

# A PROMISE FULFILLED: A Framework for Equitable Free College Programs

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There are a few pivotal moments in this nation's history of higher education that have drastically altered its course: the Morrill Act of 1862, the GI Bill of 1944, and the Higher Education Act of 1965. Each was the result of a perfect storm of public demand and policymakers' recognition that higher education must change to meet the needs of individuals and society. And each helped shift the approach to higher education away from being a privilege available to the elite alone.

The Morrill Act provided resources for states to create public colleges that now serve over four million students and helped establish a public commitment to higher education. The GI Bill provided college tuition support to veterans, forcing colleges and universities to restructure to accommodate over two million new students, most of whom were the first in their families to attend college. And HEA expanded opportunity for low-income students beyond veterans, by providing need-based aid through the Basic Educational Opportunity Grant, now known as the Pell Grant.

Yet, for all that these policies did to expand higher education access and opportunity, they have an asterisk by their names — noting a failure to increase access and opportunity for all. Many colleges and universities supported by the first Morrill Act excluded Black students. It wasn't until 1890 that a second Morrill Act provided resources to create land-grant colleges and universities to serve Black students. And still, components of the policy continue to be plagued by inequities, with states matching federal dollars invested in land-grant colleges that served White students and excluded Black students, but often being unwilling to match funds for historically Black land-grant colleges.<sup>1</sup>

Similarly, the GI Bill blew the higher education access door wide open, but the impact varied by race. White veterans went to college on the GI Bill at twice the rate of Black veterans, leading to increased inequality among Blacks in the South. Some of the variation is explained by what scholars described as the shuffling of Black veterans into vocational and technical college programs. Moreover, many argue that to this day the GI Bill does not effectively protect veterans from predatory for-profit colleges that have poor outcomes and saddle students with debt.<sup>2</sup> In both cases, policymakers have supported significant investments in higher education, while simultaneously perpetuating inequality.

Finally, the Pell Grant has not kept pace with the rising cost of college: It is now at its lowest purchasing power in 40 years. As college becomes more and more unaffordable, low-income students are less likely to attend than their peers and a growing number of students are forced to rely on student loans to cover the cost of attendance. While college is still a sound investment for most Americans — especially those who attain a bachelor's degree or above — a distressingly large number of students end up saddled with debt they can't repay. This is particularly true among low-income students and students of color who are more likely to borrow and more likely to default on student loans than their affluent and White peers. Recently the "student debt crisis" has garnered significant media attention, and public opinion surveys have revealed widespread doubts about the value of a college degree. For example, in one survey 42 percent of Americans said that college degrees are not worthwhile due to student debt and poor job prospects.<sup>3</sup> Among respondents who were dissatisfied with four-year colleges, 39 percent said it was because college costs too much to attend.

Enter the latest policy with the public support and political momentum to, once again, drastically alter the course of higher education and greatly benefit both individuals and society: "free college." With support across party lines, local, state, and federal policymakers are trying to address public discontent and the real barriers caused by the cost of college by adopting policies that would make college more affordable. Because state and federal support for higher education has not kept pace with the price of college, it is significant that policymakers are now considering how to make major investments in higher education. If successful, today's free college movement could significantly cut college costs for future generations, giving it the potential to be listed among the other pivotal moments in higher education history. However, unless we seize the opportunity to learn from the mistakes of the past, free college policies will perpetuate, rather than disrupt, systems that favor some and disempower others.

In this brief, we aim to equip policymakers and advocates for higher education opportunity and equity with a framework for analyzing and pushing for *equity-driven* free college policy. The purpose is not to challenge the momentum around free college, but to understand how programs can be designed to advance opportunity and success for the students most challenged by the affordability crisis. Whereas poorly designed free college programs may fail to benefit students who are already disadvantaged by the current system, threaten to exacerbate existing inequities, and distract from significant affordability issues unrelated to tuition, well-designed programs could increase the ability of *all* students to pay for the full cost of attendance, without relying on student debt that they will struggle to repay.

Ensuring students can afford to attend college has benefits for the individual, but creating a better educated populace has social and economic benefits for the state and broader society. For example, college educated adults are healthier, more likely to vote, and are more likely to be employed. Moreover, two-thirds of future jobs will require a postsecondary degree or credential.<sup>4</sup> Thus, we applaud this commitment to higher education and hope this framework leads to increased opportunity for all students, but especially those who are not served well by the current system, i.e., low-income students and students of color. Our hope is that decades from now, we will celebrate this moment like the others that changed higher education opportunity, but without the asterisk for how it exacerbated inequities.

## An Equity Analysis of State Free College Programs

To address historical failures to attend to equity, we created a framework for equity-driven free college policy and applied it to existing and proposed state-level free college programs.<sup>5</sup> The framework addresses what costs the program covers, who is eligible for the program, and whether or not recipients have to pay back any of the grant aid (*see Table 1*). We applied the framework to 15 existing statewide policies and 16 proposals that are designed to cover at least the cost of tuition; are available to students statewide and not just those from certain school districts, those enrolled at a specific university, or those pursuing certain disciplines/areas of study<sup>6</sup>; are entirely state funded; and were enacted by 2017 or formally introduced in state legislatures in 2016 or 2017.

We identified if programs do or do not meet a set of criteria. First, we evaluated whether the program helps low-income students cover living (i.e., non-tuition) costs, by providing aid that is directly usable for living costs when tuition is paid for by other sources, or by covering the cost of tuition on a “first dollar” basis, meaning that award levels are not reduced by the receipt of other grant aid, which then can be used for living expenses. We further evaluated whether awards cover the cost of fees for recipients, at least four years of college, and the cost of tuition for bachelor’s degree programs at four-year institutions. The criteria also include whether the program is accessible to adult and returning students, as well as students who meet but do not exceed the GPA, enrollment intensity, and credit accumulation requirements for federal financial aid. Our final criterion is whether the aid stays a grant, meaning it does not convert to a loan or have to be repaid by recipients.

We recognize that meeting all these criteria would pose a significant financial cost for the state, but it’s important to remember that education is an essential investment with both social benefits and significant economic returns. Further, as states have decreased their spending on public higher education over time, it’s important for state policy leaders to prioritize reinvesting in postsecondary education over other investments, such as corrections spending, which has increased over time and does not provide an economic return.<sup>7</sup> For example, in states like Louisiana, Illinois, and Arizona, per-student funding decreased by more than 35 percent between 2008 and 2017.<sup>8</sup> Investing in the capacity of public colleges and universities can provide students with the instruction, advising, and wrap-around services needed to cultivate postsecondary success. Thus, investing in free college programs that meet all these criteria and public institutions’ ability to meet the resulting demand may represent a drastic shift in state priorities, but doing so is critical to approaching free college in an equitable way.

**Table 1:** A Framework for Equity-Driven Free College Policy

COMPONENT	RATIONALE	EXPLANATION/APPLICATION
<p><b>1. Helps low-income students cover living (i.e., non-tuition) costs</b></p>	<p>Aid distributed to low-income students through free college programs should not be offset by the receipt of other aid. This so-called “last dollar” aid frequently has no benefit for low-income students enrolling at low-cost institutions. States can either opt to provide non-tuition restricted aid, waive tuition regardless of the receipt of other aid, or make free college scholarships “first dollar,” which ensures that award levels are not reduced by the receipt of other grant aid. In the latter case, non-tuition-restricted grants, including Pell Grants, in excess of the cost of tuition could be used to cover living expenses.</p>	<p>Programs do not meet the criteria if they provide aid that is tuition-restricted and reduced based on the receipt of other non-tuition-restricted aid. Programs that are offset by the receipt of federal Pell Grants do not meet the criteria regardless of their interactions with state, institutional, and private aid programs. Programs meet this criteria if they provide aid that can be used for living costs when tuition is paid through other sources, if they waive tuition regardless of the receipt of other aid, or if they provide aid that is not offset by the receipt of non-tuition restricted aid (i.e., “first dollar” aid). Providing minimum awards or covering specific expenses such as books, transportation, and supplies is not considered sufficient to meet this criteria.</p>
<p><b>2. Covers the cost of fees (in addition to the cost of tuition)</b></p>	<p>The cost of fees at public institutions can be substantial, and unexpected costs can derail low-income students pursuing college goals. To truly eliminate financial barriers and simplify postsecondary costs, free college programs should provide support for these hidden costs for all participating students.</p>	<p>Programs do not meet the criteria unless they cover at least some fees. Programs covering all fees, those covering only mandatory fees, and those covering other specified fees meet this criteria.</p>
<p><b>3. Covers the cost of tuition for at least four years of college</b></p>	<p>When states provide only two years of tuition, they risk tracking low-income students into programs that graduate fewer students and provide smaller economic payoffs, further exacerbating enrollment stratification and inhibiting social mobility.</p>	<p>Programs do not meet the criteria if they impose an eligibility cap of less than four years, eight semesters, or 120 credit hours, or if program eligibility ends after a bachelor’s degree-seeking recipient receives an associate degree or certificate.</p>
<p><b>4. Covers the cost of tuition for bachelor’s degree programs at four-year institutions</b></p>	<p>When states limit free college programs to two-year colleges or associate degree programs, they risk tracking low-income students into programs that graduate fewer students and provide smaller economic payoffs, further exacerbating enrollment stratification and inhibiting social mobility.</p>	<p>Programs do not meet the criteria unless they provide aid that is usable at four-year institutions and designed to cover at least the cost of tuition for bachelor’s degree programs.</p>
<p><b>5. Provides benefits for adult and returning students</b></p>	<p>Students from low-income families face a number of financial pressures that may require them to delay or interrupt attending college. Limiting eligibility for free college programs to recent high school graduates or first-time college students denies benefits to a large population of students in need of support and greatly limits the ability of such programs to move the needle on overall postsecondary attainment.</p>	<p>Programs do not meet the criteria if they limit eligibility based on age, year of high school graduation, or prior college experience. Programs can, however, meet the criteria if they exclude adults who have already earned a college degree or have completed the number of credits necessary to earn a degree.</p>

