NASFAA TASK FORCE REPORT

ASSESSING TUITION- AND DEBT-FREE HIGHER EDUCATION

NASFAA ADVOCACY

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NASFAA

NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

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NASFAA is the largest postsecondary education association with institutional membership in Washington, D.C., and the only national association with a primary focus on student aid legislation, regulatory analysis, and training for financial aid administrators in all sectors of postsecondary education. No other national association serves the needs of the financial aid community better or more effectively.

Introduction

In January 2015, President Obama announced the America's College Promise proposal for two years of tuition-free community college. This proposal was inspired by a range of earlier state and local efforts using a guarantee or "promise" of a tuition-free or debt-free college education to increase college access and attainment, among other goals. Members of Congress and presidential candidates followed with their own proposals offering tuition-free or debt-free promises as well.

In June 2016, the National Association of Student Financial Aid Administrators (NASFAA) convened a task force of financial aid professionals to examine the existing programs and proposals regarding this emerging trend of promise programs.

The primary purpose of the "Assessing Tuition- and Debt-Free Higher Education" task force was to:

- Consider the implications and trade-offs to specific types of institutions and to the broader higher education landscape in a tuition- and/or debt-free college system;
- Consider the role of states, local governments, and private enterprises in providing a tuition- or debt-free education, including the role of individual development accounts and college-promise programs;
- Identify the role and function of the federal student aid programs in the context of tuition- and/or debt-free higher education;
- Examine the details of these proposals, particularly student eligibility, implications for a student's cost of attendance, and institutional eligibility;
- Explore the merits of significant investment of federal dollars in tuition- and debt-free college and whether limited federal funds could be directed elsewhere for greater impact on low- and middle-income student and families;
- Discuss the potential impacts on student indebtedness;
- Meet with relevant stakeholders, including other organizations actively working toward tuition- or debt-free education;
- Produce an environmental scan, outlining all existing proposals, including their similarities and differences; and
- Provide recommendations and considerations to the NASFAA Board of Directors in a written report.

The task force, as directed by the NASFAA Board of Directors, was not charged with determining whether to support or reject the concepts or details of such promise programs and proposals. Instead, the task force considered trade-offs, implications, and implementation recommendations in the event tuition- or debt-free programs are scaled nationally at some point in the future.

Task Force Members

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Background

It is important to recognize the context of the federal role in higher education funding in the U.S. Historically, students and families have shouldered the responsibility of the cost of postsecondary education. Institutions and private donors initiated some of the first means of providing resources for those who could not afford to attend college, then states created programs to broaden participation. The federal government's first foray into broadening college programs and providing access was the Morrill Land-Grant Acts in the 19th century. It wasn't until the GI Bill in the 20th century that the federal government began offering aid directly to cover student costs. Such direct aid expanded dramatically with the Higher Education Act of 1965 and has developed over successive reauthorizations and other legislative acts. In tandem, states have continued supplementing and innovating ways to ensure students are ready for college and careers.

As institutions and society continue to face limitations on funding, innovation continues, even in a zero-sum funding environment. Since the announcement of America's College Promise by the White House, there have been multiple iterations of the proposal, both in Congress and on the campaign trail in the 2016 presidential election. The 2016 election results make it improbable that the push for a national-level promise program will continue, either from the White House or Congress, at least in the near future. However, the proliferation of state and local college promise programs may well be the next wave of innovation and could pave the way for a national program in the future.

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Many programs and proposals under review for this report vary in their details—some lower (or eliminate) the cost of tuition, while others use a combination of financial aid programs to reduce costs or eliminate the need to borrow. Some programs would provide for two years of tuition-free education, others would limit the concept to specific institutional types or academic programs, and yet others would offer tuition-free or debt-free education at all institutional types, all Title IV-eligible academic programs, and for up to the first baccalaureate degree.

The basic philosophy of student financial aid has long been, and continues to be, that students and families bear primary responsibility for the cost of postsecondary education. Although federal, state, institutional, and private resources exist to aid access, persistence, and completion, the responsibility ultimately lies with students and families. It is debatable whether that philosophy is affected by broadening these promise programs, but that is a debate reserved for another time and another venue as the focus of this report is examining the existing efforts and their implications for students and financial aid program administration. To that end, the task force has purposely limited its scope to proposing considerations for promise program architects to weigh in the development of a national program, with the goal of ensuring effective efforts to best serve students, families, institutions, and the nation.

