

OCEP POLICY BRIEF

October 2025

Are Oklahoma's students taking advantage of free early college credit? An analysis of a fully subsidized program

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The cost of a university degree in Oklahoma has substantially increased over the past twenty-five years. In response, Oklahoma has expanded access to Advanced Placement, dual enrollment, and early college high school offerings that enable high school students to earn 1-2 years of college credit at very little or no cost. Yet, many students, especially those in rural areas, still have limited access to these programs. One of the most accessible but underutilized options is Modern States, which was established to offset the escalating cost of higher education by offering fully subsidized early college credit courses available online to anyone. Students who complete a Modern States course also receive a voucher to take the College-level Examination Program (CLEP) assessment for college credit, so there is no cost to the student from start to finish. The purpose of this OCEP Policy Brief is to examine Oklahoma's participation in Modern States as well as student performance in this program. Since the Modern States program poses no financial risk, increased awareness and utilization of the program could be an important pathway for Oklahoma's students to earn college credit at no cost.

HIGHLIGHTS

- Last year less than one percent of Oklahoma's students took advantage of the Modern States program. Among those who did, nearly one-in-four students took College Algebra.
- Approximately 28% of the students in Oklahoma who enrolled in a Modern States course advanced to take the CLEP assessment. The pass rate, which qualifies students for college credit, was 49% in Oklahoma. By comparison, the pass rate was 85% in regional competitor states (i.e., Arkansas, Missouri, Kansas, and Texas) and 60% nationally.
- If only 1% of Oklahoma's students were successful in completing one year of college credit through Modern States, students and their families would save over \$40 million on college tuition and fees.

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The Rising Cost of a University Degree in Oklahoma

In Oklahoma, annual tuition and fees together with room and board at a public 4-year university were approximately \$6,000 in 2000 according to the US Department of Education.¹ By 2022, the most recent year with available data, this cost climbed to around \$19,500,² which is more than a 200% increase. Even after accounting for inflation, the price of a university degree in Oklahoma has roughly doubled during this period. At top-rated universities in the state, these costs are greater. For an undergraduate student at the University of Oklahoma, tuition, fees, and room and board are approximately \$31,000 a year.³ Nationally, economic data suggest that the rising cost of a university degree has outpaced income growth and contributed to student loan debt exceeding \$1.7 trillion.⁴ These increasing costs could lead to fewer students being able to pursue a university degree while those who do may need to carry substantial debt as young adults to complete their degree.

In Oklahoma, there is a need to increase the number of bachelor's degree holders participating in the state's workforce. Some projections have found that the ten "highest-paying critical occupations" in Oklahoma will require a bachelor's degree or higher by 2030.⁵ Yet, only 27.9% of Oklahoma's population has a bachelor's degree or higher, compared with 31.4% in regional competitor states (i.e., Arkansas, Kansas, Missouri, and Texas) and 35% nationally.⁶

Oklahoma's Early College Programs

To help mitigate the rising cost of a university degree, free and low-cost early college credit programs have expanded in number.⁷ In Oklahoma, these initiatives are supported by a combination of state policies and institutional partnerships that include early college high school, concurrent/dual enrollment, and Advanced Placement (AP). Early college high school programs typically aim to graduate students with both a high school diploma and an associate's degree at no cost to the student. For example, Tulsa Public Schools' Edge program allows 9th grade students to earn an associate's degree from Tulsa Community College by the time they finish high school.⁸ Similarly, concurrent enrollment programs allow Oklahoma's high school students to earn both high school and college credit for a single course at no/reduced cost.⁹ By the time students graduate, they can complete the equivalent of one semester to a full year of college credit, reducing both the time and expense required to earn a university degree.

Another common pathway enables students to bypass first-year university courses by completing college-level classes and subsequently taking an exam for college credit. Advanced

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Placement courses represent the most well-known version of this approach. The AP program goes back decades in Oklahoma, and, starting in 2024, Oklahoma mandated all public high schools to offer a minimum of four AP courses.¹⁰ Like AP, the College-level Examination Program (CLEP) is a widely accepted way for students to earn college credit through an examination. Nearly 3,000 colleges and universities in the United States grant credit for a passing score on the CLEP exam, including all major universities in Oklahoma. However, CLEP is far less utilized than AP despite offering certain advantages. For example, CLEP is open to anyone, whereas AP content is usually restricted to what a high school offers its own students.¹¹ CLEP exams are also available year-round at testing sites across the state and can be retaken every three months, but AP exams are typically offered only within a specific testing window once a year.