**Table 1:** A Framework for Equity-Driven Free College Policy

COMPONENT	RATIONALE	EXPLANATION/APPLICATION
<p><b>6. Does not impose GPA requirements beyond what is needed to maintain eligibility for federal financial aid</b></p>	<p>Institutions are already required to establish minimum GPA requirements that students must meet to demonstrate “satisfactory academic progress” (SAP) and maintain eligibility for federal financial aid. Programs requiring students to maintain a GPA higher than a 2.0 (the general SAP minimum) may shut out the students who stand to benefit the most from free college programs. Such restrictions also add to the complexity and limit the impact of free college programs, and should therefore be reserved for merit-based or other targeted aid programs.</p>	<p>Programs do not meet the criteria if they require recipients to earn a college GPA higher than a 2.0 to stay eligible, except that they may defer to the college’s SAP GPA cutoff if that cutoff is higher than a 2.0 and still meet the criteria. (High school GPA and test score requirements were not considered for the evaluation except to exclude merit-based awards from consideration.)</p>
<p><b>7. Does not impose enrollment intensity or credit accumulation requirements beyond what is needed to maintain eligibility for federal financial aid</b></p>	<p>Programs requiring students to maintain more than half-time enrollment or earn a certain number of credits per semester or year may shut out the students who stand to benefit the most from free college programs, including older students and those working while in school. Such restrictions also add to the complexity and limit the impact of free college programs, and should therefore be reserved for merit-based or other targeted aid programs.</p>	<p>Programs do not meet the criteria if they limit eligibility based on the number of hours a student enrolls per semester or the number of credits they earn per semester or year, except that they may apply federal financial aid requirements (i.e., half-time enrollment and credit accumulation sufficient to demonstrate satisfactory academic progress).</p>
<p><b>8. Does not demand the repayment of aid</b></p>	<p>States should not place any requirements on free college program beneficiaries related to their residency, employment, or activities after they leave or graduate from college and cease receiving aid. Under no circumstances should grants distributed through free college programs be converted to loans, and states should not impose financial penalties on recipients for failing to maintain eligibility or for moving outside of the state after leaving college. For example, the proposed Wisconsin Promise Program would require recipients to graduate with a 3.0 GPA and be continuously employed in the state for three years after graduation; failure to do so results in the grant converting to a loan that has to be repaid with a 5 percent interest rate. Such requirements could be problematic in states where low-income students and students of color face more challenges in the workforce and may need to move to find a job paying a living wage or take care of family members.</p>	<p>Programs do not meet the criteria if grants ever convert to loans or if aid is ever required to be repaid.</p>

**Table 2:** Equity Analysis of State Free College Policy (Summary)

PROGRAM	STATUS	WHAT DOES IT COVER?				WHO DOES IT COVER?			DOES IT STAY A GRANT FOREVER?	TOTAL NUMBER OF CRITERIA MET
		Living Costs for Low-Income Students	Fees for All Recipients	At Least 4 Years of College	Tuition at 4-Year Colleges	Adult and Returning Students	Students with a 2.0 GPA	Students Enrolling Half Time		
<b>ACTIVE PROGRAMS</b>										
CA College Promise	Authorized, not yet implemented	✓	✗	✗	✗	✗	✓	✗	✓	3
DE SEED	Active	✗	✗	✗	✗	✗	✗	✗	✓	1
HI Promise	Active	✗	✓	✓	✗	✓	✓	✓	✓	6
IN 21st Century Scholars	Active	✓	✓	✓	✓	✗	✓	✗	✓	6
LA TOPS Opportunity	Active	✓	✗	✓	✓	✗	✗	✗	✓	4
MD Guaranteed Access	Active	✓	✓	✓	✓	✗	✓	✗	✓	6
MO A+	Active	✗	✓	✗	✗	✗	✗	✗	✓	2
MT Promise	Authorized, not yet implemented	✗	✗	✗	✗	✓	✗	✓	✓	3
NV Promise	Active	✗	✓	✗	✗	✗	✓	✗	✓	3
NY Excelsior	Active	✗	✗	✓	✓	✗	✓	✗	✗	3
OK Promise	Active	✓	✗	✓	✓	✗	✓	✓	✓	6
OR Promise	Active	✗	✗	✗	✗	✗	✓	✓	✓	3
RI Promise	Active	✗	✓	✗	✗	✗	✗	✗	✓	2
TN Promise and Reconnect	Active	✗	✓	✗	✗	✓	✓	✗	✓	4
WA College Bound	Active	✓	✓	✓	✓	✗	✓	✓	✓	7
<b>PROPOSED PROGRAMS</b>										
AZ HB 2229	Proposed 2016	✓	✓	✗	✗	✓	✗	✓	✓	5
FL Sunshine	Proposed 2017	✓	✗	✓	✓	✓	✗	✗	✗	4
IL College Promise	Proposed 2017	✗	✓	✓	✓	✗	✓	✗	✓	5
IN HB 1530	Proposed 2017	✓	✗	✓	✓	✓	✓	✓	✓	7
MD Education Opportunity Act	Proposed 2017	✗	✓	✗	✗	✗	✓	✓	✓	4
MA S. 2088	Proposed 2017	✓	✓	✓	✗	✓	✓	✓	✓	7

**Table 2:** Equity Analysis of State Free College Policy Summary

PROGRAM	STATUS	WHAT DOES IT COVER?				WHO DOES IT COVER?			DOES IT STAY A GRANT FOREVER?	TOTAL NUMBER OF CRITERIA MET
		Living Costs for Low-Income Students	Fees for All Recipients	At Least 4 Years of College	Tuition at 4-Year Colleges	Adult and Returning Students	Students with a 2.0 GPA	Students Enrolling Half Time		
<b>MN College Affordability Act</b>	Proposed 2017	✗	✓	✓	✓	✓	✗	✓	✓	6
<b>MO Promise</b>	Proposed 2017	✗	✓	✗	✗	✗	✓	✗	✓	3
<b>NJ Two to Four Tuition Free Students</b>	Proposed 2016	✓	✗	✓	✓	✓	✓	✗	✓	6
<b>NC GROW</b>	Proposed 2017	✗	✓	✗	✗	✗	✓	✓	✓	4
<b>OK Community College</b>	Proposed 2016	✗	✓	✗	✗	✗	✓	✗	✓	3
<b>SC Promise</b>	Proposed 2017	✗	✓	✗	✗	✗	✓	✓	✓	4
<b>TX HB 4251</b>	Proposed 2017	✗	✓	✓	✓	✗	✓	✓	✓	6
<b>VT Promise</b>	Proposed 2017	✗	✗	✓	✓	✓	✓	✗	✓	5
<b>WA Promise</b>	Proposed 2017	✗	✓	✗	✗	✓	✓	✓	✓	5
<b>WI Promise</b>	Proposed 2016	✓	✓	✗	✓	✓	✗	✓	✗	5

## What Do Free College Policies Cover?

A policy that truly makes college affordable for low-income students must help them cover all of the financial expenses related to attending college, including non-tuition fees and living expenses. Covering tuition only does not make college free. In fact, tuition makes up only 20 percent of the cost of attendance for the average two-year public college student living off-campus.<sup>9</sup> Nine of the 15 existing free college programs, and 10 of the 16 proposed programs provide awards that kick in after other grant aid, such as the Pell Grant, has been applied to the cost of tuition. These so-called “last dollar” programs, like those in New York, Tennessee and Rhode Island, leave low-income students without the aid they need to afford the full cost of attending college. States like Oklahoma and Louisiana, however, provide aid dollars in excess of tuition directly to the student (rather than being retained by the state), which can be used for living costs such as room and board, books and supplies, transportation, and other expenses. While programs in Indiana and Washington don’t provide aid that can directly be used for living expenses, they do cover the cost of tuition on a “first dollar” basis, so that other aid such as Pell Grants can be used to cover non-tuition costs. Maryland’s Guaranteed Access Grant program takes a particularly generous approach by covering each recipient’s unmet need — i.e., the remaining cost of attendance after subtracting other grant aid and the recipient’s expected family contribution — up to a maximum of \$18,600. This approach helps make college not just tuition free, but debt free, for qualifying students.

The cost of fees at public institutions can be substantial, and unexpected costs can derail low-income students pursuing college goals. Eight of the 15 existing programs and 12 of the 16 proposed programs cover the cost of non-tuition fees. Providing support for non-tuition costs, including living expenses and fees, for all students can drive up the cost of the programs. This might explain why four of the six active programs we found that help recipients cover living expenses include income eligibility requirements. Other states, however, appear to be choosing to provide the universal benefit of free tuition rather than providing non-tuition support to low-income students. Clearly, states are faced with difficult choices. One appeal of free college may be that middle-income families deeply concerned about the cost of college can receive tuition assistance. At the same time, it may be challenging given limited state resources for free college to both cover tuition for all and more than tuition for low-income students. Despite these difficult choices, a genuine commitment to equity demands that states commit resources to tuition for middle-class students who can ultimately afford college *only* if they are simultaneously making college more affordable for low-income students, by including aid for non-tuition costs.