Summary of Existing Plans

For purposes of this report, we will use the term 'promise program' to mean any type of program that guarantees—if specific criteria are met—students will have some or all of their college education costs covered, be it through tuition being met with grant assistance (i.e., tuition-free) or sufficient forms of grant assistance so there will be no need to borrow (i.e., debt-free).

In order to research how programs promising tuition-free or debt-free education affected students and financial aid offices, the task force selected a range of existing and proposed plans. The plans were grouped according to their scope—local/municipal, state, and federal/national. The following 11 plans were selected for comparison and representative variety:

Federal or National Plans

- America's College Promise (White House)
- America's College Promise Act (Congress)
- New College Compact (Hillary Clinton)
- It's Time to Make College Tuition-Free and Debt-Free (Bernie Sanders)

State Plans

- Indiana's 21st Century Scholars
- Michigan Promise Zones
- Oklahoma Promise
- Oregon Promise
- Tennessee Promise

Local or Municipal (including systems) Plans

- Milwaukee Area Technical College Promise
- Pinal County, Arizona – Promise for the Future

The task force organized its analysis according to its charge and examined six major aspects of each plan:

1. Implications and trade-offs, especially as affecting specific institutional types
2. Role of states, local governments, and private enterprises
3. Role and function of the federal student aid programs
4. Impact on student eligibility, cost of attendance, and institutional eligibility
5. Merits of investing federal dollars in the program
6. Impact on student indebtedness

Details of the analysis are in the appendix to the report, but a summary of key themes, universal aspects, or notable components are discussed below.

Stated Goals and Outcomes

For all of the plans, stated or implied goals/outcomes include 1) increasing college access, 2) increasing college completion, 3) simplifying the application for and receipt of student financial aid, and 4) reducing student indebtedness.

Grade Point Average (GPA) and Test Scores

Although none of the federal/national plans require a specific high school GPA, most of the state or local plans did require a high school GPA of 2.50 or higher. However, almost all plans did require participants to maintain a specific minimum GPA, or maintain satisfactory academic progress, while in college.

Standardized test scores, such as the ACT and SAT, were not included in the criteria for most proposals; only one plan selected for review had a minimum ACT score in its eligibility requirements.

Enrollment Status

The results were divided relatively evenly among the 11 plans regarding the enrollment level required for participation in the plan. Four required full-time status, three required at least half-time status, and the remaining four did not specify an enrollment status.

Residency

Most plans implied in-state residency when discussing tuition costs, some of the state and local programs limited eligibility to students from a particular geographical location, either by state, county, or locality/service district.

Citizenship

Although some of the plans required US citizenship, the majority of the plans reviewed did not address such a requirement.

Admissions

To be eligible to participate in most plans, students must be enrolled in an eligible program at an eligible school. However, some plans require students to be enrolled in a community college or technical school, and others base eligibility on admission to a certificate or associate degree program, even when enrolled at a four-year institution.

Beginning/Ending Dates of Eligibility

The plans are evenly divided between allowing a maximum of either two years or up to four years of eligibility. Most plans require enrollment to begin the fall term immediately following high school graduation; however, one plan requires the student to enroll within three years after graduation.

Family Income

Income is an eligibility factor in the majority of proposals reviewed, although some did not address income at all. The plans that indicated a specific family income ceiling, below which students would be eligible, range between $85,000 and $200,000. A number of plans require completion of the FAFSA and/or have specific EFC cutoffs. One plan directs funds to underserved populations and includes amounts based on the percentage of low-income enrollees at institutions.

Ordering of Aid Dollars (i.e., "First Dollar" or "Last Dollar")

A majority of the plans require funds be applied as "last dollar;" that is, institutions must apply grants (such as the Federal Pell Grant) to tuition costs first and if any tuition costs remain, then funds from the plan can be awarded. Some plans also include average fees and books at state community colleges, in addition to tuition, as costs to be covered.

Summer

Most of the proposals address funding for enrollment during fall and spring terms only, without addressing any funding availability for enrollment during summer periods.

Miscellaneous Components

Some of the plans begin working with or selecting students as early as the seventh grade and require students to make a drug-free, alcohol-free, and crime-free pledge. Some programs require the student to participate in mentoring and/or community service.