Table 1. Major early college programs in Oklahoma

Programs	Description
Early College High School	Starting in 9th grade, students are placed on a pathway to earn up to an associate degree by high school graduation.
Concurrent/Dual Enrollment	A concurrent enrollment program allows eligible high school juniors and seniors to enroll in college-level courses at a public college or university while remaining enrolled in their high schools.
Advanced Placement (AP)	Advanced Placement (AP) courses offered in high schools seek to prepare students to pass AP exams that qualify for college credit at most universities.
CLEP (College-Level Examination Program)	CLEP-preparation courses allow students to earn college credit at most universities by achieving a passing score in the CLEP assessment.

Modern States – A Fully Subsidized Online CLEP Preparation Program

Even though CLEP is highly accessible, students cannot take CLEP-aligned courses in their high schools as in the case of AP. To address this challenge, Modern States, a philanthropic non-profit organization launched in 2017, created a CLEP-aligned early college program that is available online to anyone and is fully subsidized for participating students. The main goal of the program is to help students earn enough free college credit to cover the entire first year of a bachelor's degree program at a university at no cost to the student. Additionally, students who pass a Modern States course receive a voucher from Modern States that covers the cost to take the CLEP assessment in that subject.¹² (Note. The cost of an

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unsubsidized CLEP examination is generally \$95.) Since Modern States was formed, thousands of students have participated in the program to qualify for college credit, collectively saving millions of dollars in tuition.¹³

Results

In Oklahoma, a very small percentage of students (far less than one percent) take advantage of the Modern States program. Among those who do participate, the most popular course is College Algebra with 24% of Oklahoma's students taking this course. Other popular courses are College Composition (taken by 8% of Oklahoma's participants), Spanish Language (7%), and American Government (7%). Figure 1 presents a breakdown of the most popular subject areas. In Oklahoma, 44% of students take courses in math and natural sciences (e.g., College Algebra), whereas in Oklahoma's regional competitor states and nationwide, smaller percentages take courses in this area (36% and 33%, respectively).

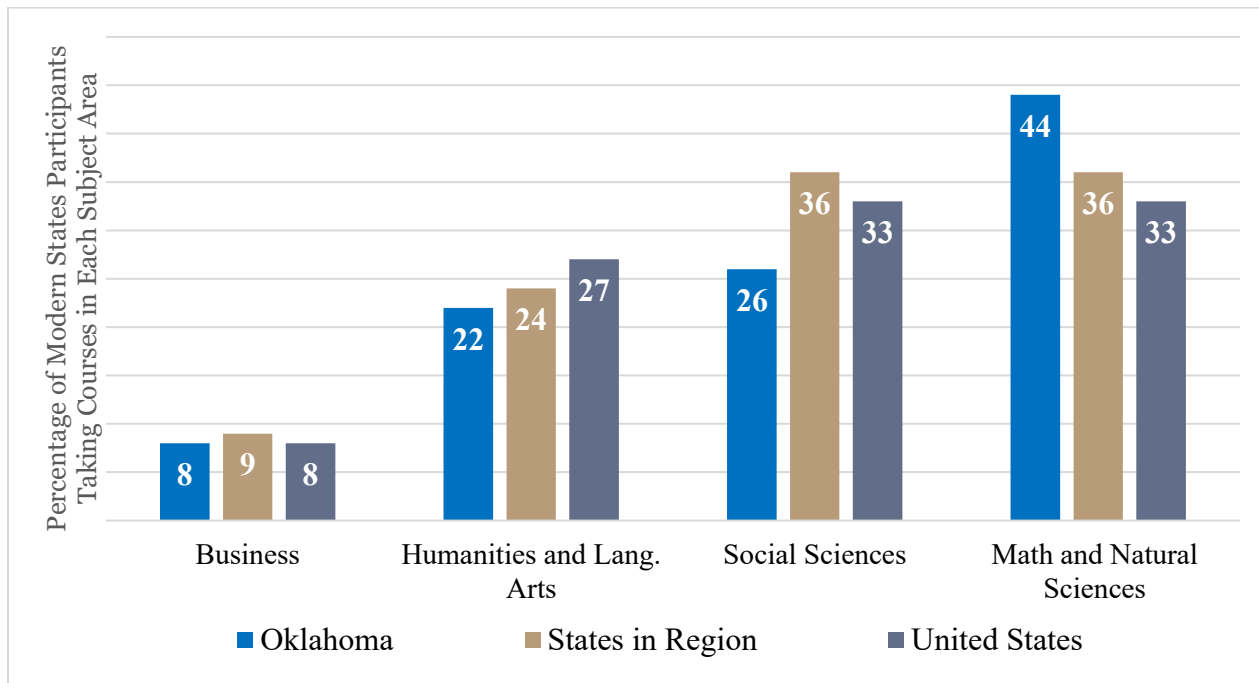
Fewer students from Oklahoma take courses in the humanities, language arts, and social sciences compared with regional and national percentages. Although it is uncertain exactly why Oklahoma's students are more likely to take math and natural science courses, one possible explanation is that they have comparatively fewer credit-bearing opportunities available to them in these subjects at their high schools. Another possible explanation is that introductory math and natural science classes are often important gateway courses for university students, and Oklahoma's students may desire guaranteed transfer credit in these areas.