States seeking to restrain costs can provide both targeted and universal benefits through a single free college program by including additional benefits for students under a certain income threshold. Alternatively, state policymakers can adopt multiple programs with distinct goals and designs. For example, states can provide flexible support to students with demonstrated financial need through one program and incentivize those without financial need to enroll through a separate program with more limited benefits. California provides an example of such an approach. The long-standing need-based California College Promise Grant fee waiver program (formerly known as the Board of Governors fee waiver) is available to low-income students regardless of prior college experience or enrollment intensity, and students qualifying based on need can continue to receive waivers as long as they earn a 2.0 GPA and complete at least half the credits they attempt. The recently authorized California College Promise program, in contrast, is open to higher income community college students but is restricted to first-time, full-time students and is only available for a maximum of one academic year. The former program makes college more affordable for students who would otherwise struggle to pay, whereas the latter program provides an incentive for initial enrollment among those who are in a better position to continue to pay for college without additional state aid. The non-need-based California College Promise Program, which has been authorized but has not yet been funded or implemented, was evaluated as a standalone program for the purpose of report. However, it is important to remember that it does not operate in isolation, and that, like all the programs considered here, it exists within a broader state policy context worthy of deeper examination.

Students participating in free college programs should be able to attend the institutions where they’re likeliest to succeed, including both two-year and four-year colleges and universities. Programs in Indiana, Louisiana, Maryland, New York, Oklahoma, and Washington provide support for four years of college and include four-year colleges and universities among eligible institutions. These states make up less than half of the states that have adopted free college programs. Similarly, less than half of the proposed free college policies provide support for four years of college and include four-year colleges and universities. Bachelor’s degrees are associated with substantially better employment outcomes and greater lifetime earnings than associate degrees.<sup>10</sup> Low-income students and students of color are already significantly underrepresented at four-year institutions and overrepresented at two-year institutions, which have lower graduation rates and higher federal loan default

rates.<sup>11</sup> When states limit free college programs to two-year colleges or associate degree programs, or provide only two years of tuition, they risk tracking low-income students into programs that graduate fewer students and provide smaller economic payoffs, further exacerbating enrollment stratification and inhibiting social mobility.<sup>12</sup>

## Free College for Whom? Eligibility Requirements as Barriers

Although part of the political appeal of a free college program is that it provides a universal benefit to all, the eligibility requirements of some programs (e.g., age, year of high school graduation, enrollment intensity, credit accumulation, and GPA) can severely limit participation, especially among groups of students who already have limited access to college. Tennessee and Hawaii, for example, are the only states where adult and returning students are eligible for the state's free college program. Older adult students (i.e., those not attending college directly after high school) make up a substantial proportion of the postsecondary population. In 1970, 28 percent of college students were age 25 or older. By 1990, the share of adult students grew to 44 percent, and it has stayed at or above 40 percent ever since.<sup>13</sup> Students from low-income families face a number of financial pressures that may require them to delay or interrupt attending college. Limiting eligibility to recent high school graduates or first-time college students denies benefits to a large population of students in need of support and greatly limits the ability of programs to move the needle on overall postsecondary attainment. States may be recognizing the consequences of such restrictions, since adult students are included in nine of the free college proposals we analyzed.

Overall, policymakers must ensure that eligibility criteria do not detract from the central goal of increasing college access. Institutions are already required to establish minimum GPA and credit accumulation requirements, which students must meet to demonstrate "satisfactory academic progress" (SAP) and maintain eligibility for federal financial aid. Direct Loan recipients must also be enrolled at least half-time to continue receiving federal loans. Free college programs that require students to maintain more than half-time enrollment or a GPA higher than 2.0 (the general SAP minimum) may shut out the students who stand to benefit the most, including adult students and students who are working while in school. Such restrictions add to the complexity and limit the impact of free college programs; thus, they should be reserved for merit-based or other targeted aid programs. Free college programs in Hawaii, Oklahoma, Oregon, and Washington are open to all part-time students; Tennessee provides support to part-time students if they are also independent; and 10 states have proposals that would extend eligibility to part-time students. Delaware, Louisiana, Missouri, and Rhode Island have free college programs that require students to maintain GPAs higher than SAP, excluding students who don't meet the additional academic requirements.

As a general matter, states should not place any requirements on free college program beneficiaries related to their residency, employment, or activities after they leave or graduate from college and cease receiving aid. This includes grants distributed through free college programs being converted to loans, and imposing financial penalties on recipients for failing to maintain eligibility or for moving outside of the state after leaving college.

New York's free college program, and proposals in Wisconsin and Florida, include post-college residency requirements. For example, the proposed Wisconsin Promise Program would require recipients to graduate with a 3.0 GPA and be continuously employed in the state for three years after graduation; failure to do so results in the grant converting to a loan that has to be repaid with a 5 percent interest rate. Such requirements – given national data on workforce patterns – could be problematic in states where low-income students and students of color face more challenges in the workforce and may need to move to find a job paying a living wage or take care of family members.

There are other requirements for free college programs that are not included in this analysis but should continue to be monitored to ensure they do not limit participation for vulnerable groups. For example, criteria requiring high school students to complete seemingly easy steps, such as attending mandatory in-person meetings and completing paperwork with extensive family financial information may shut out significant portions of otherwise eligible students.

## Do Free College Programs Serve Low-Income, Black, and Latino Students?

There is great variation in the data available on the enrollment, experiences, and outcomes of statewide financial aid programs, particularly by race and income. Therefore, we encourage states to collect and publicly share data on participation, experiences, and outcomes in free college programs. We were able to gather data on program participation disaggregated by race and/or income from eight of the 12 existing programs that were implemented prior to fall 2018. These include programs in Delaware, Indiana, Maryland, Missouri, Oklahoma, Oregon, Tennessee, and Washington.

States measured income in different ways. Some states provided data on students who are Pell Grant eligible and others provided data on participation by income brackets. Free college programs in Indiana, Maryland, Oklahoma, and Washington restrict aid eligibility to low-income students based on a myriad of criteria. As a result, low-income students make up the majority of aid recipients in those programs. In Oklahoma, for example, over 70 percent of 2016-2017 program recipients were also Pell Grant eligible, and in Washington, 82 percent of 2015-2016 recipients were from families earning half the state's median family income or below.

In each of the states reporting data that don't already restrict their free college program to low-income students (i.e., Delaware, Missouri, Oregon,<sup>14</sup> and Tennessee), low-income students were less likely to benefit from the free college program than their high-income peers. For example, in Delaware, 82 percent of 2018 free college participants were middle- or upper income students, and 18 percent were low-income or Pell Grant eligible. Additionally, in Missouri, more than one-third of free college recipients in 2017 were upper income students from families earning over \$100,000, and over half of free-college funding was spent on students whose families earn more than \$80,000 annually.

The quality of available enrollment data on students of color varies considerably, but we were able to examine what percentage of free college recipients were Black and Latino in selected states (*see Table 3*). Free college programs are not designed to specifically target racial inequities, and research demonstrates that although students of color are more likely to be low-income, income is not a proxy for race.<sup>15</sup> Yet, programs with an income cap or some method of targeting aid for low-income students have had greater success achieving equitable participation among students of color than those that do not. In Maryland, for example, free college is provided through the Maryland Guaranteed Access Grant and is limited to students from families earning less than 130 percent of the federal poverty level annually. Less than a third of the Maryland population is Black, but over half of free college recipients are Black. In Washington, 12 percent of the population is Latino, but over 30 percent of free-college recipients are Latino. Like Maryland, Washington also uses a strict income cap limiting participation to those from families meeting income requirements or qualifying for means-tested benefit programs like Temporary Assistance for Needy Families.<sup>16</sup> In states without income caps or targeted aid, students of color participate in free college programs at rates lower than their White peers. In Delaware, where the aid program is not targeted by income, Black students make up 12 percent of recipients, even though the percentage of the state population that is Black is nearly double, at 23 percent. Additionally, Tennessee does not target low-income students, and has also seen less participation among Black and Latino students as compared to White students. Leaders there have reported that 71 percent of eligible White students enrolled in the Tennessee Promise program, but only 46 percent of eligible Black students and 56 percent of Latino students took part.<sup>17</sup> These trends suggest that targeting low-income students could be one factor in ensuring a greater percentage of program benefits go toward Black and Latino students.

**Table 3:** Race and Free College Enrollment

<b>PROGRAM</b>	<b>% OF FREE COLLEGE PARTICIPANTS: BLACK/AFRICAN AMERICAN</b>	<b>% STATE POPULATION: BLACK/AFRICAN AMERICAN</b>	<b>% OF FREE COLLEGE PARTICIPANTS: HISPANIC/LATINO</b>	<b>% STATE POPULATION: HISPANIC/LATINO</b>	<b>INCOME CAP DETAILS</b>
<b>Delaware Student Excellence Equals Degree</b>	12%	23%	13%	9%	No
<b>Indiana 21<sup>st</sup> Century Scholars</b>	15%	10%	10%	7%	Yes
<b>Maryland Guaranteed Access Grant</b>	50%	31%	N/A <sup>18</sup>	N/A	Yes
<b>Missouri A+ Scholarship</b>	2%	12%	3%	4%	No
<b>Oklahoma's Promise</b>	9%	8%	13%	10%	Yes
<b>Oregon Promise</b>	1%	2%	19%	13%	No <sup>19</sup>
<b>Tennessee Promise<sup>20</sup></b>	14%	17%	4%	5%	No
<b>Washington College Bound Scholarship</b>	9%	4%	31%	12%	Yes

## What Should Equity Champions Ask of Free College Policies?

While free college policies represent a positive shift toward investing in public higher education and solving the affordability crisis, the results of our analysis demonstrate that these policies range significantly in their design, and some of the programs add little value for low-income students. Therefore, we recommend that equity advocates support the momentum around free college, but also work to ensure that programs are designed to advance equity, opportunity, and success for the students most challenged by the affordability crisis, particularly low-income students and students of color. Equity advocates should demand that policymakers responsible for designing and implementing free college programs:

1. Cover tuition and living expenses for low-income students. One way to do this is by structuring free college programs as “first dollar,” so students can use free college aid for tuition and other forms of need-based aid, such as the Pell Grant, for living expenses. This is critical as college students struggle to pay for necessities such as food and housing, and as the price of non-tuition expenses, such as books, continues to increase much faster than inflation.<sup>21</sup>
2. Cover fees along with tuition. Fees can be quite high at some institutions and add significantly to the burden of paying for college. Free college programs should include support that can be used to cover the cost of fees to help alleviate this burden.
3. Include four-year colleges and universities and provide enough aid to support students in earning bachelor’s degrees. Community colleges play an important role in the higher education system by providing access to many students who wouldn’t otherwise have higher education opportunities. However, in terms of postgraduate earnings bachelor’s degrees have a better return on investment than associate degrees.<sup>22</sup> Most students who enter a community college intending to earn a bachelor’s degree do not succeed for a myriad of reasons, which can include access and affordability challenges in the two-year and four-year sectors. This is why it’s important not to design programs that only aim to make community colleges — already the most affordable sector of higher education — more affordable. Although the community college sector is a great place for students to start, policymakers should be working toward ensuring that students who intend to earn a bachelor’s degree are able to afford college, whether they start at a four-year college or transfer in from a two-year college.
4. Eliminate eligibility criteria that limit the participation of students who stand to benefit the most, such as part-time students, adult students, students who meet but do not exceed SAP GPA requirements (generally a 2.0), and those that need to leave the state to pursue workforce opportunities. Free college benefits should not be rescinded because students fail to meet requirements to live or work in a state for an extended period of time. These post-graduation eligibility requirements are challenging for groups like low-income students and students of color who may already be disadvantaged in the job market and need to be as flexible as possible to be able to take advantage of employment opportunities.
5. Publicly release data on program participation, experiences, and outcomes, disaggregated by race and income. Such data would allow researchers to conduct rigorous evaluations of the effectiveness of state aid programs and their impact on equity. If states are going to make any progress in closing enrollment and achievement gaps, low-income students and students of color should be overrepresented among free college participants as compared to the general student population, and should graduate at rates at least equal to their White and affluent peers. Data should drive discussions and guide decisions around free college program design.
6. Incorporate, or implement alongside free college policies, strategic investments in student supports, success, and completion. Much attention has been paid to issues of higher education affordability, but the nation also faces a college completion crisis, one that is particularly severe at institutions that are likely to enroll the bulk of free college program participants. Only 22 percent of first-time, full-time students entering public two-year institutions in 2012 earned an associate degree within three years, while 32 percent of students entering open admissions four-year institutions in 2009 earned a bachelor’s degree within six years.<sup>23</sup> Free college programs and state higher education laws should support completion through policies that provide

resources and incentives for improving outcomes, especially for low-income students and students of color. State policy should further advance the expansion of student support programs, institutional capacity building, transfer and articulation agreements, and other strategies deemed most effective in the context of the individual state. For example, the CUNY ASAP program nearly doubled graduation rates by pairing financial support for students' tuition and fees, transportation, and book costs with student support services such as enhanced career and academic advising and tutoring services.<sup>24</sup> Free college coupled with support services like academic coaching has been shown to improve student outcomes like retention better than free college alone.<sup>25</sup> While the scope of this report does not allow for a comprehensive evaluation of higher education completion policies and strategies within every state, we acknowledge and affirm the fact that free college cannot be a standalone solution, and must instead be treated as just one component of broader higher education reform that commits to, and invests in, improving institutions and supporting students.

## The Future of Free College

Part of the reason that no state met all of our equity criteria is that free college programs are a major financial undertaking. It is difficult for states to cover tuition and fees for all, as well as the total cost of attendance for all low-income students. But this is why equity advocates should push for approaches that provide additional resources to states for free college programs, possibly from the federal government. Federal proposals such as the College for All Act, introduced most recently by Sen. Bernie Sanders (I-VT) in 2017, and more recently Sen. Brian Schatz's (D-HI) Debt-Free College Act meet all of our criteria. The Debt-Free College Act provides matching funds to states that cover the full cost of attendance for low-income students and at least tuition for all students attending public colleges and universities. It also provides funding to institutions for improving student supports and outcomes, all with an expectation that states won't raise tuition prices. If adopted, approaches like the Debt-Free College Act have the potential to help states provide free college to all, while addressing the full cost of attendance for low-income students.

Well-designed free college policies that make college truly free for low-income students and help broaden access to higher education can help guarantee that the legacy of free college is about how states were able to make college affordable once again, and not about how major investments in wealthy students exacerbated inequities. Implementing equity-focused free college policies can help states shift the narrative from one where their disinvestment is blamed for contributing to the affordability crisis in higher education, to one where they are credited for taking the bold steps necessary to make college affordable, including for those who struggle the most to pay.

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# ACTIVE PROGRAMS

Includes the California College Promise and Montana Promise Grant Program, which have been authorized but have not yet been funded or implemented

## CALIFORNIA College Promise

**Status:** Authorized, not yet implemented

*The California College Promise program was authorized in 2017 but has not yet been funded or implemented. The information below is based on the authorizing bill.*

**Summary:** The California College Promise program provides funding to community colleges that they may use to waive all or some of the fees for first-time, full-time community college students. Funding for the program is allocated based on the total number of students and the number of Pell-eligible students at participating colleges. Not all community colleges in the state will necessarily participate in the program, as participation will be optional and institutions will be required to participate in the federal student loan program and the state's guided pathways program. Participating colleges are also required to engage in activities to advance college access, preparation, and success. The bill's goals include "reducing and eliminating regional achievement gaps and achievement gaps for students from groups that are underrepresented at the California Community Colleges." Low-income students in California are separately eligible for the need-based California College Promise Grant fee waiver program (formerly known as the Board of Governors fee waiver). Unlike the recently authorized, non-need-based California College Promise program evaluated in this report, the need-based fee waiver is available to adult and returning students and those enrolling half time, and there is no limit on how long students qualifying based on income can receive waivers. *Note: All charges at California community colleges are listed as fees.*

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		The program allows institutions to waive fees rather than providing direct aid to students. Program beneficiaries receiving non-tuition restricted grants are able to use those grants to cover living costs.
Fees for All Recipients		Participating institutions determine which fees, if any, to waive.
At Least 4 Years of College		The program covers a maximum of one academic year.
Tuition at 4-Year Colleges		The program does not include four-year institutions.
Adult and Returning Students		Only first-time students are eligible.
Students with a 2.0 GPA		The program does not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		Only full-time students are eligible.
Does It Stay a Grant Forever		Aid is never required to be repaid.

**Total Number of Criteria Met:** 3

## DELAWARE Student Excellence Equals Degree (SEED)

**Status:** Active

**Summary:** Eligible students receive scholarships covering tuition at Delaware Technical Community College (DTCC) campuses and for the [Associate in Arts Program](#) at the University of Delaware. In addition to meeting the requirements listed below, applicants must have a high school GPA of at least 2.5 to be eligible. Depending on annual state funding, SEED may not cover all eligible students at the University of Delaware, though the program has been [fully funded](#) since its inception. Undocumented students are also [eligible](#) for SEED scholarships. *Note: In 2016 Delaware considered [SB 228](#) to extend SEED grants to part-time students and make other changes to the program.*

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards cannot be used to cover living costs and are reduced based on the receipt of non-tuition restricted grants.
Fees for All Recipients		The program does not cover fees.
At Least 4 Years of College		The program covers a maximum of six continuous semesters.
Tuition at 4-Year Colleges		The program does not include four-year institutions with the exception of the Associate in Arts Program at the University of Delaware.
Adult and Returning Students		Students must enroll in college the fall semester after graduating from high school to be eligible.
Students with a 2.0 GPA		Recipients must earn a 2.5 GPA in college to remain eligible.
Students Enrolling Half Time		Only full-time students are eligible.
Does It Stay a Grant Forever		Aid is never required to be repaid.

**Total Number of Criteria Met:** 1

## HAWAII Promise

**Status:** Active

**Summary:** As of fall 2017, University of Hawaii Community College students are eligible to receive awards covering the cost of tuition, fees, books, supplies, and transportation after other forms of financial aid are applied. In addition to meeting the requirements listed below, recipients must submit a FAFSA to be eligible. *Note: This analysis refers to the program as enacted in June 2018 under [HB 2501](#).*

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards are reduced based on the receipt of non-tuition restricted grants. However, recipients do receive support for books, supplies, and transportation. This is not considered sufficient to meet this criteria.
Fees for All Recipients		The program covers educational fees.
At Least 4 Years of College		The program covers a maximum of eight semesters.
Tuition at 4-Year Colleges		The program does not include four-year institutions.
Adult and Returning Students		Eligibility is not limited based on year of high school graduation or prior college attendance.
Students with a 2.0 GPA		The program does not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		The program does not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
Does It Stay a Grant Forever		Aid is never required to be repaid.

**Total Number of Criteria Met:** 6

## INDIANA 21st Century Scholars

**Status:** Active

**Summary:** Students meeting [income requirements](#) apply in seventh or eighth grade for awards covering four years of tuition and some fees at [eligible](#) public and private two- and four-year colleges. In addition to meeting the requirements listed below, applicants must complete 12 requirements while in high school to be eligible. The 21<sup>st</sup> Century Scholars award is not reduced due to the receipt of non-tuition-specific aid. *Note: In 2017 Indiana also created the [Workforce Ready Grant](#) program to cover tuition for certificates in high demand fields.*

**Income Cap:** [Yes](#), based on family size (e.g., \$45,510 for a family of four)

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students	<input checked="" type="checkbox"/>	Awards cannot be used to cover living costs, but they are not reduced based on the receipt of non-tuition restricted grants. Recipients receiving non-tuition restricted grants can use those grants to cover living costs.
Fees for All Recipients	<input checked="" type="checkbox"/>	The program covers fees that are assessed to all students.
At Least 4 Years of College	<input checked="" type="checkbox"/>	The program covers a maximum of four years of undergraduate tuition.
Tuition at 4-Year Colleges	<input checked="" type="checkbox"/>	The program includes four-year institutions.
Adult and Returning Students	<input type="checkbox"/>	Students must enroll in college within one year of graduating from high school to be eligible.
Students with a 2.0 GPA	<input checked="" type="checkbox"/>	The program does not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time	<input type="checkbox"/>	Only full-time students are eligible, and recipients must earn 30 credit hours per year to remain eligible.
Does It Stay a Grant Forever	<input checked="" type="checkbox"/>	Aid is never required to be repaid.