Implications and Trade-Offs

Upon review of the existing promise programs already in operation at the state and local levels, the task force noted many programs share common elements, and some include unique, distinguishing features. While most of the promise programs have a goal of assisting students through the first two years of community or public college, others seek to make all four years of college free. Such factors, especially the extent and length of eligibility, need to be considered when determining how to successfully offer a promise program at the national level. When considering implications and trade-offs, three major areas are noted: institution type, student aid program requirements and infrastructure, and academic program quality.

With many promise plans offering free community college, it is necessary to consider the impact of a potential enrollment shift away from four-year institutions, both public and private. If the plans include the first two years of education, regardless of institutional type, then successful transfer articulation and/or consortium agreements become even more important to facilitate persistence and completion. A related concern is whether these free community college models could lead to undermatching, where students who might otherwise have gone on to four-year institutions might limit themselves to a two-year degree. Alternatively, if the plans focus on four-year completion, how will students pursuing certificate programs and associate degree programs be affected? There is a concern that private institutions would experience enrollment declines if the promise programs were directed exclusively to public four-year and two-year institutions. The inequity of redirecting funds away from private institutions may cause unintended consequences.

Another concern is whether public institutions would have the capacity—or the ability to build capacity—to accommodate the increased number of students that would not have otherwise attended without the free college incentive, and if such capacity issues would have a cascade effect on academic program quality. The primary and secondary education systems would also be challenged to ensure that more high school graduates are college-ready in order to reduce the number of students who require remedial coursework, which increases costs and the time needed to graduate from college.

Existing state and local programs serve as natural roadmaps for scaling a promise plan nationally, although such scaling would likely require reconsideration of the role of some or all existing federal and state financial aid programs, and possibly a wholesale re-engineering of the existing student financial aid infrastructure. Depending upon the funding structure of a national promise plan, questions remain regarding the role of most, if not all, of the federal student aid programs, including the Federal Pell Grant Program, the Campus-Based programs, and, especially for debt-free programs, the Federal Direct Loan Program.

The success of many of the existing programs has resulted, in large part, from the promotion of the availability of free college education. When examining non-family (i.e., federal, state, or private) resources needed to provide tuition at no cost to the student or family, there are often no additional resources required for needy students who are already fully eligible for Federal Pell Grants and state assistance at a community college because such students often have no out-of-pocket contribution for direct educational expenses. The added benefit of the promise programs for such students is the associated support and aspirations offered, such as the connection with advisors who assist with the college application and financial aid processes, and the perception that financing an education is within reach despite their economic situation. The positive impact of the message that college is accessible and affordable, and the availability of student support both before and during college enrollment are important considerations for all promise programs.

If one of the goals of the promise plan is making the first two years of college as free and universal as public secondary education, the elimination of the price tag alone is not the solution. Continued simplification of the application and delivery processes for student financial aid is a key companion to promoting the accessibility of higher education. The correlation between FAFSA completion and college accessibility is evidenced by Tennessee's promise program, which boosted the state to the highest number of FAFSA completions nationwide during its first year.

To expand the promise program to offer free college tuition to students regardless of financial need, the coordination between federal, state, institutional and private funding sources is necessary. Many states and colleges have already established ways in which local and corporate sponsors are supplementing existing sources of state and federal aid to provide a free education for all recipients. Some states have experienced declines in support for higher education, and in these cases, would require them to become stakeholders for their students to fully participate in a free college program.

Another consideration is the order in which student aid program funds are counted toward meeting a particular college expense, such as tuition. This concept is similar to student aid programs that are limited to meeting financial need; that is, if the student receives total need-based aid in excess of his or her demonstrated financial need, then some measure of need-based aid generally must be reduced or eliminated. The corresponding concept here is 'first dollar' or 'last dollar.' A program that is considered a 'last dollar' program in meeting, for example, tuition costs, has eligibility for funding from that program determined by whether there are remaining tuition costs after accounting for other types of assistance that also count toward meeting tuition costs. Alternatively, if a program considers its funds to be 'first dollar', then, regardless of what other funds are available to meet the tuition cost, that first-dollar program's funds must be attributed to tuition costs first. Therefore, it is important to consider whether the promise program funding is the first dollar or the last dollar to cover eligible expenses. If it is the first dollar, there would be a benefit for Pell-eligible students to keep the Pell Grant funds for other educational expenses, allowing the student to rely less on loan borrowing. It is important to note that first dollar programs carry a higher price tag.