During the 2024-25 academic year, 1,373 students from Oklahoma participated in Modern States, but only 28% of these students attempted the corresponding CLEP assessments. Of those who attempted the CLEP assessments, about half were successful in passing, meaning that just 13% of all course participants from Oklahoma went on to pass the CLEP assessment. Among Oklahoma's students who attempted the CLEP assessments, the average score was 51 – slightly above the 50-point threshold needed to qualify for college credit. The average score was 62 in regional competitor states and 53 in the United States overall.

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Figure 1. Oklahoma's students are more likely to take math and natural science courses than students in other states.



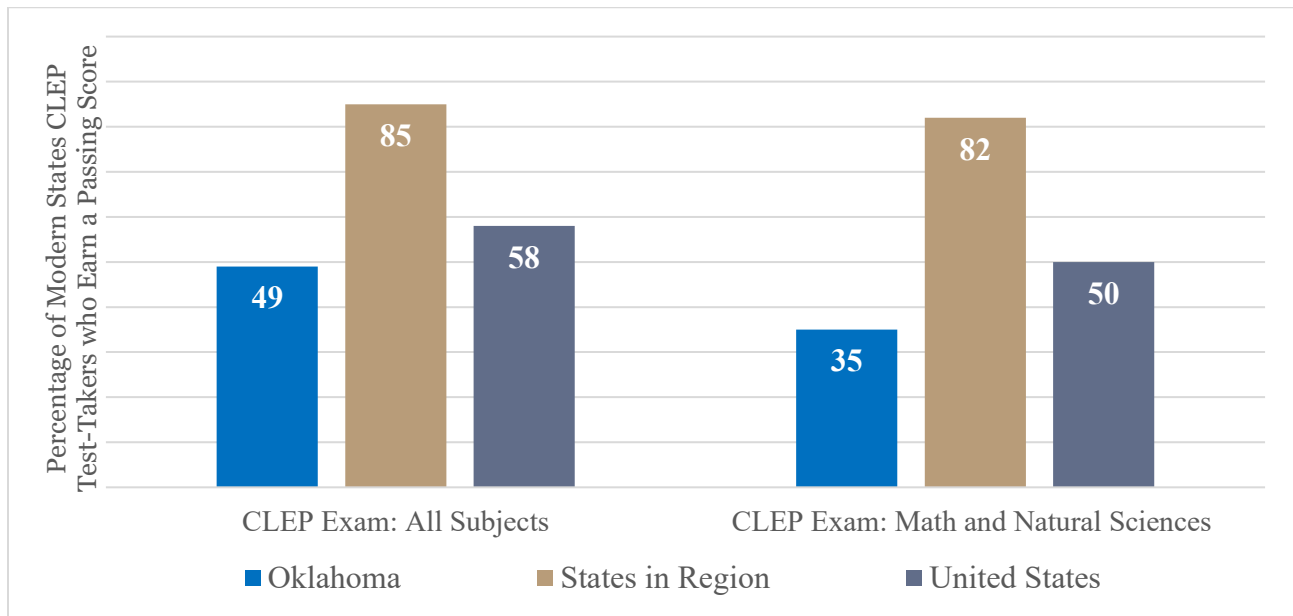
Sample (United States = 77,109; Regional States = 9,120; Oklahoma = 1,373). Note. "Regional States" refers to Oklahoma's main regional competitor states: Texas, Kansas, Missouri, and Arkansas.

Figure 2 compares the pass rates on the CLEP exam for test-takers from Oklahoma, regional competitor states, and the United States overall.¹⁴ Forty-nine percent of Oklahomans passed the CLEP last year, compared to 85% of students from regional competitor states who passed and 58% of students who passed nationally. For exams in math and natural science, pass rates for Oklahoma's students were lower with only 35% passing CLEP exams in this area. The pass rate for regional competitor states was more than double Oklahoma's at 82%. In Oklahoma, the comparatively lower pass rates seem to represent a missed opportunity for students who have spent the time needed to pass a Modern States course and receive a voucher for a CLEP exam.