**Total Number of Criteria Met:** 6

## LOUISIANA Taylor Opportunity Program for Students (TOPS) Opportunity Award

**Status:** Active

**Summary:** Recent high school graduates with a GPA of 2.5 and ACT of 20 receive an award contingent on annual appropriations and [varying by institution](#), but historically sufficient to cover tuition at public two- and four-year colleges. Recipients attending private colleges receive awards equal to the weighted average award amount for public colleges and universities. Students may also be eligible for TOPS [Performance](#) or [Honors](#) awards, which provide additional funding for students earning higher high school GPAs and ACT scores, or the TOPS [Tech](#) Award, which provides support for students in technical programs of study and approved academic programs. The information below is based solely on the TOPS Opportunity Award. *Note: In 2016, the TOPS program for the first time did not receive sufficient funding to cover the full cost of tuition for recipients. Full funding was [restored](#) in 2017, and [maintained](#) in 2018.*

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards can be used to cover living costs if charges due to the college have been paid through other sources of funding.
Fees for All Recipients		The program does not cover fees.
At Least 4 Years of College		The program covers a maximum of eight semesters.
Tuition at 4-Year Colleges		The program includes four-year institutions.
Adult and Returning Students		Students must enroll in college by the first semester following the first anniversary of high school graduation to be eligible.
Students with a 2.0 GPA		Recipients must earn a GPA of 2.3 (1 <sup>st</sup> year) or 2.5 (other years) to remain eligible.
Students Enrolling Half Time		Only full-time students are eligible.
Does It Stay a Grant Forever		Aid is never required to be repaid.

**Total Number of Criteria Met:** 4

## MARYLAND Guaranteed Access Grant

**Status:** Active

**Summary:** Students meeting [income requirements](#) may apply for aid their senior year of high school. Awards cover the remaining cost of attendance after subtracting the student's other grant aid and expected family contribution at two- and four-year public colleges to a maximum of \$18,600. A related state program, the Guaranteed Access Partnership Program, provides additional funds for GA grant recipients enrolling at participating private institutions. In addition to meeting the requirements listed below, applicants must earn a high school GPA of 2.5 to be eligible. *Note: Maryland adopted a separate free community college program in May 2018 under [HB 16](#).*

**Income Cap:** [Yes](#), based on family size (e.g., \$31,980 for a family of four)

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students	<input checked="" type="checkbox"/>	Awards can be used to cover living costs.
Fees for All Recipients	<input checked="" type="checkbox"/>	The program covers remaining cost of attendance (including fees) after other aid is applied.
At Least 4 Years of College	<input checked="" type="checkbox"/>	The program covers a maximum of four years.
Tuition at 4-Year Colleges	<input checked="" type="checkbox"/>	The program includes four-year institutions.
Adult and Returning Students	<input type="checkbox"/>	Students must enroll in college after graduating from high school. They may apply for a waiver if they enroll in college within one year after graduating high school.
Students with a 2.0 GPA	<input checked="" type="checkbox"/>	The program does not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time	<input type="checkbox"/>	Only full-time students are eligible and recipients must earn 30 credit hours per year to remain eligible.
Does It Stay a Grant Forever	<input checked="" type="checkbox"/>	Aid is never required to be repaid.

**Total Number of Criteria Met:** 6

## MISSOURI A+ Scholarship

**Status:** Active

**Summary:** Students graduating from [A+ designated high schools](#) (which include almost all public high schools in the state) with a high school GPA of 2.5 who fulfill tutoring or mentoring requirements and meet math score and attendance requirements may qualify for a scholarship reimbursing the unpaid balance of tuition after all non-loan federal financial assistance has been applied. Awards can be used at participating public community colleges and vocational/technical schools and certain private two-year vocational/technical schools, but are capped at the published standard credit hour rate charged by the State Technical College of Missouri.

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards cannot be used to cover living costs and are reduced based on the receipt of federal financial aid. However, awards are not reduced based on the receipt of non-federal grant aid.
Fees for All Recipients		The program covers general fees (those applied to all students and not specific to individual programs or groups of students).
At Least 4 Years of College		Recipients lose eligibility after they earn an associate degree or complete 105% of the hours required for their program, whichever occurs first.
Tuition at 4-Year Colleges		The program does not include four-year institutions.
Adult and Returning Students		Students must enroll in college within four years of graduating high school to be eligible.
Students with a 2.0 GPA		Recipients must maintain a 2.5 GPA in college to remain eligible.
Students Enrolling Half Time		Recipients must complete at least 30 credits per academic year starting in their second year of enrollment to remain eligible for the full award. Awards are prorated for recipients earning between 24 and 30 credits.
Does It Stay a Grant Forever		Aid is never required to be repaid.

**Total Number of Criteria Met:** 2

## MONTANA Promise Grant Program

**Status:** Authorized, not yet implemented

*The Montana Promise Grant Program was authorized in 2017 but has not yet been funded or implemented. The information below is based on the authorizing bill with the assumption of full funding.*

**Summary:** The Montana Promise Grant Program provides awards equal to the greater of \$75 per enrolled credit or the remaining amount of tuition due after any other grants or waivers have been applied. Depending on funding, awards may only be available to a subset of qualifying students, prioritized based on the following factors in order: prior receipt of promise grants (not applicable for the first year of the program), financial need, enrollment in programs granting credentials in high-demand labor markets, and how recently applicants graduated from high school. In addition to meeting the requirements listed below, applicants are required to earn a 2.5 GPA in high school and have completed no more than 60 credit hours in college. Recipients are required to complete 8 hours of community service per semester to maintain eligibility.

**Income Cap:** Potentially based on funding level

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards are reduced based on the receipt of non-tuition restricted grants. However, recipients do receive a minimum award of \$75 per enrolled credit that can be used for living costs. This is not considered sufficient to meet this criteria.
Fees for All Recipients		The program does not cover fees.
At Least 4 Years of College		The program covers a maximum of two years.
Tuition at 4-Year Colleges		The program does not include four-year institutions.
Adult and Returning Students		Eligibility is not limited based on year of high school graduation unless funding is insufficient to cover all eligible students. Returning students with 60 credit hours or fewer are eligible.
Students with a 2.0 GPA		Recipients must earn a 2.7 GPA in college to remain eligible.
Students Enrolling Half Time		The program does not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
Does It Stay a Grant Forever		Aid is never required to be repaid.

**Total Number of Criteria Met:** 3

## NEVADA Promise Scholarship

**Status:** Active

**Summary:** [Enacted in 2017 and beginning in fall 2018](#), the Nevada Promise Scholarship covers the tuition, registration fee, and other mandatory fees not covered by other gift aid at participating community colleges. In addition to meeting the requirements below, applicants must complete the following prior to enrollment: attend training meetings at their future college, meet with a mentor, and complete 20 hours of community service. Participating community colleges have not publicized GPA renewal requirements as of the writing of this report.

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards cannot be used to cover living costs and are reduced based on the receipt of Pell Grants, Supplemental Educational Opportunity Grants, and two state aid programs — the Governor Guinn Millennium Scholarship and Silver State Opportunity Grant Program. Awards are not reduced by the receipt of private or institutional grant aid.
Fees for All Recipients		The program covers registration fees and other mandatory fees.
At Least 4 Years of College		The program as authorized covers a maximum of three years. As of the writing of this report in spring 2018, the program has only been funded for the high school graduating class of 2018. Applications will be open for renewal, but will be subject to appropriation.
Tuition at 4-Year Colleges		The program does not include four-year institutions.
Adult and Returning Students		Recipients must be under the age of 20 when they first receive the scholarship.
Students with a 2.0 GPA		The program as authorized requires recipients to earn a 2.5 GPA or make adequate progress, as determined by the participating community college, to remain eligible. As of the writing of this report in spring 2018, funding for award renewals has not been appropriated and participating colleges have not publicized GPA renewal requirements. It is presumed for the purpose of this analysis that adequate progress is the equivalent of satisfactory academic progress for federal financial aid.
Students Enrolling Half Time		Recipients must enroll in 12 credit hours per semester to remain eligible.
Does It Stay a Grant Forever		Aid is never required to be repaid.

**Total Number of Criteria Met:** 3

## NEW YORK Excelsior Scholarship

**Status:** Active

**Summary:** Individuals meeting income requirements qualify to attend college tuition-free at all CUNY and SUNY institutions. Awards cover the remaining cost of tuition after New York State Tuition Assistance Program grants, Pell Grants, and other aid are taken into account.

**Income Cap:** Yes, \$110,000 combined federal adjusted gross income in 2018, increasing to \$125,000 in 2019.

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards cannot be used to cover living costs and are reduced based on the receipt of non-tuition restricted grants.
Fees for All Recipients		The program does not cover fees.
At Least 4 Years of College		The program covers a maximum of two years for associate degrees, four years for bachelor's degrees, or five years for bachelor's degrees that normally require five years to complete.
Tuition at 4-Year Colleges		The program includes four-year institutions.
Adult and Returning Students		Eligibility is not limited based on age or year of high school graduation. However, students who are currently or were previously enrolled in college but are not on track to graduate (i.e., earning 30 credits every year successively) are ineligible.
Students with a 2.0 GPA		The program does not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		Only full-time students are eligible and recipients must earn 30 credits per year to remain eligible.
Does It Stay a Grant Forever		Aid must be repaid if a recipient does not reside in the state for as long as they received the grant. For example, if a student receives an award for four years but moves out of the state two years after leaving college, she must repay half the award amount.