Role of States, Local Governments, and Private Enterprises

Any plan offering tuition-free or debt-free education comes with a cost. A number of existing plans and proposals rely on a combination of funding contributions from federal, state, institutional, and private sources; some include funding partnerships, such as state-federal, municipal-private, institutional-private, or some other combination. For a federal promise plan, such funding partnerships can be difficult to sustain over time given fluctuations in the economy, funding streams, or funding exigencies.

A number of the promise plans have ambitious roles for state funding to make the plans successful, but there is often little acknowledgement of strained state budgets, which has already resulted in a quantified state disinvestment in higher education nationwide, particularly as tax revenues decreased following the "Great Recession." In a number of "last dollar" programs, states will be expected to meet what federal funding does not cover, and for states with economic or funding concerns this may not be feasible—some states may not participate or students may be left to borrow to cover remaining educational expenses. Such outcomes would undermine any debt-free promises of the program if included in a national plan.

Another consideration in partnership funding is the amount of funding each partner is expected to contribute and maintain. For example, in a federal-state partnership, will states have to maintain a minimum level of funding or expenditure annually (i.e., maintenance of effort)? Will a similar concept apply to institutions? Who determines which accountability measures, if any, will be required of funding partners and institutions administering the program? Will such measures be required of all institutions, or will they be applied differently among institutional types? How will funding partners define success in promise programs? How much say does each funding partner have in determining outcomes and eligibility?

The role high schools may have in a national promise plan must also be taken into consideration. How will coordination of expectations and preparation be handled? How will developmental, remedial, and repeat coursework be addressed? How will efforts to move students successfully through developmental courses to certificate and degree program completion be incentivized and rewarded?

Role of Federal Student Aid Programs

While state- and community-level promise programs have been in existence for several years, interest in some type of promise program at the federal level only began in earnest in 2015. The federal movement was kicked off by President Obama's inclusion of the proposal to make two years of community college free in his Fiscal Year (FY) 2016 budget request. The proposal, officially dubbed "America's College Promise," would provide two years free community college for qualifying students. Although the plan did not gain any traction in Congress—likely due to its multi-billion dollar price tag—many would argue that it represented a watershed moment in higher education as it marked the first time in history a United States President suggested that as a country we should be responsible for providing free education beyond K-12.

At a minimum, the expansion of promise programs, especially to the national level, would require congressional action and additional policy guidance from the U.S. Department of Education to address the effects on the interplay with existing law and regulation surrounding student eligibility, institutional eligibility, and student financial aid program administration. In particular, several questions remain over the effect first-dollar or last-dollar ordering of funds has on financial need, overawards, packaging rules, and return of Title IV funds, among others. Such questions assume the promise program is another federal program; however, if the promise program funds are designed as block grants to states, and the program is scaled broadly and nationally, what will be the role of the federal student aid programs and how will they interact with the promise program? Will such a decentralized program still rely on the FAFSA, or will there be an alternative application process? Will systems to manage the program exist federally, or will there be a confederation of state systems?

Such fundamental issues beg the question of how such funding will be best spent. Will the promise program be an infusion of additional funding for postsecondary education, or will this be a zero-sum game with existing Title IV programs competing for the same dollars?

Federal Considerations: Effect on Student Eligibility, Cost of Attendance, and Institutional Eligibility

Student Eligibility

Most plans tend to establish minimum thresholds or funding categories based on enrollment status, satisfactory academic progress or GPA, citizenship and/or state residency, demonstrated financial need or maximum family income, or completion of service or programming. If the promise program is scaled nationally, consideration needs to be given to how thresholds and categories for the promise program co-exist with the thresholds and categories of other federal, state, institutional, and private financial aid programs. Would the federal program be designed to interact with the state's eligibility? Override? Remain the same? These are all considerations that would need to be taken into account.

Cost of Attendance

When a promise program eliminates or reduces a college cost component, guidance should be prepared for whether the student's cost of attendance is reduced or the offsetting cost is considered in the financial aid package. For example, when a student receives a tuition waiver from the state, the amount must generally be included in both the cost of attendance and estimated financial assistance, or, alternatively, excluded from both the cost of attendance and estimated financial assistance; consistent treatment is paramount, but the flexibility for either treatment is allowed in many circumstances. If flexibility in treatment is allowed for promise programs, it should be stated as such. What current assumptions and guidelines governing Title IV cost of attendance construction will need to be modified to effectively administer promise programs from a financial aid perspective?