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Figure 2. Oklahoma's CLEP pass rates are lower than those in other states.



Sample (United States = 17,217; Regional States = 1,418; Oklahoma = 381)

The CLEP Examination and Pass Rates in Oklahoma

In Oklahoma, there is some variation in performance across student subgroups. For instance, students from small towns and rural areas in Oklahoma show the highest average performance, while non-White students and those whose parents have a high school degree or less slightly outperform their peers. The scores for students from small towns and rural areas are notable since this subgroup of students in Oklahoma may have the most to gain from a no-cost online program offering 32 courses that may not be offered at their high schools through Advanced Placement or dual enrollment programs. The relatively higher scores for non-White students and those whose parents have less education is largely attributable to student performance on the CLEP's Spanish language exam.

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Table 2. Among Oklahoma’s students attempting the CLEP examination, students who come from small towns or rural areas, non-White students, and students with parents who did not go to college outperform their in-state counterparts.

Variables	Mean (SD)
<i>Geographic Locale</i>	
Small town/Rural	54.28 (13.38)
City/Suburb	49.10 (13.70)
<i>Race/Ethnicity</i>	
White	50.49 (13.08)
Non-White	51.06 (14.92)
<i>Parental Education Level</i>	
High School or Less	54.85 (15.32)
Some College or Higher	49.64 (13.19)

Note: CLEP assessments are 90-120 minutes in duration and range from 20-80 points. Students who score 50 points or higher are eligible to receive college credit in the tested subject area.

Financial Impact of Low Participation in Modern States

The limited participation in Modern States in Oklahoma may be a missed opportunity from a financial standpoint. Modern States’ primary objective is to help students earn enough college credit to make their first year of university free. If only 1% of Oklahoma’s high school students earned enough credit to cover the first year of university, it would produce a total savings for students and families of over \$40 million. If 10% of the state’s high school students did so, over \$400 million would be saved.

Table 3. Estimated total savings for earning one year of college credit

Oklahoma’s High School Students	Estimated Total Savings
1% of high school students completing first year of university (2,100 students)	\$40,950,000
5% of high school students completing first year of university (10,500 students)	\$204,789,000
10% of high school students completing first year of university (21,000 students)	\$409,578,000

Note: In Oklahoma, annual tuition and fees combined with room and board at a public 4-year university is estimated to be around \$19,500 in Oklahoma. Percentages are based on there being 210,043 high school students in Oklahoma’s public education system.¹⁵

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Recommendations

There is arguably little reason why Oklahoma's students aspiring to attend university cannot complete one or even two years of college credit while they are in high school. Some students in the state already take advantage of opportunities for low and no-cost early college credit through Advanced Placement and dual enrollment. Modern States, which offers a wide array of online CLEP-aligned courses that can lead to free college credit, could be an important tool for providing greater access to early college opportunities in Oklahoma.

Modern States may be particularly beneficial for specific subpopulations in the state. For example, in rural high schools, where opportunities for early college programs can be limited, Modern States could help satisfy excess demand. Modern States could further benefit high school graduates who are either preparing for or returning to college. Currently, participation in Modern States in Oklahoma is low and evidence indicates that success could be improved for those who do participate. To broaden both participation and success in this program, the following steps could be taken.

1. Provide Structured Support within the School Day

To increase participation rates, high schools could incorporate Modern States courses into the school day by creating structured study blocks or supervised courses as credit-bearing electives. Classroom teachers assigned to supervised courses could track progress and answer questions as students work through Modern States courses during the school day. Providing these structured opportunities within the school day could not only increase participation but also give students guided support to earn college credit through online platforms. Presently, schools in New York, Tennessee, Ohio, and Louisiana provide such structured opportunities within the school day for students to use the Modern States program.¹⁶ When classroom teachers are unavailable, tutors and other appropriate school personnel could provide instructional support in study blocks or after-school programs.

Although students have little to lose by participating in Modern States, Oklahoma's relatively low CLEP examination pass rate suggests that students might be able to utilize learning resources available to them more effectively. Students taking Modern States courses should be encouraged to follow course curricula while also drawing on other learning supports, including school libraries, web resources, and AI-powered tutoring tools (e.g., Kahn Academy's Khanmigo application).