**Total Number of Criteria Met:** 3

## OKLAHOMA'S Promise

**Status:** Active

**Summary:** Students meeting income requirements can apply in eighth through tenth grade for awards covering a maximum of five years of free tuition at two- and four-year public colleges, or a portion of tuition at private colleges. In addition to meeting the requirements listed below, applicants must earn a high school GPA of 2.5 to be eligible.

**Income Cap:** Yes, adjusted gross income of \$55,000 or less ([increasing](#) to \$60,000 in 2021-22) at the time of application and \$100,000 each year in college for renewal.

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards can be used to cover living costs if charges due to the college have been paid through other sources of funding.
Fees for All Recipients		The program does not cover fees.
At Least 4 Years of College		The program covers a maximum of five years.
Tuition at 4-Year Colleges		The program includes four-year institutions.
Adult and Returning Students		Recipients are eligible for awards for a maximum of five years after graduating from high school.
Students with a 2.0 GPA		The program does not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		Recipients can enroll part time but the five-year eligibility period will not be extended.
Does It Stay a Grant Forever		Aid is never required to be repaid.

**Total Number of Criteria Met:** 6

## OREGON Promise

**Status:** Active

**Summary:** Recent high school graduates and GED recipients are eligible to receive a grant covering most tuition costs at community colleges. In addition to meeting the requirements listed below, applicants must have a high school GPA of 2.5 to be eligible. Awards are equal to the lesser of the student's community college tuition and the average tuition charged by all 17 Oregon community colleges (\$3,540 in 2017-2018), minus federal Pell Grant and Oregon Opportunity Grant awards received by the student and a mandatory \$50 per-term co-pay that all recipients are responsible for covering out of pocket. Recipients attending institutions with higher-than-average tuition must also cover those additional tuition costs, while those attending institutions with lower-than-average costs will have awards calculated based on their individual institution's tuition rate. Full-time recipients receive a minimum award of \$1,000 per year minus the \$50 per-term co-pay. Part-time recipients receive a minimum award of \$500 per year minus the \$50 per-term co-pay.

**Income Cap:** No, except in cases of a budget shortfall. Eligibility was capped based on expected family contribution in 2017-2018, but that cap was lifted for the 2018-2019 academic year.

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards are reduced based on the receipt of non-tuition restricted grants. However, recipients do receive a minimum award of \$1,000 for full-time students or \$500 for part-time students (minus the automatic \$50 per-term co-pay) that can be used for living costs. This is not considered sufficient to meet this criteria.
Fees for All Recipients		The program does not cover fees.
At Least 4 Years of College		The program covers a maximum of 90 credits.
Tuition at 4-Year Colleges		The program does not include four-year institutions.
Adult and Returning Students		Students must enroll in college within six months of high school graduation or GED completion to be eligible.
Students with a 2.0 GPA		The program does not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		The program does not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal, but awards are prorated for part-time students.
Does It Stay a Grant Forever		Aid is never required to be repaid.

**Total Number of Criteria Met:** 3

## **RHODE ISLAND** Promise

**Status:** Active

**Summary:** As of fall 2017, students enrolling at a public college immediately after high school do not pay tuition or mandatory fees for two years at community colleges. Awards are made only after all other grant aid has been applied. No application (aside from the FAFSA) is required. *Note: Pell Grant recipients enrolled at least half time may also be eligible for a Rhode Island Supplemental Grant.*

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards cannot be used to cover living costs and are reduced based on the receipt of non-tuition restricted grants.
Fees for All Recipients		The program covers mandatory fees.
At Least 4 Years of College		The program covers a maximum of four semesters.
Tuition at 4-Year Colleges		The program does not include four-year institutions.
Adult and Returning Students		Students must enroll in college immediately after graduating from high school to be eligible.
Students with a 2.0 GPA		Recipients must earn a 2.5 GPA in college to remain eligible.
Students Enrolling Half Time		Only full-time students are eligible.
Does It Stay a Grant Forever		Aid is never required to be repaid. Students receiving awards through the program are asked to commit to staying in Rhode Island after college, but the program does not contain a penalty for leaving the state.

**Total Number of Criteria Met:** 2

## TENNESSEE Promise and Reconnect

**Status:** Active

**Summary:** Awards cover the cost of tuition and mandatory fees for recent high school graduates (Tennessee Promise) and, beginning in fall 2018, adults (Tennessee Reconnect) after all other gift aid has been applied. In addition to meeting the requirements listed below, Tennessee Promise recipients must complete eight hours of community service per term enrolled to maintain eligibility. The Promise and Reconnect programs have separate eligibility criteria, but were considered together for the purpose of this evaluation in an effort to fully capture the population of students eligible for free college benefits in Tennessee.

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards cannot be used to cover living costs and are reduced based on the receipt of non-tuition restricted grants.
Fees for All Recipients		Both programs cover mandatory fees.
At Least 4 Years of College		Tennessee Promise covers a maximum of five semesters. Tennessee Reconnect recipients <a href="#">become</a> ineligible after earning an associate degree or attempting the total number of hours necessary for an eligible program of study, or five years following their initial enrollment as a Reconnect grant recipient.
Tuition at 4-Year Colleges		Tennessee Promise and Reconnect recipients may enroll at four-year institutions, but the awards are only applicable for associate degree and certificate programs and do not cover the full cost of tuition. Instead, the award amount reflects the average amount of tuition and fees at a community college minus other all other grant aid received by the student, regardless of the cost of tuition or student's remaining need.
Adult and Returning Students		Eligibility for Tennessee Reconnect is not limited based on year of high school graduation or prior college attendance.
Students with a 2.0 GPA		The programs do not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		Only full-time students are eligible for Tennessee Promise. Tennessee Reconnect recipients can enroll part time, but only students deemed independent on the FAFSA are eligible for Tennessee Reconnect awards. Dependent part-time student are ineligible for both programs.
Does It Stay a Grant Forever		Aid is never required to be repaid.

**Total Number of Criteria Met:** 4

## WASHINGTON College Bound Scholarship

**Status:** Active

**Summary:** Students meeting [income requirements](#) apply in seventh or eighth grade for a scholarship covering four years of tuition (at comparable public college rates) and some fees at [eligible](#) two- and four-year public and private colleges. The College Bound award combines with other state financial aid to cover tuition, but is not reduced when students receive other non-state aid such as Pell Grants. (Note: In 2017, Washington considered [HB 1840](#) and [SB 5666](#) to establish Washington Promise Program, which is discussed in the proposed programs section below).

**Income Cap:** [Yes](#), based on family size and equal to 65 percent of the state’s median family income (e.g., \$57,000 for a family of four in 2018-2019). Students receiving basic food/TANF benefits and those who are in foster care or a dependent of the state are also eligible.

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards cannot be used to cover living costs, but they are not reduced based on the receipt of non-tuition restricted federal and institutional grants. Awards are reduced based on the receipt of other state grants. Recipients receiving non-tuition restricted federal and institutional grants can use those grants to cover living costs. The program also provides a \$500 book stipend to all recipients.
Fees for All Recipients		The program covers service and activity fees.
At Least 4 Years of College		The program covers a maximum of four years.
Tuition at 4-Year Colleges		The program includes four-year institutions.
Adult and Returning Students		Students must enroll in college within one year of graduating from high school to be eligible and use the award within five years of high school graduation.
Students with a 2.0 GPA		The program does not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		The program does not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
Does It Stay a Grant Forever		Aid is never required to be repaid.

**Total Number of Criteria Met: 7**

# PROPOSED PROGRAMS

## ARIZONA HB 2229

**Status:** Proposed

**Summary:** Proposed in 2016, the bill would waive the first two years of tuition and fees for students at the state's community colleges.

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		The bill does not mention interactions with other grant aid programs, but it appears that the waiver would be applied regardless of whether students are eligible for other grant aid, allowing program beneficiaries who receive non-tuition restricted grants to use those grants to cover living costs.
Fees for All Recipients		The program would not cover fees.
At Least 4 Years of College		The program would cover a maximum of two years.
Tuition at 4-Year Colleges		The program would not include four-year institutions.
Adult and Returning Students		Eligibility would not be limited based on year of high school graduation or prior college attendance.
Students with a 2.0 GPA		Recipients would be required to earn a 2.5 GPA in college to remain eligible.
Students Enrolling Half Time		The program would not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 5

## FLORIDA Sunshine Scholarship Program

**Status:** Proposed

**Summary:** Proposed in 2017 under [HB 181](#) and [SB 794](#), the program would cover the cost of an eligible student's tuition at Florida College System institutions. *Note: In 2017 Florida also considered [SB 646](#), which would establish a free college program covering tuition remaining after other grant aid.*

**Income Cap:** Yes, family income of \$125,000

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		The bill does not mention interactions with other grant aid programs, but it appears that awards would not be reduced based on the receipt of other grant aid, allowing program beneficiaries who receive non-tuition restricted grants to use those grants to cover living costs.
Fees for All Recipients		The program would not cover fees.
At Least 4 Years of College		The program would cover a maximum of 72 credit hours for an associate degree program and 120 hours for a bachelor's degree program.
Tuition at 4-Year Colleges		The program would include four-year institutions.
Adult and Returning Students		Eligibility would not be limited based on year of high school graduation or prior college attendance.
Students with a 2.0 GPA		Recipients would be required to earn a 2.5 GPA in college to remain eligible.
Students Enrolling Half Time		Recipients would be required to earn 30 credit hours per year to remain eligible.
Does It Stay a Grant Forever		Aid would be required to be repaid if a recipient does not reside and work in the state for as long as they received the grant. Recipients failing to reside and work within the state for the specified period would be required to repay the total amount of the award plus annual interest equal to the federal interest rate in effect when the student first entered the program.