Institutional Eligibility

Setting aside the question of what types of institutions will be eligible to participate in a national promise program, it is important to consider what will be requested of institutions that do participate in a national promise program. Will there be any financial commitment, such as an institutional contribution or maintenance of effort, in order to participate? Will there be additional program participation requirements, such as special or additional application procedures, or commitments to engage in specific student support services or programming? What entity resolves discrepancies or approves exceptions? Will participation in a national promise program affect Title IV program participation, or the Title IV program participation agreement?

Federal Considerations: Potential Effects on Student Indebtedness

With the increasing concern over student debt levels, it is apparent in all promise plans that college costs, and student debt in particular, are a concern. Covering a larger portion of the costs to attend college likely will lower reliance on student debt. Such programs that aim to eliminate student loan debt will have the direct effect of reducing borrowing for eligible participants. Some programs also contain strategies to modify interest rates for those who do have to borrow, or help students who already have incurred college debt to refinance their loans to improve the terms of the loans.

If a national promise program does not include a debt-free component, consideration should be given to how needy students will cover remaining cost-of-attendance components, such as room and board, books, and miscellaneous expenses. Should loan limits for the first two years of postsecondary education be eliminated, or lowered from existing levels? Could loans be limited for room and board based on a local or regional cost allowance (akin to the ZIP code calculator used by Veterans Affairs for education benefits)? Should student loan repayment allow for pre-tax payroll deduction?

On a more philosophical level, is having any student loan debt negative? Is there a de minimus level of student loan debt that gives students "skin in the game" for the education they received? Should we eliminate all debt, or prescribe a ceiling amount?

Final Federal Considerations

If promise programs are to be successfully scaled to the federal and national level, the task force believes several considerations must be addressed or debated:

Early Information and Awareness of College and Financial Aid

The benefits of a middle-school or high-school student knowing college will be tuition-free or debt-free are valuable to college access and completion. Such messaging simplifies and demystifies the process, allowing the student and family to focus more effort and concern toward preparation. Thus, simplicity in concept and design will be important to ensure ease of communication and understanding. How will promise programs work with other early information programs, and how will early information and awareness messaging for those programs mesh with those of the promise programs? Will the combination have a positive effect on college preparation, enrollment, and completion, especially for students from underserved backgrounds?

Simplification of Financial Aid Application Processes and Eligibility

Will a national promise program be added to or replace existing Title IV programs? If it is added to the existing set of programs, will the promise program cause added confusion with different or competing requirements, or will it effectively be distinct from other programs? Would the funding needed to support a national promise program be better spent bolstering or expanding an existing program (e.g., would doubling the Federal Pell Grant Program to $60 or $70 billion be better targeted and more efficient)?

Awarding Criteria

Should a national promise program be based on financial need, or should it serve all students regardless of need? What would be the criteria for determining need if the existing need analysis formulas are changed? Will the program be a "first dollar" or "last dollar" program, and how will policy guidance effectively manage such schema? Although first-dollar ordering of a promise program could maximize coverage of educational costs by available programs for students, such ordering is expensive; last dollar ordering ultimately benefits middle- and upper-income students and leaves low-income students without needed additional funds for other educational costs.

Accountability

Will there be measures of accountability guiding institutional or student participation in a national promise program? It is important to know the intended outcomes and goals of such a program, especially regarding how those outcomes and goals will be measured or assessed. Who chooses and defines such measures, who conducts and reviews the assessments, and what ramifications will exist for exceeding, meeting, or not meeting the measures? How does institutional mission factor into choices of "skin in the game" components?

Market Forces

Will funding for promise programs be appropriately targeted to students who need the funding in order to enroll in and/or complete college, or will it be spent on students who would have attended and/or completed without the promise funding? Does this interfere too much with the free and diverse market of higher education that we have today? Will such a program affect tuition rates or other costs of attendance (i.e., the Bennett Hypothesis, which generally asserts that the availability of financial aid allows or causes institutions to raise their costs to "capture" those available financial aid funds)?

Special Populations

How would a national promise program serve and encourage underserved and at-risk populations, including part-time students, adult learners, racial/ethnic minorities, disabled students, delayed-entry students, first-generation enrollees, vocational and technical students, undocumented and DACA students, and low-income students, among others? Consideration must be given to the needs of individual groups and ways in which the program can support rather than exclude them.

Philosophical or Paradigm Shift

Will a national program promising tuition-free or debt-free education represent major paradigm change on who bears primary responsibility to pay for higher education? Does such a program represent universal postsecondary education, and should it? Or, is this a needed investment to advance societal and workforce goals, and to expand opportunity? How does such a program potentially impact the debate over access versus choice?

