-aligned educational content. COSC will be engaging with technology vendors to assist in the planning and implementation of these solutions over the next two years.

### 15. WHY IS 6,000 THE ENROLLMENT GOAL?

The 6,000 number was targeted as that is the enrollment goal for COSC to become financially self-sufficient based on our financial model. Should COSC exceed that goal in the long-term, the stretch goal of COSC is to become an institution that produces a net profit that can then be reinvested within CSCU.

### 16. WHAT IS SCNC, AND HOW IS COSC POSITIONED TO SERVE THIS POPULATION?

SCNC stands for “Some College, No Credential.” It refers to individuals who started college but did not complete a degree. COSC is uniquely positioned within CSCU to support this population through flexible online programs, six (6) different start dates, low cost, targeted advising, and its generous credit for prior learning (CPL) offerings. By leveraging partnerships with a vendor that specializes in outreach to SCNC, COSC identifies and re-engages SCNC students, providing clear pathways to complete their degrees in an efficient and cost-effective manner. Unlike previous SCNC “one-time” attempts, COSC plans to make this initiative a routine part of its enrollment activities.

### 17. WOULD THIS PLAN IMPACT MY ENROLLMENT AT MY CSCU INSTITUTION?

The Scale Up Plan is designed to have very limited impact on enrollment at other CSCU institutions. Its primary goal is to complement, not compete with, existing programs and minimize disruption within the system. For example, the LADDERS initiative specifically targets CT State students who are exclusively online—a population more likely to seek fully online, asynchronous bachelor’s degree programs. New programs at COSC, such as the School of Education, focus on addressing workforce needs in areas not offered in the same format by other CSCU institutions. This ensures alignment with the CSCU system’s shared goals while avoiding direct competition for on-ground and hybrid students.

National data shows that on-ground programs have been losing enrollment, while online programs, particularly at the graduate level, are experiencing growth. In Connecticut, recent gains in online enrollment have almost exclusively gone to institutions outside the CSCU system. Part of the goal of the Scale Up Plan is to retain these tuition dollars within the system by offering competitive, high-quality online programs.

While some programs within the CSCU system have experienced enrollment shifts due to new online offerings—such as RN to BSN programs—data shows that COSC has not been the primary driver of these changes. Instead, institutions like SNHU, Goodwin University, and Post University have seen significant growth in online programs, as traditional in-person equivalents have declined.

To address potential overlap, all proposed program changes that could impact existing offerings are carefully analyzed, and any potential effects are presented to the board for assessment as part of the new program approval process.

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A Higher Degree of Online Learning

# Scaling Taskforce Report