**Total Number of Criteria Met:** 4

## ILLINOIS College Promise

**Status:** Proposed

**Summary:** Proposed in 2017 under [HB4030](#), the Illinois College Promise program would provide grants to students seeking an associate or bachelor's degree from public colleges equal to the cost of tuition and mandatory fees after all other grant aid has been applied. The Illinois Student Assistance Commission would be directed to develop selection and renewal criteria for students.

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards would not be usable for living costs and would be reduced based on the receipt of non-tuition restricted grants.
Fees for All Recipients		The program would cover mandatory fees.
At Least 4 Years of College		A recipient would be eligible to receive awards until she earns an associate degree if attending a community college or bachelor's degree if attending a public university; or three years after initial enrollment at a community college or six years after enrolling at a university, whichever occurs first.
Tuition at 4-Year Colleges		The program would include four-year institutions.
Adult and Returning Students		Students would be required to enroll in college the fall term after receiving a high school diploma to be eligible.
Students with a 2.0 GPA		The program would not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		Only full-time students would be eligible.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 5

## INDIANA HB 1530

**Status:** Proposed

**Summary:** Proposed in 2017, the bill would phase out in-state tuition at public universities. By 2027-28, and for each academic year thereafter, state educational institutions would not charge any tuition to state residents.

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		The bill does not mention interactions with other grant aid programs, but it appears that the waiver would be applied regardless of whether students are eligible for other grant aid, allowing program beneficiaries who receive non-tuition restricted grants to use those grants to cover living costs.
Fees for All Recipients		The program would not cover fees.
At Least 4 Years of College		The bill does not cap the number of semesters that in-state residents could attend college tuition-free.
Tuition at 4-Year Colleges		The program would include four-year institutions.
Adult and Returning Students		Eligibility would not be limited based on year of high school graduation or prior college attendance.
Students with a 2.0 GPA		The program would not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		The program would not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 7

## MARYLAND Education Opportunity Act

**Status:** Proposed

**Summary:** Proposed in 2017 under [HB 931](#), the bill would waive tuition and certain fees at community colleges for eligible students after other grants are applied to the cost of tuition. *Note: Maryland adopted a separate free community college program in May 2018 under [HB 16](#).*

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards would not be usable for living costs and would be reduced based on the receipt of non-tuition restricted grants.
Fees for All Recipients		The program would cover certain fees.
At Least 4 Years of College		The program would provide waivers and discounts for a maximum of two years, and recipients would lose eligibility after receiving a certificate or associate degree.
Tuition at 4-Year Colleges		The program would not include four-year institutions.
Adult and Returning Students		Students would be required to enroll in a vocational certificate or associate degree program within two years of graduating high school or earning a GED to be eligible. Residents who are not recent high school graduates, but who have been unemployed and actively seeking employment for six months, would be eligible for a 50% tuition discount after other grant aid is applied.
Students with a 2.0 GPA		The program would not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		The program would not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 4

## MASSACHUSETTS S. 2088

**Status:** Proposed

**Summary:** Proposed in 2017, the bill would exempt all residents of the state from paying tuition and mandatory curriculum fees at public community colleges. *Note: Two other bills introduced in 2017, [S. 681](#) and [H. 633](#), would establish different free college programs.*

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		The bill does not mention interactions with other grant aid programs, but it appears that the waiver would be applied regardless of whether students are eligible for other grant aid, allowing program beneficiaries who receive non-tuition restricted grants to use those grants to cover living costs.
Fees for All Recipients		The program would cover mandatory curriculum fees.
At Least 4 Years of College		The bill does not cap the number of semesters that state residents could attend college tuition-free.
Tuition at 4-Year Colleges		The program would not include four-year institutions.
Adult and Returning Students		Eligibility would not be limited based on year of high school graduation or prior college attendance.
Students with a 2.0 GPA		The program would not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		The program would not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 7

## **MINNESOTA** [College Affordability Act](#)

**Status:** Proposed

**Summary:** Proposed in 2017 under [SF 156](#) and [HF 607](#), the bill would provide scholarships to students meeting income eligibility requirements to cover the cost of tuition and mandatory fees at public two- and four-year institutions after all other grant aid is applied.

**Income Cap:** Yes, \$125,000 for dependent students and \$75,000 for independent students

<b>CRITERIA</b>	<b>GRADE</b>	<b>EXPLANATION</b>
<b>Living Costs for Low-Income Students</b>		Awards would not be usable for living costs and would be reduced based on the receipt of non-tuition restricted grants.
<b>Fees for All Recipients</b>		The program would cover mandatory fees.
<b>At Least 4 Years of College</b>		The bill does not cap the number of semesters that recipients can receive aid.
<b>Tuition at 4-Year Colleges</b>		The program would include four-year institutions.
<b>Adult and Returning Students</b>		Eligibility would not be limited based on year of high school graduation or prior college attendance.
<b>Students with a 2.0 GPA</b>		Recipients would be required to earn a 2.5 GPA in college to remain eligible.
<b>Students Enrolling Half Time</b>		The program would not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
<b>Does It Stay a Grant Forever</b>		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 6

## MISSOURI Promise Scholarship Program

**Status:** Proposed

**Summary:** Proposed in 2017 under [HB 168](#), the program would provide scholarships to eligible students seeking an associate degree, certificate, or diploma at public or private two-year or four-year institutions of higher education. Awards would cover the remaining cost of tuition and mandatory fees after all other grant aid is applied at two-year public institutions. At four-year institutions and private institutions, the award would be capped at the average cost of tuition and mandatory fees at public two-year institutions. Students participating in the Missouri A+ Scholarship (discussed in the active programs section) would be ineligible for awards. In addition to meeting the requirements listed below, recipients would be required to participate in mentoring and community service programs and be subject to selection and renewal criteria established by the coordinating board for higher education.

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards would not be usable for living costs and would be reduced based on the receipt of non-tuition restricted grants.
Fees for All Recipients		The program would cover mandatory fees.
At Least 4 Years of College		The program would provide aid for a maximum of two and a half years, and recipients would lose eligibility after receiving a certificate, associate degree, or diploma.
Tuition at 4-Year Colleges		Awards at four-year institutions would be capped at the average cost of tuition and mandatory fees at public two-year institutions.
Adult and Returning Students		Students would be required to enroll in college the fall term after receiving a high school diploma or equivalent to be eligible.
Students with a 2.0 GPA		The program would not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		Only full-time students would be eligible.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 3

## NEW JERSEY Two to Four Tuition Free Students Program

**Status:** Proposed

**Summary:** Proposed in 2016 under [AB4086](#) and [S2558](#), the program would provide free tuition to eligible students who are accepted to a four-year institution, qualify for a state Tuition Aid Grant, and elect to complete the first two years of their undergraduate education at a county college. The grant would cover the cost of tuition for two years of attendance at a county college to complete an associate degree and two years of attendance at a four-year public institution to complete a bachelor's degree. Private four-year institutions could elect to participate, in which case the grant amount would equal the average cost of tuition at public four-year institutions in the state and additional tuition costs would be passed on to the student. Only students meeting the eligibility criteria for the New Jersey [Tuition Aid Grant](#) program, which include demonstrating financial need, would be eligible. *Note: New Jersey Governor Phil Murphy put forth a [separate plan](#) to make community college tuition-free in March 2018.*

**Income Cap:** Yes, recipients must qualify for the need-based [Tuition Aid Grant](#)

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		The bill does not mention interactions with other grant aid programs, but it appears that awards would not be reduced based on the receipt of other grant aid, allowing program beneficiaries who receive non-tuition restricted grants to use those grants to cover living costs.
Fees for All Recipients		The program would not cover fees.
At Least 4 Years of College		The program would cover a maximum of two years at a county college and two years at a four-year public institution.
Tuition at 4-Year Colleges		The program would include four-year institutions.
Adult and Returning Students		Eligibility would not be limited based on year of high school graduation or prior college attendance.
Students with a 2.0 GPA		The program would not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		Only full-time students would be eligible.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 6

## NORTH CAROLINA [Getting Ready for Opportunities in the Workforce \(GROW\) Scholarships](#)

**Status:** Proposed

**Summary:** Proposed in Gov. Roy Cooper’s 2017 budget ([SB 430](#)), the North Carolina GROW Scholarships program would allow eligible recent high school graduates to enroll in community colleges free of tuition and select fees and provide a minimum grant of at least \$50 per semester for full-time students. GROW scholarships would be disbursed after grants are awarded under other state aid programs. Gov. Cooper [indicated](#) that the state would pay for the cost of tuition and fees after Pell Grants and other scholarships are applied.

*Note: This analysis refers to [Edition 1](#) of the budget proposal.*

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards would be reduced based on the receipt of non-tuition restricted grants. However, recipients would receive a minimum award of \$50 per semester which could be used for living costs. This is not considered sufficient to meet this criteria.
Fees for All Recipients		The program would cover select fees.
At Least 4 Years of College		The program would cover a maximum of six consecutive semesters.
Tuition at 4-Year Colleges		The program would not include four-year institutions.
Adult and Returning Students		Students would be required to enroll in college within 18 months of graduating from high school to be eligible.
Students with a 2.0 GPA		The program would not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		The program would not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 4

## OKLAHOMA Community College Scholarship Program

**Status:** Proposed

**Summary:** Proposed in 2016 under [HB 2629](#), the Oklahoma Community College Scholarship Program would provide scholarships to eligible students seeking an associate degree, certificate, or diploma at public or private two-year or four-year institutions of higher education. Awards would cover the remaining cost of tuition and mandatory fees after all other grant aid is applied at two-year public institutions, except that all students would pay \$50. At four-year institutions and private institutions, the award would be capped at the average cost of tuition and mandatory fees at public two-year institutions, minus the \$50 co-pay. In addition to meeting the requirements below, recipients would be required to participate in mentoring and community service programs and be subject to selection and renewal criteria established by the coordinating board for higher education. If funding is not sufficient to provide awards to all eligible applicants, the State Regents for Higher Education would make awards on the basis of need, with absolute priority given to previous award recipients who maintain eligibility.