Conclusion

While the political climate has shifted since the task dorce completed its work, its findings and considerations are still relevant to the development of new state and local promise programs and, if interest revives, a national plan in the future. A successful, large-scale, national college promise program will, first and foremost, have clearly defined intended outcomes—such as expanded college access or lower student indebtedness—that align with national goals for college access and completion, as well as workforce needs. In order for the program to run efficiently and interface smoothly with existing programs, eligibility must be factored into the design; the decision as to whether desired impacts are targeted broadly or focused on certain groups of students will impact the cost of the program as well as the application and eligibility processes. A national program should include a methodology for evaluating its success and a sustainable funding model. The role of existing student aid programs should be carefully considered, including the application process, so as not to add complexity to an already-complicated process. Program framers should look to established programs for lessons learned. Factors such as observed outcomes, administrative challenges, and unforeseen impacts should all be weighed carefully in the development of a national model.

Appendix

	What is covered	Role of State & Local Government and Private Organizations	Funding source(s)	Role of FSA	First or last dollar?	Student Eligibility
White House: America's College Promise	Makes two years of community college free for either the first half of a bachelor's degree or workforce training programs. Make two years of college as free and universal as high school. Emphasis on building high-quality community colleges with the requirement that programs fully transfer to four-year colleges or are occupational training programs with high graduation rates in areas that are high demand among employers.	States must coordinate with high schools and community colleges to reduce the need for remediation and repeat courses.	Federal funds will cover 75% of the average cost of community college tuition States will cover remainder of cost not covered by federal government up to cost of community college tuition	Not addressed	First	At least half time enrollment Maintain 2.5 college GPA Make "steady progress" toward degree completion
America's College Promise Act 2015 (HR 2962)	Up to three calendar years of free tuition and fees at in-state rates for community college For students earning bachelor's degrees at HBCUs, MSIs and HSIs, free tuition and fees at in-state rates for up to 60 credits	Funds provided directly to states, Indian tribes, HBCUs, MSIs, and HSIs. States, tribes, and institutions would have to commit to certain "evidence-based institutional reforms and innovative practices to improve student outcomes."	Federal government: up to 75% of average national community college tuition State Mainenance of Effort ≥ average spending on public higher education in past 3 years 25% state or Indian tribe match of federal contribution	Unclear if federal share is made up of existing FSA sources or other funds	First	At least half time enrollment Must maintain SAP Must enroll in fully transferrable program or training program in-demand industry First time enrolled in college
America's Promise 2016 (Hillary Clinton's Plan)	Free tuition at 4-year in-state public colleges and universities for families making under $85,000; income cap increasing to $125,000 by 2021 Free tuition at all community colleges	States will be asked to step up investment in higher education and colleges will be held accountable for the success of their students and for controlling tuition costs.	Federal government and states	Not addressed	First	Enrollment status, GPA, SAP requirements not addressed Students must work 10 hours/week
It's Time to Make College Tuition-Free and Debt-Free (Bernie Sander's Plan)	Free tuition at public colleges		The state would be responsible for 33% of the cost while the federal government would responsible for 67%	Proposal includes significant increase in work study programs.	First	Enrollment status, GPA, SAP requirements not addressed

	What is covered	Role of State & Local Government and Private Organizations	Funding source(s)	Role of FSA	First or last dollar?	Student Eligibility
Tennessee Promise	Covers 2 years of tuition and fees not covered by the Pell grant, the HOPE scholarship, or state student assistance funds. May be used at any of the state's 13 community colleges, 27 colleges of applied technology, or other eligible institution offering an associate's degree program.	State pays remaining tuition costs after federal and other resources Public-private partnership to provide support for mentoring and community service component of the program	State	Existing FSA funds applied to student costs first	Last	Tennessee resident US citizen or eligible non-citizen High School Diploma, Homeschooled or GED prior to age 19 Full-time enrollment Student must continue to participate in mentoring program Requires 8 hours community service per term the award is received
Oregon Promise	Up to the state community colleges' average tuition for full-time enrollment. Students are responsible for paying the difference between the average tuition and the cost at the school where they are enrolled. In instances where a student's tuition is covered by other state and federal grants, students may receive an Oregon Promise Award of $1,000 for use toward room and board, transportation, or books.	State pays remaining tuition costs after federal and other resources	State	Existing FSA funds applied to student costs first	Last	Only available at Community Colleges for instate residents Must be enrolled at least half time Oregon resident for at least 12 months prior to enrolling in community college.
Milwaukee Area Technical College Promise	Free tuition for up to 5 consecutive semesters at MATC, up to 15 credits each semester, does not include Summer semester.	None	MATC Foundation private donors	Existing FSA funds applied to student costs first	Last	While at MATC, must maintain full time status with a 2.0 GPA and participate in service learning and academic success and career planning workshops. Applicants must attend a high school in the MATC service district, or reside in the district. Students must apply during high school, have a 90% attendance rate and a 2.0 GPA during senior year of high school. Must meet federal and Wisconsin financial aid eligibility requirements. Must have an EFC of $3000 or lower. Must have a composite score of 16 or higher on the ACT.