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2. Promote Awareness among Families and Students

To maximize impact, schools might actively publicize the Modern States program through counselors, community partners, and parent events. Information about Modern States can be integrated into college readiness materials, advising sessions, and district websites so that it is part of teacher-student and parent-teacher conversations about college affordability and planning. Programs like Modern States could be positioned as a standard option in rural districts where Advanced Placement and other early college credit-bearing programs may be limited.

3. Embed Modern States in the State's Workforce and Higher Education Strategy

To take advantage of Modern States, Oklahoma could formally recognize the program as an important option for families. Higher education institutions and workforce boards could play an active role in promoting Modern States and other programs like it, potentially normalizing the use of these programs as a pathway to college credit. By positioning Modern States as a component of Oklahoma's broader strategy to strengthen higher education attainment and economic competitiveness, state leaders could support greater use of the program.

Technical Appendix

Sample. This report contains information on all US-based students enrolling in Modern States courses during the 2024-25 academic year. Approximately 44% of students were male and 56% female, mirroring national trends among undergraduates. Among students in the sample, 34% were current high school students, 25% had a high school degree, and 41% reported having some college. Across race/ethnicity, 11% were Asian; 19% were Black; 18% were Hispanic, and 49% were White. One-third of the entire sample were first-generation students as 33% were students whose parents had a high school degree or less.

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Table 4. National study sample

Variable	Mean/Prop.	SD
<i>Student Characteristics</i>		
Male	0.44	0.50
Age	23.50	9.30
Active Military	0.15	0.36
<i>Student Race/Ethnicity</i>		
Native American	0.01	0.12
Asian	0.11	0.31
Black	0.19	0.39
Hispanic	0.18	0.38
Other Race	0.02	0.15
White	0.49	0.5
<i>Student Current Level of Education</i>		
Less Than High School	0.34	0.47
High School Degree	0.25	0.43
Some College	0.41	0.49
<i>Parent Education Level of Student</i>		
High School or Less	0.33	0.47
Some College	0.21	0.41
Bachelor's Degree	0.28	0.45
Graduate Degree	0.18	0.39

National Sample = 78,482; Oklahoma Sample = 1,373

Variables. The variables of analysis were participants' age, gender, race/ethnicity, current level of education, military affiliation, and a parent's highest level of education. Student race/ethnicity was categorized as White, Black, Hispanic, Asian, Native/Pacific Islander, and Other Race. Current level of education comprised the following categories: less than a high degree, high school degree, and some college. Parents' education highest level of education was high school degree or less, some college, bachelor's degree, or graduate degree. All students were located in the United States and its territories. The 32 courses that Modern States offers were categorized into the following four subject areas: business (e.g., Principles of Marketing), humanities and language arts (e.g., American Literature), social sciences (e.g., Introductory Sociology), and math and science (e.g., Calculus).

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Endnotes

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- ¹ U.S. Department of Education, National Center for Education Statistics. (2002). *Average undergraduate tuition and fees and room and board rates paid by full-time-equivalent students in degree-granting institutions, by control of institution and by state: 1999–2000 and 2000–01* (Digest of Education Statistics, Table 320). U.S. Department of Education.
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- ⁴ Council on Foreign Relations. (2024, April 16). *What should the U.S. do about rising student loan debt?* CFR. <https://www.cfr.org/background/us-student-loan-debt-trends-economic-impact?>
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- ⁸ Tulsa Public Schools (2025). <https://www.tulsaschools.org/about/news/news-item/~board/district-news/post/eight-students-earn-associate-degree-in-edge-program>
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- ¹¹ Owen, S. (2025). The Advanced Placement Program and Educational Inequality. *Education Finance and Policy*, 20(1), 1–32
- ¹² Modern States Education Alliance. (2025). *Who we are*. Modern States. <https://modernstates.org/about-us/who-we-are/>
- ¹³ Modern States Education Alliance. (2025). *Who we are*. Modern States. <https://modernstates.org/about-us/who-we-are/>
- ¹⁴ To examine whether differences in student demographics may explain the differences in CLEP examination pass rates between Oklahoma students and others, author performed logistic regression analyses with controls for student gender, age, military status, race/ethnicity, current level of education, parent’s highest level of education, time spent in course content, course completion rate, and final course exam score. Patterns from these analyses were consistent with the descriptive results presented in Figure 2.
- ¹⁵ State public enrollment totals (2024). <https://oklahoma.gov/education/services/student-information/state-public-enrollment-totals.html>
- ¹⁶ Collier, A. (2025, February 18). Empowering students to earn college credit from high school classrooms. eSchool News. <https://www.eschoolnews.com/innovative-teaching/2025/02/18/empowering-students-earn-college-credit/>