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards would not be usable for living costs and would be reduced based on the receipt of non-tuition restricted grants.
Fees for All Recipients		The program would cover mandatory fees.
At Least 4 Years of College		The program would provide aid for a maximum of two and a half years and recipients would lose eligibility after receiving a certificate, associate degree, or diploma.
Tuition at 4-Year Colleges		Awards at four-year institutions would be capped at the average cost of tuition and mandatory fees at public two-year institutions minus a \$50 co-pay.
Adult and Returning Students		Students would be required to enroll in college the fall term after receiving a high school diploma or equivalent to be eligible.
Students with a 2.0 GPA		The program would not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		Only full-time students would be eligible.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 3

## **SOUTH CAROLINA** Promise Scholarship

**Status:** Proposed

**Summary:** Proposed in 2017 under [S 339](#), the program would provide scholarships to eligible students seeking an associate degree, certificate, or diploma at public technical education colleges in the state. Awards would cover the remaining cost of tuition and mandatory fees after all other grant aid is applied. Recipients with a family income at or under 70% of the state’s median family income would be eligible for up to \$1,500 for books and other expenses. In addition to meeting the requirements below, recipients would be required to participate in a mentoring program to maintain eligibility.

**Income Cap:** No, but extra aid is provided to recipients with a family income under 70% of the median family income in the state

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards would be reduced based on the receipt of non-tuition restricted grants. However, recipients with a family income at or under 70% of the state’s median family income would receive up to \$1,500 for books and other expenses. This is not considered sufficient to meet this criteria.
Fees for All Recipients		The program would cover mandatory fees.
At Least 4 Years of College		The program would cover a maximum of six semesters, and recipients would lose eligibility after receiving a certificate, associate degree, or diploma.
Tuition at 4-Year Colleges		The program would not include four-year institutions.
Adult and Returning Students		Students would be required to apply within six years of graduating from high school to be eligible.
Students with a 2.0 GPA		The program would not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		The program would not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 4

## TEXAS HB 4251

**Status:** Proposed

**Summary:** Proposed in 2017, the bill would exempt students meeting income requirements from paying tuition and required fees at public two- and four-year institutions. For 2018-19, 2019-20 and 2020-21, students with a family income under 300% of the federal poverty level would be eligible. In 2021-22, the income cap would increase to 400% of the federal poverty level. *Note: In 2017, Texas also considered [HB 1947](#), which would create scholarships, awarded by participating institutions, to cover the cost of tuition at public junior colleges, public technical institutes, and public state colleges after grant aid is applied.*

**Income Cap:** Yes, 300% of the federal poverty level increasing to 400% in 2021-22

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Tuition exemptions would not be provided for students whose tuition and required fees "are or will be paid directly to the institutions of higher education by the United States or by a person other than the student or the student's family or guardian from funds other than funds of the student or the student's family or guardian." The bill does not address whether students whose tuition is partially covered by other grant aid would receive exemptions for the remaining cost of tuition and required fees.
Fees for All Recipients		The program would cover required fees.
At Least 4 Years of College		The program would cover a maximum of 12 semesters or summer terms.
Tuition at 4-Year Colleges		The program would include four-year institutions.
Adult and Returning Students		Only students under age 25 would be eligible for exemptions.
Students with a 2.0 GPA		The program would not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		The program would not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 6

## VERMONT Promise Scholarship Program

**Status:** Proposed

**Summary:** Proposed in 2017 under [S. 102](#), the program would award scholarships to students with family incomes under \$150,000 to cover the cost of tuition after all other gift aid has been applied for certificate, associate and bachelor's degree programs at Vermont State Colleges. Recipients would be required to make a financial contribution toward the cost of tuition equal to 0% of taxable income for those with family incomes under \$50,000; 2% of taxable income for those earning between \$50,000 and \$90,000; and 3% of taxable income for those earning between \$90,000 and \$150,000. Recipients would also be eligible for a grant of up to \$200 per year for books. In addition to meeting the requirements listed below, recipients would be required to participate in mentoring and community service programs to be eligible.

**Income Cap:** Yes, \$150,000 family income with sliding scale co-pays

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards would be reduced based on the receipt of non-tuition restricted grants. However, recipients would receive up to \$200 per year for books. This is not considered sufficient to meet this criteria.
Fees for All Recipients		The program would not cover fees.
At Least 4 Years of College		The program would cover a maximum of three semesters for certificate programs, five semesters for associate degree programs, or 10 semesters for bachelor's degree programs.
Tuition at 4-Year Colleges		The program would include four-year institutions.
Adult and Returning Students		Eligibility would not be limited based on year of high school graduation or prior college attendance.
Students with a 2.0 GPA		The program would not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		Only full-time students would be eligible.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 5

## WASHINGTON Promise Program

**Status:** Proposed

**Summary:** Proposed in 2017 under [HB 1840](#) and [SB 5666](#), the Washington Promise Program would award scholarships to students meeting income requirements to cover tuition and fees for associate degree programs, programs with credits that can be fully transferred toward a bachelor's degree, and certificate programs at community and technical colleges in the state. Awards would be equal to the cost of tuition and fees minus all other gift aid. Students with a family income at or under 70% of the state's median family income would receive an annual book stipend of \$500. The bill [as introduced](#) included \$1,500 for books and related higher education expenses for such students. The program would be phased in over time, starting with a free 13th year (i.e., first year of postsecondary education), or three academic quarters, for 2018-2019 and 2019-2020. For those two academic years, students would be eligible if they graduated high school within the six months prior to enrolling in a community or technical college and have a family income not exceeding 70% of the median family income in the state, adjusted for family size. In 2020-21, the program would expand to cover six academic quarters. The following two academic years, the program would include students earning high school diplomas 16 months prior to enrolling in college and those with family incomes up to 100% of the state's median income. Starting in 2023-24, there would be no requirement related to how recently a student graduated from high school. The bill would also require the state board for community and technical colleges to provide recipients with a quarter-long student success course, during or before their first enrollment period, and require the student achievement council to study the effectiveness of the program. *Note: This analysis refers to the [substitute to HB 1840](#), which was approved by the House Committee on Higher Education on February 15, 2017.*

**Income Cap:** Yes, 70% of the median family income in the state, increasing to 100% in 2021-22

CRITERIA	GRADE	EXPLANATION
Living Costs for Low-Income Students		Awards would be reduced based on the receipt of non-tuition restricted grants. However, recipients with a family income at or under 70% of the state's median family income would receive an annual book stipend of \$500 (reduced for part-time students). This is not considered sufficient to meet this criteria.
Fees for All Recipients		The program would cover certain specified fees.
At Least 4 Years of College		After the phase-in period, awards would cover a maximum of six academic quarters.
Tuition at 4-Year Colleges		The program would not include four-year institutions.
Adult and Returning Students		After a phase-in period through 2023-24, eligibility would not be limited based on year of high school graduation or prior college attendance.
Students with a 2.0 GPA		The program would not include GPA requirements beyond satisfactory academic progress for renewal.
Students Enrolling Half Time		The program would not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
Does It Stay a Grant Forever		Aid would never be required to be repaid.

**Total Number of Criteria Met:** 5

## WISCONSIN Promise Program

**Status:** Proposed

**Summary:** Proposed in 2016 under [SB 686](#) and [AB 903](#), the program would provide grants to eligible students to cover tuition and fees, as well as housing and textbook costs at two- and four-year public colleges in the state. Award amounts would be equal to the cost of tuition and other educational expenses (including housing costs) after other aid has been applied, based on the student's first year of enrollment. In addition to meeting the requirements listed below, recipients would be required to complete a counseling session on the program and sign an agreement promising to graduate with a 3.0 and be continuously employed within the state for three years after graduation to be eligible. Failure to comply with the terms of the agreement would result in the grant converting to a loan with a 5 percent interest rate.

**Income Cap:** No

CRITERIA	GRADE	EXPLANATION
<b>Living Costs for Low-Income Students</b>	<input checked="" type="checkbox"/>	Awards would cover living costs including housing and textbooks.
<b>Fees for All Recipients</b>	<input checked="" type="checkbox"/>	The program would cover academic and <a href="#">segregated fees</a> (charges beyond tuition for services, activities, programs, and facilities) at University of Wisconsin System institutions and program and additional fees at technical colleges.
<b>At Least 4 Years of College</b>	<input type="checkbox"/>	The program would cover a maximum of four semesters or 60 credits.
<b>Tuition at 4-Year Colleges</b>	<input checked="" type="checkbox"/>	The program would include four-year institutions.
<b>Adult and Returning Students</b>	<input checked="" type="checkbox"/>	Eligibility would not be limited based on year of high school graduation or prior college attendance.
<b>Students with a 2.0 GPA</b>	<input type="checkbox"/>	Recipients graduating with less than a 3.0 GPA would be required to pay back the award with interest.
<b>Students Enrolling Half Time</b>	<input checked="" type="checkbox"/>	The program would not include credit accumulation or enrollment intensity requirements beyond satisfactory academic progress for renewal.
<b>Does It Stay a Grant Forever</b>	<input type="checkbox"/>	Aid would be required to be repaid if a recipient failed to graduate with a 3.0 GPA or be continuously employed within the state for three years after graduation. In either case, the award would convert to a loan with a 5 percent interest rate.

**Total Number of Criteria Met:** 5

## ABOUT THE EDUCATION TRUST

The Education Trust is a nonprofit organization that promotes closing opportunity gaps by expanding excellence and equity in education for students of color and those from low-income families from pre-kindergarten through college. Through research and advocacy, the organization builds and engages diverse communities that care about education equity, increases political and public will to act on equity issues, and increases college access and completion for historically underserved students.



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