

Untapped Potential: How CPL Can Redefine Employer Outlook on Professional Development

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Executive Summary

An overwhelming 98% of managers rate creating internal talent mobility as important to achieving their business goals—in fact, 22% of managers rate it as *absolutely essential*. **MQ215_3 Yet a third of employed Americans (33%) disagree that their company offers clear career growth/advancement opportunities for its employees**, reveals the University of Phoenix employee engagement and retention survey—and another 41% only *somewhat agree*, which means nearly 3 in 4 say their employers could be doing more.

EQ9_7

Fortunately, and thanks to American workers’ nonstop dedication to their own professional development, the solution to this may already be in employees’ hands: More than 40 million Americans have some college credit but no degree (National Student Clearinghouse Research Center)—credits that could apply towards a degree that could help employees find new opportunities within their company.

For example, University of Phoenix seeks to capture learners’ credit for prior learning (CPL) through a number of tools and resources, including [Prior Learning Assessment](#) (PLA)—the means by which we evaluate non-academic or non-credit bearing learning experience into college credit. This is used specifically to broaden opportunities for students to identify

more CPL, helping learners yield tremendous results: In academic year 2024-2025, University of Phoenix accepted more than 188,000 CPL credits for bachelor's and associate degree programs, averaging approximately 14 CPL credits per participating student. This translated to an average tuition savings of \$5,408 per participating student in their degree program where CPL was applied.

These findings also show that 98% of HR managers are aware of CPL—and that 92% agree that degrees or certificates that allow "credit for prior learning" are just as credible as similar degrees or certificates that do not. By encouraging employees to capitalize on their potential credit, employers can help advance their skills development, as well as invest in their long-term growth at their organization. As a result, organizations recognition of their employees' prior learning—including not just college credit, but life and work experience, professional development, and military experience—not only capitalizes on employees' existing skills and talents, but also deliver value, benefiting employer and employee alike and developing a culture of engagement and internal mobility. In other words, turnover can go down as engagement goes up, and workers and employers alike can find new ways to put education into action.

Section 1 – Credit Where Credit's Due

The number of working age Americans with college credit but no degree continues to grow, with one study estimating that January 2022 to July 2023 saw 2.1 million students leave college without a credential (National Student Clearinghouse Research Center). Of course, this education is not going to waste: Even without a degree, employees are able to apply this knowledge to their work and beyond. But many roles are only available to employees with certain credentials, which means those without them have fewer advancement opportunities: More than 2 in 5 managers (42%) admit that a lack of advancement opportunities is a top reason for turnover at their company MQ400—and nearly 1 in 4 employees (22%) agree. EQ7 In other words, as much as these college credits have provided learners with real-world value, they still have untapped potential to do more by being recognized as CPL.

Fortunately, many of those with college credit but no degrees are looking for opportunities to turn those credits into credentials: More than a million re-enrolled or earned a credential in academic year 2023–24. Moreover, they were able to turn these credits into credentials *quickly*, with 43% earning a certificate and 31% earning an associate degree within their first year (National Student Clearinghouse Research Center). So not only is there a huge vein of untapped value in employees' credit for prior learning, that value can quickly convert into tangible gains.

With all these elements in play—the number of employees with college credit but no credentials; their enthusiasm for turning these credits into professional gains; and the immediate returns in doing so—the message to employers becomes clear. By seeking ways to help employees turn their untapped credits into internal mobility, CPL can offer transformative potential at the individual, organizational, and even industry level.

Spotlight: How CPL Drives Retention

As managers continue to struggle to retain employees, internal mobility plays a huge role, with 42% admitting a lack of advancement opportunities is a top reason for turnover at their company. MQ400 Perhaps as a result, more than 2 in 3 managers (67%) cite increased employee retention as a reason they would like to see employees be able to apply work experience or third-party training as credit toward a degree or certificate. MQ515

Once again, these findings reaffirm data in which 36% of workers rank career development and training as the most beneficial retention strategy their employer could offer—and even more HR managers (49%) say the same.

Section 2 – Prior Learning, Future Benefits

Employees agree CPL can have huge impact on their internal mobility as well as their organization's culture: More than 2 in 5 (45%) agree that CPL gives employers a better idea of a potential employee's skills, and 40% point to CPL offering potential employees have a better way to communicate the skills they've acquired from other experience. EQ12 Another 31% note that students can focus on higher-value learning or specialization EQ12—an especially important benefit in a world in which valuable skills and necessary abilities continue to evolve in the face of tech advancements such as generative AI.