	What is covered	Role of State & Local Government and Private Organizations	Funding source(s)	Role of FSA	First or last dollar?	Student Eligibility
Michigan Promise Zones	Free tuition for at least an Associate's degree	Promise Zones are led by individual Promise Zone Authorities composed of local public official and private sector leaders	Public-private partnership	Existing FSA funds applied to student costs first	Last	Students living within one of these zones who have graduated from high school are eligible This can be a private, charter or public high school. Each school district that participates has slightly different requirements.
Indiana's 21st Century Scholars	Up to four years of undergraduate tuition* at any participating public college or university in Indiana. For private colleges, the state will award an amount comparable to that of a four-year public college For participating proprietary (for-profit) schools, the state will award a tuition scholarship equal to that of Ivy Tech Community College of Indiana. The scholarship amount may be reduced depending on the availability of funds and the ability of the student's family to contribute to college.	College Success Coalition, a network of state and local organizations, implements career-planning and mentoring activities	State	Existing FSA funds applied to student costs first	Last	Apply before the end of 8th grade Meet income eligibility requirements

	What is covered	Role of State & Local Government and Private Organizations	Funding source(s)	Role of FSA	First or last dollar?	Student Eligibility
Oklahoma Promise	Award varies by institution type (research university, regional university, community college, technical branch and independent or private colleges or universities)	OK State Regents for Higher Ed certify students Maintain an Oklahoma's Promise eligibility verification website Determine amount of award – varies by institution type.	State	Existing FSA funds applied to student costs first	Last	Certified in 8th-10th grades w/ family income <$50,000 (& must not exceed $100,000 at the time of award) Must complete 17-unit HS core curriculum with 2.50+ cumulative GPA Refrain from substance abuse and criminal/ delinquent acts US citizens OK residents Must begin college within 3 years after graduation Award for five consecutive years or BA/BS, whichever comes first Must meet regular admission requirements Must complete FAFSA each year Maintain institutional SAP + 2.00 cumulative GPA (through sophomore year) and 2.50 cumulative GPA (junior -> graduation) Student responsible for notifying institution of their eligibility Cannot exceed COA when combined with other aid.

	What is covered	Role of State & Local Government and Private Organizations	Funding source(s)	Role of FSA	First or last dollar?	Student Eligibility
Pinal County-Arizona- Promise for the Future	Free tuition (up to 12 credits/semester) to any Central Arizona College campus for up to four consecutive semesters of in-state tuition.		Privately funded – Established in 2004 with a major gift from Kemper and Ethel Marley Foundation	Existing FSA funds applied to student costs first	Last	Parents and student sign a pledge of commitment in eigth grade Requires 20 hours of community service in high school Complete the FASFA financial aid form and Promise for the Future Scholarship Acceptance Form • Enroll in a minimum of 12 credit hours per semester • Enroll in and complete CPD 101 (Orientation to Student Development) • Declare an eligible degree or certificate program • Begin by the fall semester after high school graduation To renew the Promise for the Future Scholarship each semester the student must: • Maintain a minimum 2.5 cumulative GPA. (This includes ANY courses taken at CAC or through high school for college credit.) • Complete a minimum of 9 credits each semester • Maintain continuous enrollment each semester excluding summer term • Allow the Financial Aid office to verify and ensure student meets eligibility requirements • If the student is unable to meet the scholarship requirements due to ANY circumstance, they will permanently lose this scholarship.

The National Association of Student Financial Aid Administrators (NASFAA) provides professional development for financial aid administrators; advocates for public policies that increase student access and success; serves as a forum on student financial aid issues, and is committed to diversity throughout all activities.

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