In the past three academic years (2023-2025), University of Phoenix helped more than 32,000 working adult students save time and money while progressing in their programs by leveraging multiple CPL opportunities—including Prior Learning Assessment. As employers take steps to help their employees benefit from CPL, they are likely to see returns, just as they do when investing in employee education elsewhere: More than 9 in 10 managers (92%) agree that increasing tuition benefit access for employees is a great way for employers to retain top talent, and just as many (92%) agree money invested in employee engagement or retention has a better return on investment than other business spending. MQ420

Moreover, identifying opportunities for CPL saves money, with participating learners able to convert prior learning into credits that count towards a credential and saving them the cost

of additional courses. The same can apply to businesses who work with institutions such as University of Phoenix to offer tuition benefits, using solutions such as PLA to reduce the number of credits their employees need to earn new credentials. By reducing time and cost, as well as delivering value to employee and employer alike, these programs can yield results—all while improving long-term engagement and productivity.

Spotlight: CPL Across the Org Chart

Despite CPL's value, a troubling 68% of Americans agree that they would be concerned that a degree or certificate earned with CPL would not be seen as credible by employers.

EQ14_2 But managers disagree: Not only do 92% agree that degrees or certificates that allow CPL are just as credible as similar degrees, MQ520 but 93% believe their company would be willing to implement tuition benefits for a college degree or certificate that allows credit for prior learning or credit for experience gained from work to shorten the length of time spent on a degree or certificate. MQ510 Indeed, 98% of managers are familiar with CPL as it relates to prior work experience or military experience counting for college credit or certificate requirements. MQQ505 The first step in making the most of CPL will be overcoming this perception gap and reassuring employees that their credits offer value and potentially even advancement opportunities.

Conclusion – Call to Action

The amount of value CPL can offer employees and employers alike is vast and potentially transformative. But for many, it may also be overwhelming, as more and more workers consider how their experience, in education and beyond, could offer them new opportunities—including those at other organizations. As the connection between engagement and retention becomes clearer, so too does the urgency with which employers need to respond to their employees' need for internal mobility—an urgency that will only grow as other companies capitalize on CPL and others fall behind.

Fortunately, there are a number of resources, such as [CAEL's CPL Search Network](#), which can help learners and institutions alike seek out providers who can understand opportunities for CPL; in particular, [CPL's Adult Learner Resources](#) are useful for employees or other adults understand ways to put prior experience to work. [The ACE National Guide](#) offers similar guidance, including for employers determining what sources of CPL have already been vetted and accepted.

These solutions—like the University of Phoenix Prior Learning Assessment—underscore how readily these credits can be transformed into real value, building on employee enthusiasm and delivering value to them and employers alike, all while providing clear

paths forward and guidance not just on the number of paths available, but the best ways to approach each one. Furthermore, PLA and other solutions also offer a variety of ways of accomplishing this, from individual enrollment to benefit programs to internal training development. In this way, CPL can be the first step in a renewed focus on professional development that can drive engagement and retention in the now—and continue to reap benefits as businesses dig even deeper into their employees' untapped potential.

References

- National Student Clearinghouse Research Center: [Some College, No Credential](#)

Methodological Notes

The HR manager survey, which was conducted online in the United States by The Harris Poll on behalf of the University of Phoenix among 610 US adults aged 25+ who are employed full-time at an organization with 10,000+ employees, has a title of manager/supervisor or higher, has a job function in human resources or learning and development, and works in one of the following industries: Financial Services, Health Care, or Manufacturing. Data are weighted where necessary by employee-size categories within industry to bring them in line with their actual proportions in the population. The employee survey was conducted online within the United States between September 17-19, 2024 among 1,195 employees (adults aged 18+ who are employed full-time or part-time). Data were weighted where necessary by age, gender, race/ethnicity, region, education, marital status, household size, household income, and political party affiliation, to bring them in line with their actual proportions in the population. Respondents for the surveys were selected from among those who have agreed to participate in our surveys. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For these studies, the sample data is accurate to within ± 4.1 percentage points for the HR managers and ± 2.5 percentage points for the employees using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest. A

All sample surveys and polls, whether or not they use probability sampling, are subject to other multiple sources of error which are most often not possible to quantify or estimate, including, but not limited to coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments.