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# Who Deserves State Financial Aid?

## Eligibility Criteria for Students Entering College

BY BRITTANI WILLIAMS, FORMER SENIOR POLICY ANALYST

### ACROSS TODAY'S EDUCATIONAL LANDSCAPE, STUDENTS COMPRISE ALL RACES, ETHNIC, AND SOCIAL CLASSES

— each bringing with them a unique set of strengths and needs. Among their ranks are parents balancing family responsibilities, working adults seeking to enhance their skills, veterans transitioning to civilian life, online learners embracing digital education, and first-generation college-goers pioneering new pathways through higher education. This diverse array of students faces many challenges on their journey toward a college degree, and they deserve the financial support they need to achieve their goals.

The issue of skyrocketing tuition costs is not just a matter of economic inconvenience; it is a harbinger of deepening racial and socioeconomic inequalities. The ever-escalating costs of tuition disproportionately deter students of color and students from low-income backgrounds from pursuing higher education. These are individuals who are already grappling with systemic barriers, which include disparities in P-12 education, access to resources, and the enduring effects of historical racism. As such, the affordability crisis poses a formidable obstacle to their dreams of obtaining a college degree.

The fact is that financial aid has not kept pace with the rising tide of tuition costs, leaving more students in the unenviable position of bridging the financial gap through loans. This debt burden not only hinders their immediate financial prospects but can saddle them with long-term financial liabilities, potentially affecting their future economic well-being.

Equitable access to state financial aid becomes an essential response to this crisis.

In this report, we embark on an exploration of state financial aid funding and the associated program requirements in 10 distinct states. The objective is to shed light on the 12 key eligibility requirements that often serve as formidable barriers to college access for under-resourced students. This includes, but is not limited to, students of color, undocumented students, justice-impacted students, and students from low-income backgrounds.

By scrutinizing these criteria for 26 specific state financial aid programs, we can assess the extent to which these programs prioritize accessibility and fairness for all students. This analysis will help us better understand the barriers, strengths, limitations, and influence of these programs on students of color and low-income families' access to and affordability of postsecondary education. State financial aid programs must be designed in an equitable manner, with the aim of minimizing barriers and specifically targeting students who face the greatest financial challenges, students of color and low-income families. Regrettably, certain programs often include requirements that undermine the principles of equity. To evaluate the extent of equity in state financial aid programs, we have examined the eligibility criteria of these programs to assess how exclusionary they are in nature.

## Key Eligibility Requirements

1. Program type (Need, Merit, or Need and Merit)
2. FAFSA Completion Required
3. Alternative to FAFSA
4. Low-income requirement
5. Available without standardized test score
6. Available without mandated GPA
7. Marginalized student populations included
8. FAFSA as a state high-school graduation requirement
9. Institution types eligible
10. Average undergraduate cost of attendance (COA) for in-state students (2022-23 academic year)
11. Annual award amount description
12. Enrollment intensity

We have directed our investigative lens to programs within states where EdTrust has established a strong presence through offices, teams, coalitions, and dedicated partners in education: California, Illinois, Louisiana, Massachusetts, Michigan, New York, Ohio, Tennessee, Texas, and Washington. By delving into the complexities of state financial aid programs and eligibility criteria, we aim to advocate for equitable access to higher education, ensuring that all students, regardless of their background, have an equal opportunity to pursue their academic aspirations.

## Recommendations for an Equitable Framework for State Financial Aid Access

The following recommendations for changes to eligibility criteria and access to financial aid programs have the potential to significantly benefit under-resourced student populations including low-income students, first-generation college students, students of color, undocumented students, and

justice-impacted students. Policymakers must explore new ways to determine financial need that go beyond traditional metrics, such as the ones explored in this brief.

Eligibility criteria should be designed to promote equity and address the systemic barriers faced by underserved student populations — this includes students of color, students from low-income backgrounds, first-generation college students, undocumented students, and justice-impacted students. Policymakers must aim to create inclusive eligibility criteria that consider the unique circumstances and challenges faced by these student populations, ensuring they have equal opportunities to access and succeed in higher education.

States implementing the following six recommendations will ensure that financial aid is allocated equitably and based on a comprehensive understanding of a student's financial need:

1. Prioritize access to state need-based aid
2. Increase award amounts
3. Explore new methods for determining financial need
4. Prioritize state financial aid alternative application processes
5. Make state financial aid available to students attending less than full time
6. Standardize “Student Aid Offers”

State higher education leaders and policymakers have the authority and influence to shape the landscape of education and drive significant societal change. By recognizing the transformative power of education, these leaders can take proactive measures to foster a more just and inclusive society and stronger economy. This responsibility includes allocating state financial aid funds in an equitable manner, ensuring that all students, particularly those from underserved backgrounds, have fair access to higher education opportunities.

# Who Deserves State Financial Aid?

## Eligibility Criteria for Students Entering College

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### Introduction

In today's diverse educational landscape, students hail from all social classes, each bringing with them a unique set of strengths and needs. Among their ranks are parents balancing family responsibilities, working adults seeking to enhance their skills, veterans transitioning to civilian life, online learners embracing digital education, and first-generation college-goers pioneering new pathways through higher education. It is imperative to recognize these students face many challenges on their journey towards a degree.

Nationwide, 34% of undergraduate students receive a Pell Grant, this reflects the substantial number of students who rely on federal financial assistance to pursue their higher education goals. The Pell Grant program is a need-based federal aid program designed to provide financial support to low-income undergraduate students. Several factors contribute to the high percentage of Pell Grant recipients, illustrating the widespread financial need among college students.

In this brief, we embark on an exploration of state financial aid funding and the associated program requirements in 10 distinct states. Our objective is to shed light on the twelve key eligibility requirements that often serve as formidable barriers to college access for historically under-resourced students. This includes, but is not limited to, students of color, individuals who are undocumented, those with justice-impacted backgrounds, and those from low-income households.

We have chosen to direct our investigative lens to programs within states where EdTrust has established a strong presence through offices, teams, coalitions, and dedicated partners in education. The states under scrutiny include California, Illinois, Louisiana, Massachusetts, Michigan, New York, Ohio, Tennessee, Texas, and Washington. By delving into the complexities of state financial aid programs and eligibility criteria, we aim to advocate for equitable access to higher education, ensuring that all students, regardless of their background, have an equal opportunity to pursue their academic aspirations.

State divestment in higher education over the past two decades has cast a shadow over the educational aspirations of countless students, particularly those hailing from low-income backgrounds and historically marginalized communities. The consequences of severe funding cuts have been far-reaching, with significant implications for the accessibility and affordability of higher education.

One of the most tangible effects of this disinvestment has been the astronomical rise in tuition and fees at public four-year colleges. Over two decades, between 2003 and 2023, in-state tuition and fees saw an alarming increase of \$7,339. This sharp spike has sent shockwaves throughout the higher education landscape, as it has placed an enormous financial burden on students, further complicating their quest for a college degree.

The issue of skyrocketing tuition costs is not just a matter of economic inconvenience; it is a harbinger of deepening racial and socioeconomic inequalities. The ever-escalating costs of tuition disproportionately deter students from low-income backgrounds and students of color from pursuing higher education. These are individuals who are already grappling with systemic barriers, which include disparities in K-12 education, access to resources, and the enduring effects of historical racism. As such, the affordability crisis poses a formidable obstacle to their dreams of obtaining a college degree.

Equitable access to state financial aid becomes not only essential, but an imperative response to this crisis. Financial aid has not kept pace with the rising tide of tuition costs, leaving more students in the unenviable position of bridging the financial gap through loans. This debt burden not only hinders their immediate financial prospects but can saddle them with long-term financial liabilities, potentially affecting their future economic well-being.

Furthermore, the inextricable link between financial need and the racial wealth gap cannot be overlooked. Students of color and their families often contend with lower household incomes and possess less wealth compared to their White counterparts. These disparities are not the result of individual failings but are deeply rooted in systemic racism and historical injustices. Such circumstances make it more challenging for students of color to afford a college education, rendering the availability of state financial aid programs more crucial.

The impact of state disinvestment in higher education is acutely felt by low-income students and marginalized communities. The rising tuition costs exacerbate racial and socioeconomic disparities, discouraging students from pursuing higher education and forcing them to resort to loans. Equitable access to state financial aid programs is of paramount importance to rectify this situation, as these programs serve as a lifeline for students who might otherwise be excluded from the educational opportunities they deserve. These initiatives are crucial in leveling the playing field and dismantling the systemic barriers that have perpetuated inequalities in our education system for far too long.

States allocate funding for financial aid programs with a multifaceted mission. One of their pivotal aims is to encourage the attainment of postsecondary degrees and credentials while simultaneously alleviating the financial burdens faced by their state residents in pursuit of higher education. However, in states that place a strong emphasis on merit-based aid, the primary objective takes a different course. Here, the central concern shifts towards addressing the issue of “brain drain,” wherein the brightest minds of the state migrate elsewhere in search of opportunities. The distribution of state funding and the criteria used to determine eligibility are subject to biases and inequalities that perpetuate systemic disparities in access to higher education. A critical analysis of these factors exposes the underlying issues and advocates for necessary reforms.



To counteract this phenomenon, these states employ a strategy of incentivizing and retaining their most talented individuals through merit-based support systems. By doing so, they promote a skilled and knowledgeable workforce. The proper design and execution of these programs can indeed expand college access and completion, yet their effectiveness hinges on several factors, particularly the eligibility criteria, which tend to vary significantly from state to state.

In the overarching context, equitable access to state financial aid emerges as a pivotal concern, ensuring that students can reap the benefits of these programs regardless of their individual backgrounds. This inclusivity transcends distinctions such as race, socioeconomic status, academic performance, justice involvement, or citizenship status. The importance of this inclusivity is underscored by the deeply rooted systemic inequities that have historically obstructed access to higher education in the United States. Addressing these disparities is not merely an educational imperative but a moral and societal one as well.

State financial aid programs' requirements have not evolved with the changing identities and responsibilities of state financial aid programs have lagged in adapting to the evolving needs and roles of contemporary students. Many of these programs still demand full-time attendance to qualify for and maintain their awards, despite the significant shift in the demographics and responsibilities of today's students.

Today's students no longer conform to the traditional mold of immediately pursuing higher education after high school. They include adults returning to school, parents juggling family responsibilities, and first-generation students who often work to support themselves and their families.

Promoting equitable access to state financial aid is essential for several reasons. It plays a critical role in fostering accessibility and fairness in higher education, reducing the reliance on student loans, promoting diversity among students, and providing essential support for the successful completion of degrees.

By scrutinizing these criteria for 26 specific state financial aid programs within this basis, we can assess the extent to which these programs prioritize accessibility and fairness for all students. This analysis will help us better understand the barriers, strengths, limitations, and influence of these programs on students from low-income backgrounds and students of color's access to and affordability of postsecondary education. It is imperative that state financial aid programs are designed in an equitable manner, with the aim of minimizing barriers and specifically targeting students who face the greatest financial challenges, students of color and students from low-income backgrounds. Regrettably, certain programs often include requirements that undermine the principles of equity. To evaluate the extent of equity in state financial aid programs, we have examined the eligibility criteria of these programs to assess how exclusionary they are in nature.



## Key Eligibility Requirements

1. Program type (Need, Merit, or Need and Merit)
2. FAFSA Completion Required
3. Alternative to FAFSA
4. Low-income requirement
5. Available without standardized test score
6. Available without mandated GPA
7. Marginalized student populations included
8. Is the FAFSA a state high-school graduation requirement?
9. Institution types eligible
10. Average undergraduate cost of attendance (COA) for in-state students (2022-23 academic year)
11. Annual award amount description
12. Enrollment intensity

## Eligibility Requirements Defined

Critically assessing the following criteria is crucial to highlight the prevalent and broad eligibility requirements across state aid programs. It is essential to acknowledge that, within these eligibility criteria, there exist nuanced barriers that continue to exclude marginalized student populations from accessing state financial aid programs and it is important to note that all the programs analyzed in this report specifically target first-time students entering college. The analysis focused on evaluating the following requirements:

### 1. Program type Need, Merit, or Need and Merit

Using The National Association of State Student Grant & Aid Programs (NASSGAP) classifications and program listings, this brief explores three program types: programs based exclusively on students demonstrated financial need, programs based exclusively on students' academic merit, and programs based on both demonstrated financial need and academic merit. Programs chosen for inclusion are those with the least restrictive or exclusionary requirements for first-time entering college students.

NASSGAP does not provide a program type definition that applies universally to state financial aid programs. Instead, NASSGAP uses program type to refer to the level or type of educational institution eligible or program that a state grant or aid program is designed to support. For example, a state grant program may be designed to provide financial assistance to students that must show monetary need for the award causing it to fall in the "Programs Based on Only Need" classification. For this piece the programs have been defined as follows:

**TABLE 1: DEFINITIONS OF DIFFERENT FINANCIAL AID PROGRAM TYPES**

Program Type	Definition	Explanation/Application
<b>Need-Based Only</b>	Provides financial support to students who have demonstrated state specific metrics of financial need and typically requires students to demonstrate their financial need by completing the Free Application for Federal Student Aid (FAFSA) or a state-specific financial aid application to collect students' household income information.	Once a student's financial need is determined, the state aid program can provide grants, scholarships, or other forms of financial aid to help cover the cost of tuition, fees, books, and other expenses associated with attending college.
<b>Merit-Based Only</b>	Provides financial support to students who have demonstrated state specific metrics of academic achievement.	These programs aim to encourage talent retention with specific attention to high academic performance in GPA's and standardized test scores. State merit-based aid require students to meet specific academic criteria
<b>Need &amp; Merit Based</b>	Provides financial support to students who have demonstrated state specific metrics of academic achievement and financial need.	These programs aim to support students who of state measures are academically successful and who are also facing financial barriers to accessing higher education.

## 2. FAFSA

By examining the requirements for completing the Free Application for Federal Student Aid (FAFSA) and accessing state financial aid, we can identify potential barriers that may disproportionately affect these student populations. This can shed light on the inequities in access to financial aid and higher education opportunities. Exploring the availability of alternative options to the FAFSA is crucial for accommodating the diverse circumstances and barriers faced by students. Not all students may have access to the necessary resources or documentation required by the FAFSA. Identifying and promoting alternative pathways for financial aid application ensures that students from marginalized backgrounds are not excluded from accessing state financial aid.

- State requirement for FAFSA completion, with attention to the potential impact on students from low-income backgrounds who may face challenges in completing the FAFSA process.
- Is there a FAFSA requirement for application? This requirement excludes undocumented students from completing a FAFSA because a social security number is required for completion.
  - If yes, is an alternative to the FAFSA available?

## 3. Alternative to FAFSA

The availability of alternative options for undocumented students is a testament to the recognition of the complex and multifaceted challenges they encounter in pursuit of higher education. Undocumented students often face unique hurdles due to their immigration status, which can have a profound impact on their educational journey.

## 4. Low-income requirement

By examining low-income or Pell Grant eligibility requirements, it becomes possible to assess whether these criteria exclude students with need from middle- and moderate-income backgrounds. If such exclusions exist, it perpetuates inequities and limits opportunities for students who may require financial assistance to pursue higher education.

- Is there an income or Pell Grant eligibility requirement?

## 5. Available without standardized test score

Standardized test requirements can disproportionately disadvantage students from under-resourced communities who may have limited access to test preparation resources.<sup>1</sup> Investigating whether an ACT score is required helps determine if such requirements disproportionately affect marginalized student populations and perpetuate inequities in access to financial aid.

- Is an ACT or SAT score required?

## 6. Available without Grade Point Average (GPA)

GPA requirements may create additional barriers for students from marginalized backgrounds, as they may have faced unequal educational opportunities or systemic disadvantages that affect their academic performance.<sup>2</sup> Identifying the impact of GPA requirements helps policymakers and educational institutions understand if these criteria disproportionately affect certain student populations and if alternative measures of academic performance should be considered.

- Is there a GPA requirement?

## 7. Marginalized student populations included

Examining the exclusion of marginalized student groups like undocumented and justice-impacted students from higher education access seeks to reveal unjust eligibility criteria in state financial aid programs, perpetuating systemic inequities.

Undocumented students, including those protected under DACA, do not qualify for federal financial aid.<sup>3</sup> Undocumented student exclusions from state financial aid are problematic given the excessive cost of tuition and not being eligible for federal financial aid. It also perpetuates the inequities that undocumented students face and limits their chances for upward social mobility.

Justice-impacted students, including those who have been previously incarcerated, frequently encounter numerous barriers when returning into society. One of the most significant obstacles they encounter is the exclusion from state financial aid, which can limit their ability to obtain educational opportunities that are vital for securing stable employment and building a successful future. This exclusion is problematic, given that many justice-impacted individuals face financial instability and barriers to employment, which can lead to a cycle of recidivism. By examining the eligibility for access to state financial aid for justice-impacted students, we can identify exclusions and address the systemic inequities that exist.

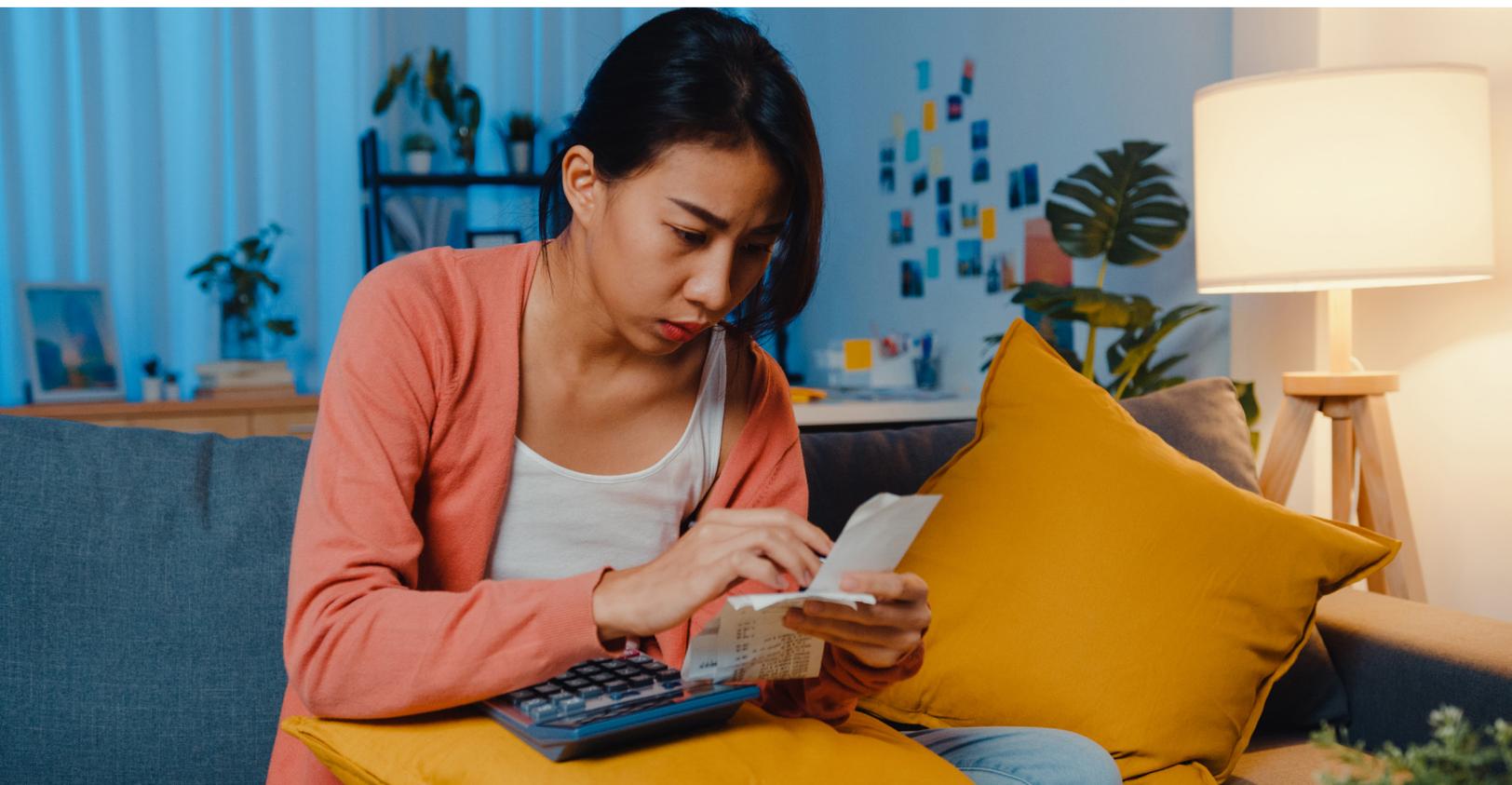
- Are any marginalized student populations excluded?

## 8. Is the FAFSA a state high-school graduation requirement?

The inclusion of the FAFSA as a state high-school graduation requirement has significant implications for students' access to financial aid, college affordability, and overall postsecondary education outcomes.

## 9. Institution types eligible

The eligibility criteria for institution types can impact the affordability and accessibility of higher education. States may choose allocation of resources to support specific institutions and programs that exclude marginalized and underserved student population.



## 10. Average undergraduate cost of attendance (COA) for in-state students (2022-23 academic year)

The COA represents the total estimated cost of attending a specific institution including tuition, fees, room and board, books, transportation, and miscellaneous expenses. Understanding the average COA is essential for determining the financial need of students. Examining the average undergraduate COA is important when evaluating state financial aid because it informs the design of effective aid programs, addresses affordability challenges.

## 11. Annual award amount description

The annual award amount description provides clarity on the financial support that eligible students can expect to receive from state financial aid programs. This understanding is crucial for students and their families in planning and budgeting for their education.

## 12. Enrollment Intensity

- Definitions of enrollment intensity are expressed as FT = full-time, 12 or more credit hours required per semester,  $\frac{3}{4}$  time= three-fourths time, nine credit hours required per semester, PT= part-time, six credit hours required per semester (also stated as half-time for some participating institutions), and less than PT time.
- Understanding whether students can attend college less than full-time is important for those who face financial constraints or have other obligations, such as work or family responsibilities. The flexibility in enrollment options is crucial for students who may have financial constraints or other obligations that prevent them from attending college full-time.

By examining these criteria and considering the impact on under-resourced student populations, we shed light on the extent to which state financial aid eligibility requirements reinforce or alleviate inequities in access to higher education.

# Why does equitable access to state financial aid matter?

Equitable access to state financial aid is a matter of fundamental importance for several reasons, all of which contribute to the overall well-being of individuals and society. State financial aid programs have been designed to achieve several key objectives, reflecting broader societal and educational goals. These programs are instrumental in supporting students' access to higher education and addressing issues of equity, affordability, and workforce development; Financial access to education is a powerful tool for rehabilitation.

For those reasons, it is essential to ensure equitable access to state financial aid, regardless of students' justice involvement, citizenship status or enrollment intensity which refers to the level of commitment a student has to their academic studies in terms of the number of credit hours or courses they are taking during a specific academic term, such as a semester or quarter, as long as students meet institution eligibility for admission. By providing financial aid to individuals with justice involvement, society supports their efforts to reintegrate into mainstream life, reducing the likelihood of recidivism. Education can empower individuals to make positive changes in their lives and contribute meaningfully to society. Higher education benefits from a diverse student body. Allowing individuals with diverse backgrounds and experiences, including those with justice involvement, to access financial aid promotes a more inclusive learning environment. This diversity enriches the educational experience for all students, fostering a broader understanding of societal issues.

However, systemic inequities such as exclusionary state financial aid eligibility requirements are deeply rooted in many state aid programs, perpetuating disparities based on race and low-socioeconomic status. Historical inequities, such as the racial wealth gap

and unequal educational opportunities for marginalized communities, have created significant barriers to higher education access and success. Acknowledging and understanding this historical context is crucial when creating policies and initiatives that address these inequities and create a more equitable and inclusive higher education system.

Despite the presence of federal need-based student financial aid programs like the Pell Grant, which aims to assist undergraduate students with financial need in paying for college fees, it has not adequately alleviated the burden of college cost increases. Forty years ago, in 1975, the Pell Grant covered over 75% of the full cost of a public four-year college; in the 2020-21 academic year, it covered only 28%.<sup>4</sup> With college tuition increasing consistently over the past two decades and states cutting funding for higher education, students and their families' have been forced to bear a greater burden of higher education.<sup>5,6</sup>

Every state has at least one state-awarded grant or scholarship available to residents, and several states have a substantive list of student aid programs.<sup>7</sup> The requirements for state financial aid programs vary across states and the specific grant or scholarship program. This brief investigates state spending on need and merit aid, and program eligibility criteria for 26 state financial aid programs in 10 states by assessing the funding landscape and programmatic eligibility requirements for students while answering the following question: Do these program requirements for state awarded financial aid exclude students from low-income backgrounds, students of color, justice-impacted students, and undocumented students from eligibility?

## Exploring the Landscape of Eligibility Requirements for State Financial Aid

The landscape of eligibility requirements for state financial aid is illustrated by historical perspectives and the ongoing debate over need-based versus merit-based aid. Historically, many financial aid programs were rooted in addressing economic disparities, focusing on students with demonstrated financial need to make higher education accessible. Need-based aid aims to alleviate financial barriers, recognizing that students from under-resourced backgrounds may face challenges in pursuing postsecondary education. In contrast, merit-based aid often emphasizes academic achievement, extracurricular accomplishments, or other criteria irrespective of financial need. The debate surrounding these models revolves around questions of equity, as need-based aid seeks to bridge socioeconomic gaps, while merit-based aid aims to reward and incentivize academic excellence. Striking the right balance in eligibility requirements is essential for crafting financial aid policies that align with the broader goals of fostering inclusivity, promoting educational attainment, and addressing the diverse needs of students in the pursuit of higher education.

State financial aid programs have undoubtedly played a role in expanding access to higher education for numerous students across the United States. However, it is imperative to acknowledge that these programs operate within a flawed and inequitable system. While the specific programs and funding levels may differ among states, financial aid continues to serve as a limited and imperfect means of ensuring that under-resourced students of color and from low-income communities can pursue their educational aspirations. Financial aid, though essential for expanding access to education, continues to fall short in adequately supporting under-resourced students of color and those from low-income communities in pursuing their educational aspirations. Limited funding levels, complex application processes, and insufficient coverage of non-tuition costs contribute to the imperfect nature of financial aid programs. Additionally, inequities in distribution, challenges faced by part-time students, and cultural or language barriers further hinder the effectiveness of these programs. Systemic inequities and a lack of adequate outreach and

*In 1975, the Pell Grant covered over 75% of the full cost of a public four-year college. In the 2020-21 academic year, it covered only 28%*

education compound the difficulties, while a reliance on loan-based aid can exacerbate financial burdens for students from economically disadvantaged backgrounds. Recognizing these limitations is crucial in developing more effective and equitable strategies to ensure that financial aid truly serves as a means of promoting access and success in higher education for all students.

As we delve into the discussion of the landscape of eligibility requirements for state financial aid, it is paramount to recognize that the impact of financial aid programs cannot be fully understood without acknowledging the broader context in which they operate by state funding appropriations.

## **Examining Investment in Higher Education: State Financial Aid Funding Profiles<sup>8</sup>**

State funding appropriations provide the financial foundation for higher education institutions and influence the state's capacity to offer financial aid. The eligibility criteria for students entering college, as part of state financial aid programs, are shaped by the available funding and are designed to address affordability, accessibility, and align with the state's educational priorities. Both aspects are integral components of a state's strategy to support students in pursuing higher education. The examination of state financial aid funding profiles regarding investment in higher education reveals a pressing need to critically evaluate how states allocate financial resources to support students pursuing higher education.

The allocation of funding to state financial aid programs, which significantly impacts the accessibility of higher education, rests upon the responsibility of each state to determine the amount of financial aid funding during its annual budget process. While multiple factors and priorities come into play, it is imperative to recognize that funding availability is subject to unpredictable fluctuations from year to year, susceptible to the state's budgetary decisions and prevailing economic conditions. Over the last few decades, states' spending on higher education has decreased forcing colleges to increase tuition rates. The concerning impact of increased tuition resulting from state divestment, along with the erosion of purchasing power of Pell Grants, extends its repercussions specifically to students of color and families from low-income backgrounds. These vulnerable populations, already facing systemic barriers and socioeconomic challenges, endure most of the reduced financial aid accessibility, exacerbating their struggles in achieving their educational aspirations.

Students of color, who are disproportionately affected by systemic inequities, often rely heavily on financial aid to overcome the financial barriers that hinder their access to higher education. The compounded effects of increased tuition costs and diminishing financial aid resources make it even more difficult for these students to afford the rising expenses associated with attending college. As a result, the already existing racial disparities in higher education access and attainment are further perpetuated, impeding their ability to break cycles of generational poverty and achieve upward social mobility.

Similarly, students from low-income backgrounds heavily rely on financial aid to bridge the financial gap and enable their children to pursue higher education. However, the reduction in financial aid accessibility due to factors such as state divestment and the erosion of Pell Grant purchasing power significantly hampers their ability to afford college expenses. This leads to heightened financial strain and may force students from low-income backgrounds to compromise their educational goals or take on substantial debt burdens to access higher education opportunities. These challenges further widen the socioeconomic divide and limit the potential for economic advancement for low-income families.

By analyzing state funding data from NASSGAP's Annual Survey Report on State-Sponsored Student Financial Aid enables us to shed light on the extent of financial aid appropriations in our selected states, drawing attention to the urgent need for increased state support in facilitating college affordability.

**TABLE 2: STATE FINANCIAL AID FUNDING PROFILES**

Region	State	Need-Based Grant Aid	Nonneed-Based Grant Aid	Nongrant Aid	Total Aid Awarded, by State	Percentage of Nonneed Based Aid Awarded	Percentage of Need Based Aid Awarded
Far West	California	\$2,355,709,000	\$2,198,000	\$312,000	\$2,358,218,000	0.09	99.89
Great Lakes	Illinois	\$440,680,000	\$790,000	\$4,977,000	\$446,447,000	018	98.71
Southeast	Louisiana	\$29,358,000	\$32,054,100	\$691,000	\$350,590,000	91.43	8.37
New England	Massachusetts	\$112,633,000	\$2,416,000	\$41,434,000	\$156,483,000	1.54	71.98
Great Lakes	Michigan	\$117,044,000	\$977,000	\$87,000	\$118,108,000	0.83	99.10
Mid-Atlantic	New York	\$713,117,000	\$39,432,000	\$239,747,000	\$992,296,000	3.97	71.87
Great Lakes	Ohio	\$100,214,000	\$47,343,000	\$1,236,000	\$148,893,000	31.82	67.35
Southeast	Tennessee	\$128,500,000	\$320,206,000	\$31,230,000	\$479,936,000	66.72	26.77
Southwest	Texas	\$1,122,606,000	--	\$164,191,000	\$1,286,797,000	0.00	87.24
Far West	Washington	\$487,441,000	\$12,440,000	\$16,249,000	\$516,131,000	2.41	94.44
	U.S. Comparison	\$9,389,981,000	\$3,513,657,000	\$1,880,480,000	\$14,784,118,000	23.77	63.51

Source: EdTrust analysis of NASSGAP Sources of Total Grant Aid Awarded, by State, the 52nd annual survey, represents data from [academic year 2020-21](#)<sup>9</sup> Association of State Student Grant and Aid Programs (NASSGAP) and The National Association of State Budget Officers (NASBO) 2020-22 [State Expenditure Report](#)

Note: Louisiana and Washington provided the greatest amount of grant aid on a per capita basis. Washington, Louisiana, and Tennessee provided the most undergraduate grant dollars compared to undergraduate full time equivalent enrollment. However, of these states Washington is the only one to spend their funding in an equitable way. Louisiana and had the highest proportion of total expenditures for state-funded grants compared to state fiscal support for higher education.

**TABLE 3: TOTAL STATE SPENDING COMPARISON PROFILES BY PERCENTAGE**

Region	State	Elem and Secondary	Higher Ed	Public Assistance	Medicaid	Corrections	Transportation	Other	Total
Far West	California	18.3	5.8	2.3	24.4	3.5	7.0	38.7	100
Great Lakes	Illinois	11.3	2.1	0.1	20.4	1.3	4.5	60.4	100
Southeast	Louisiana	16.5	7.4	0.4	34.6	2.2	3.8	35.1	100
New England	Mass.	15.0	2.3	1.7	28.9	2.0	7.1	43.1	100
Great Lakes	Michigan	21.5	3.5	0.2	30.3	3.0	7.9	33.5	100
Mid-Atlantic	New York	17.9	5.6	1.7	35.4	1.7	5.9	31.7	100
Great Lakes	Ohio	16.8	3.3	1.0	39.0	2.6	3.4	33.8	100
Southeast	Tennessee	19.9	11.8	0.2	27.8	2.7	3.9	33.8	100
Southwest	Texas	29.6	17.5	0.0	33.6	3.1	11.2	5.0	100
Far West	Washington	26.0	12.3	0.4	25.3	2.0	4.1	29.9	100

Source: *The National Association of State Budget Officers (NASBO) 2020-22 [State Expenditure Report](#)*

Between 2008 and the subsequent years, state funding for public two- and four-year colleges experienced a staggering decline, surpassing \$6.6 billion when adjusted for inflation. This decline, influenced by the full impact of the Great Recession, has led colleges to resort to various measures to cope with the significant funding cuts.<sup>10</sup> Mainly, increasing the student and family share of paying for college.

It emphasizes the urgent need for increased investment in higher education, equitable distribution of resources, and policies that prioritize affordable and accessible education for all, striving to address systemic inequalities and empower students to succeed in their academic pursuits.<sup>11</sup>

Through the following assessment, EdTrust aims to inform policymakers and stakeholders about potential areas for improvement and advocate for policies that foster greater equity and access in state financial aid programs.

The equity purpose of investigating the following state financial aid programs' eligibility requirements is to assess the extent to which these programs prioritize equity and inclusivity. By examining factors such as FAFSA completion, alternative application options, low-income requirements, availability without standardized test scores or mandated GPA, inclusion of justice-impacted students/students who are currently or formerly incarcerated, and the consideration of FAFSA as a state high school graduation requirement, policymakers can determine whether the eligibility criteria are designed to promote equitable access to financial aid. This investigation aims to identify any potential barriers or biases that may disproportionately impact under-resourced and marginalized students, and to advocate for reforms that ensure fair and inclusive distribution of financial aid resources.

Moreover, the critical benefit of assessing state financial aid programs in terms of institutions eligible, average award amount, and enrollment intensity is to ensure transparency, equity, and effectiveness in the distribution of financial resources. Assessing the institutions eligible for state financial aid programs allows policymakers to evaluate whether a diverse range of educational institutions, including community colleges, public universities, and private colleges, have access to these funds. This ensures that students attending diverse types of institutions have equal opportunities to receive financial support for their education. Describing the award amount offers insights into the extent of financial assistance provided to students in comparison to what is listed. Considering enrollment intensity, such as full-time or part-time enrollment, allows policymakers to evaluate the distribution of financial aid based on students' study load. This is important as not all students can enroll at a sustainable pace for their life and responsibilities. This information helps policymakers assess whether the award amounts are sufficient to address the financial needs of students and whether they align with the cost tuition and fees at higher education institutions.

## Eligibility Requirements State Profiles

Eligibility Requirements State Profiles are composed of two tables.

**Table one** of each profile provides a comprehensive overview of various educational programs, emphasizing program eligibility requirements and their correlation with the application process. The table encompasses essential details such as Program Name, Program Type, FAFSA Completion Requirement, Alternative to FAFSA, Low-Income Requirement, Availability Without Standardized Test Score, Availability Without Mandated GPA, Inclusion of Marginalized Student Populations, and the FAFSA's Role as a State High School Graduation Requirement. This summary offers a concise yet informative snapshot of the key aspects essential for understanding the eligibility criteria and application nuances across diverse educational programs.

**Table two** presents program eligibility requirements as it relates to the institution type that accepts the word and the way in which students must interact with the award to secure the listed funding amount after the application has been approved. Cost of Attendance (COA) includes various expenses such as tuition, fees, books, supplies, and living expenses. Within the COA, the cost of living on campus holds significant weight. The average price of room and board for a four-year public college is \$11,950 per year and is the most expensive component of the college cost of attendance after tuition. Existing research primarily focuses on the advantages of on-campus housing when examining the correlation between housing and college success. It suggests that students who reside on campus have a higher likelihood of graduating, especially when the on-campus environment fosters student learning and active engagement.<sup>12</sup> For students who may rely on state financial aid to cover or bridge the affordability gap, having housing expenses covered becomes even more crucial. Recognizing the excessive cost of living associated with college housing is vital in understanding the comprehensive financial landscape for students attending four-year public colleges, which is why the COA is listed with that addition. To give a deeper illustration the annual award amount description in table two display awards by maximum award, average award, or award details based on available information next to the COA. These tables provide essential information and enable advocates to navigate the complexities and barriers of program eligibility from application to award distribution.



# CALIFORNIA

Program Name	Program Type	FAFSA Completion Required	Alternative to FAFSA	Low-Income Requirement	Available Without Standardized Test Score	Available Without Mandated GPA
CAL GRANT A	Need and Merit	Yes	Yes	Yes	Yes	No
CAL GRANT B*	Need and Merit	Yes	Yes	Yes	Yes	No
CAL GRANT C	Need	Yes	Yes	Yes	Yes	Yes
<b>Marginalized Student Populations Included</b>	No — Incarcerated students are ineligible					
<b>Is the FAFSA a State High School Graduation Requirement?</b>	No					

\*In 2021, California passed a universal financial aid application completion policy via legislation and its budget included statutory changes that require Local Educational Agencies to confirm that all high school seniors either complete the FAFSA or CADAA or opt out of applying for aid.



## CALIFORNIA CONTINUED

Program Name	Institution Type Eligible	Average Undergraduate COA For In-State Students (2022-23 academic year)	Annual Award Amount Description	Enrollment Intensity
Cal Grant A	Participating public or private college or university or technical school	For state residents, the average COA is \$22,473 when living on campus.	Institutions are responsible for determining student eligibility and final disbursement amounts, amounts listed are max amounts for each eligible institution type: Two-year public \$0 Four-year public \$5,742 (CSU (California State University) system), \$13,104 (UC system) Four-year private \$9,358 Four-year private with accreditation \$8,056 Four-year private without accreditation \$4,000	FT
Cal Grant B	Participating public or private college or university or technical school		Institutions are responsible for determining student eligibility and final disbursement amounts, amounts listed are max amounts for each eligible institution type**: Two-year public \$0 Four-year public \$5,742 (CSU system), \$13,104 (UC system) Four-year private \$9,358 Four-year private with accreditation \$8,056 Four-year private without accreditation \$4,000	
Cal Grant C	Participating community college, public or private college or university or technical school		Institutions are responsible for determining student eligibility and final disbursement amounts, amounts listed are max amounts for each eligible institution type and include book and supply stipend amount where applicable***:  Two-year public \$1,094 Four-year public \$0 Four-year private \$3,009 Four-year private with accreditation \$3,009 Four-year private without accreditation \$4,000	

Source: EdTrust assessment of publicly available state financial aid information<sup>13</sup>

Notes: \*does not include CAL GRANT B for Foster Youth \*\*includes an access award stipend of \$1,648 \*\*\*must be enrolled in an eligible program, please see eligible program list

(1) Cal Grant A – \$0: The Cal Grant A does not cover your tuition and fees while attending a community college\*, however your award eligibility will be held in reserve for up to two years until you transfer to a four-year college.

(2) Institution Types Community College (Two-year public), Public College/University (Four-year public), Private Nonprofit (Four-year private), Private College with WASC (Western Association of Schools and Colleges)\*\*\*\* accreditation (Four-year private with accreditation), Private College without WASC\* accreditation (Four-year private with accreditation) For institutions that are accredited by the Western Association of Schools and Colleges (WASC) as of July 1, 2022.

Average award amounts list may vary based on location, school, and program enrolled, it is important to check the official CSAC (California Student Aid Commission) website or contact them directly for the most up-to-date and accurate information regarding Cal Grant award amounts. It is also encouraged that students speak with the financial aid office to confirm funding and specific award amount. (3) Starting with the 2022-23 academic year, the University of California (UC) will be implementing a cohort-based tuition model that assess varying system wide fees dependent on the academic year the student entered the UC system as approved by the UC Board of Regents.

## ILLINOIS

<b>Program Name</b>	Monetary Award Program
<b>Program Type</b>	Need
<b>FAFSA Completion Required</b>	Yes
<b>Alternative to FAFSA</b>	No
<b>Low-Income Requirement</b>	Yes
<b>Available Without Standardized Test Score</b>	Yes
<b>Available Without Mandated GPA</b>	Yes
<b>Marginalized Student Populations Included</b>	No — incarcerated students are ineligible, and students must be an eligible noncitizen meet the “undocumented student” criteria of the RISE Act for eligibility
<b>Is the FAFSA a State High School Graduation Requirement?</b>	No

Program Name	Institution Type Eligible	Average Undergraduate COA For In-State Students (2022-23 Academic Year)	Annual Award Amount Description	Enrollment Intensity
Monetary Award Program	Participating community college, public or private (nonprofit) college or university or technical (proprietary) school	For state residents, the average COA is \$26,416 when living on campus	Institutions are responsible for determining student eligibility and final disbursement amounts, amounts listed are max amounts for each eligible institution type:  Two-year public \$1,023 Four-year public \$4,454 Four-year private \$4,624 Proprietary (Technical) \$3,251	PT allowed

Source: EdTrust assessment of publicly available state financial aid information<sup>14</sup>

Notes: (1) This grant is awarded to students with an expected family contribution of less than \$9,000. (2) 2022-2023 awards vary from \$300 to \$7,200. (3) Of the undergraduates at Illinois public universities who identify themselves as Black or Hispanic, 60% or more receive a MAP grant. (4) Approximately 57% of MAP recipients are first generation—meaning those who do not have at least one parent who completed college.

These figures are based on information available, and the award amounts may have changed in subsequent years. To get the most up-to-date and accurate information about the average award amount for the Illinois MAP program, we recommend visiting the official website of the Illinois Student Assistance Commission (ISAC) or contacting them directly. It is also encouraged that students speak with the financial aid office to confirm funding and specific award amount.



# LOUISIANA

Program Name	Program Type	FAFSA Completion Required	Alternative to FAFSA	Low-Income Requirement	Available Without Standardized Test Score	Available Without Mandated GPA	Marginalized Student Populations Included
TOPS Tech	Merit	Yes	Yes — but excludes undocumented students	No	No	No	No — excludes undocumented and incarcerated students
TOPS Opportunity	Merit	Yes	Yes — but excludes undocumented students	No	No	No	No — excludes undocumented and incarcerated students
TOPS Performance	Merit	Yes	Yes — but excludes undocumented students	No	No	No	No — excludes undocumented and incarcerated students
TOPS Honors	Merit	Yes	Yes — but excludes undocumented students	No	No	No	No — undocumented and incarcerated students
Go Grant	Need	Yes	No	Yes	Yes	Yes	No — excludes undocumented and incarcerated students
<b>Is the FAFSA a State High School Graduation Requirement?</b>		Yes					

## LOUISIANA CONTINUED

Program Name	Institution Type Eligible	Average Undergraduate COA For In-State Students (2022-23 Academic Year)	Annual Award Amount Description	Enrollment Intensity
TOPS Tech	Participating community college, public or private college or university or technical school		Institutions are responsible for determining student eligibility and final disbursement amounts, amounts listed are max amounts for each eligible institution type:	FT
TOPS Opportunity		For state residents, the average COA is \$25,400 when living on campus	Two-year public \$3,214	
TOPS Performance		For state residents, the average COA is \$25,400 when living on campus	Four-year public \$5,406 (not including health science programs)	
TOPS Honors			Four-year private \$5,718	
			Proprietary (Technical and Cosmetology) \$2,380	
Go Grant			Max four-year public college award \$3,000	PT allowed

Source: EdTrust assessment of publicly available state financial aid information<sup>15</sup>

Note: 1) Amount awarded is determined by actual institution tuition; 2) Opportunity award covers tuition, Performance award students receive tuition and additional stipend of \$400 per year, Honors award students receive tuition and additional stipend of \$800 per year; 3) Go Grant award amount is based on student financial need and eligibility of funding at the institution. The lowest award amount is \$300.

These figures are based on information available, and the award amounts may have changed. To get the most up-to-date and accurate information about the average award amount for the TOPS and Go Grant Award, we recommend visiting the official website of the Office of Student Financial Assistance or contacting them directly. It is also encouraged that students speak with the financial aid office to confirm funding and specific award amount.

# MASSACHUSETTS

Program Name	Program Type	FAFSA Completion Required	Alternative to FAFSA	Low-Income Requirement	Available Without Standardized Test Score	Available Without Mandated GPA	Marginalized Student Populations Included
MASSGrant	Need	Yes	No	Yes	Yes	Yes	No — currently incarcerated and previous drug convictions students are ineligible
MASSGrant Plus	Need (special program)	Yes	No	Yes	Yes	Yes	No — currently incarcerated and previous drug convictions students are ineligible
<b>Is the FAFSA a State High School Graduation Requirement?</b>		No					



## MASSACHUSETTS CONTINUED

Program Name	Institution Type Eligible	Average Undergraduate COA For In-State Students (2022-23 Academic Year)	Award Amount Description	Enrollment Intensity
MassGrant	Participating public, private, independent, for-profit, or nonprofit institution	For state residents, the average COA is \$29,095 when living on campus	Award amounts vary by financial need and available funding	FT
MASSGrant Plus	Participating community college & four-year public institutions			Community college, PT allowed Four-year public institution, FT

Source: EdTrust assessment of publicly available state financial aid information<sup>16</sup>

Note: (1) MASSGrant awards will vary, depending on the student's Estimated Family Contribution (EFC) and the type of institution that he or she attends. (2) MASSGrant Plus awards will vary depending on student need (gap) to meet tuition/fee and books costs. Note that MASSGrant Plus awards is made after a student's EFC has been calculated, and after consideration of other financial aid awarded. (3) signed into legislation August 2023 undocumented students are now eligible for state financial aid

MASSGrant awards vary each academic year and cannot exceed a student's calculated financial need, when combined with all other financial assistance received at the institution, to get the most up-to-date and accurate information about the average award amount for the MASSgrant and MASSgrant Plus Award, we recommend visiting the official website of the Office of Massachusetts Student Aid or contacting them directly. It is also encouraged that students speak with the financial aid office to confirm funding and specific award amount.

# MICHIGAN

Program Name	Program Type	FAFSA Completion Required	Alternative to FAFSA	Low-Income Requirement	Available Without Standardized Test Score	Available Without Mandated GPA	Marginalized Student Populations Included
Michigan Tuition Grant	Need	Yes	No	Yes	Yes	Yes	No — incarcerated students are ineligible and undocumented students without DACA (Deferred Action for Childhood Arrivals)
Tuition Incentive Program	Need	Yes	No	Yes	Yes	Yes	No — incarcerated students and undocumented students without DACA are ineligible
Michigan Competitive Scholarship	Need and Merit	Yes	No	Yes	No	Yes	No — incarcerated students are ineligible
<b>Is the FAFSA a State High School Graduation Requirement?</b>	No						

## MICHIGAN CONTINUED

Program Name	Institution Type Eligible	Average Undergraduate COA For In-State Students (2022-23 academic year)	Award Amount Description	Enrollment Intensity
Michigan Tuition Grant	Participating degree-granting, nonprofit independent college	For state residents, the average COA is \$22,974 when living on campus	Awards are restricted to tuition and mandatory fees and pay up to a maximum of \$3,000 for the academic year at participating institutions.	PT allowed
Tuition Incentive Program	Participating community college, public or private college or university		Awards are restricted to tuition and mandatory fees and pay up to a maximum of \$5,000 for the academic year at participating institutions.	FT
Michigan Competitive Scholarship			Awards are restricted to tuition and mandatory fees and pay up to a maximum of \$1,500 for the academic year at participating institutions.	PT allowed

Source: EdTrust assessment of publicly available state financial aid information<sup>17</sup>

Note: (1) Only students who were identified by the Michigan Department of Health and Human Services (MDHHS) as having met the Michigan Medicaid eligibility requirement may be considered for TIP.

Average award amounts list may vary based on location, school, and program enrolled, it is encouraged that students speak with the financial aid office to confirm funding and specific award amount. To get the most up-to-date and accurate information about the average award amount for the MTG, TIP, and MGS Award, we recommend visiting the official website of the Office of MI Student Aid or contacting them directly. It is also encouraged that students speak with the financial aid office to confirm funding and specific award amount.

## NEW YORK

Program Name	Program Type	FAFSA Completion Required	Alternative to FAFSA	Low-Income Requirement	Available Without Standardized Test Score	Available Without Mandated GPA	Marginalized Student Populations Included
NY Excelsior Scholarship	Need (SP)	Yes	Yes	Yes	Yes	Yes	Yes
The New York State Tuition Assistance Program (TAP)	Need	Yes	Yes	Yes	Yes	Yes	Yes
<b>Is the FAFSA a State High School Graduation Requirement?</b>		No					

Program Name	Institutions Type Eligible	Average Undergraduate COA For In-State Students (2022-23 academic year)	Award Amount Description	Enrollment Intensity
NY Excelsior Scholarship	New York State's public colleges and universities (SUNY (State University of New York) and CUNY (City University of New York))	For state residents, the average COA is \$23,634 when living on campus	The Excelsior Scholarship is a last dollar tuition award. The maximum Excelsior Scholarship award is \$5,500. The Excelsior Scholarship applies to tuition only and does not cover the other costs of college.	FT
The New York State Tuition Assistance Program (TAP)	SUNY, CUNY, and not-for-profit independent degree-granting		TAP awards range from \$500 to \$5,165 a year. The award amount is determined by Academic year in which first payment of TAP or any state award is received	PT allowed

Source: EdTrust assessment of publicly available state financial aid information<sup>18</sup>

Note: 1) TAP awards, available for undergraduate and proprietary students only, cannot exceed the maximum amounts shown or 100 percent of tuition, whichever is less; 2) Average award amounts list may vary based on location, school, and program enrolled, it is encouraged that students speak with the financial aid office to confirm funding and specific award amount.

# OHIO

<b>Program Name</b>	Ohio College Opportunity Grant
<b>Program Type</b>	Need
<b>FAFSA Completion Required</b>	Yes
<b>Alternative to FAFSA</b>	No
<b>Low-Income Requirement</b>	Yes
<b>Available Without Standardized Test Score</b>	Yes
<b>Available Without Mandated GPA</b>	Yes
<b>Marginalized Student Populations Included</b>	No — incarcerated and undocumented without DACA*
<b>Is the FAFSA a State High School Graduation Requirement</b>	No

Program Name	Institution Type Eligible	Average Undergraduate COA For In-State Students (2022-23 academic year)	Award Amount Description	Enrollment Intensity
Ohio College Opportunity Grant	Participating public four-year main campus or private college or university or technical school**	For state residents, the average COA is \$23,419 when living on campus	Public and non-profit college students who have OCOG awards currently receive \$1,600 to \$4,200 depending on institution type	FT

Source: EdTrust assessment of publicly available state financial aid information<sup>19</sup>

Notes: \*citizenship is not a requirement, but students must be eligible to complete a FAFSA. \*\*not all institutions are eligible, please see list of eligible institutions

1) Community colleges students do not receive OCOG unless they are former foster youth, hold veteran status; or attend summer, fall, and spring semesters (year-round), and have exhausted Pell grant eligibility. Students attending regional campuses are not eligible unless they hold veteran status; or attend year-round and have exhausted Pell grant eligibility; 2) Range of awards are as low as \$300.00 for Central State University, the state's only public HBCU; 3) The Ohio Department of Higher Education, which serves more than 635,000 students, has a proposed budget of \$2.8 billion in 2024 and \$2.9 billion in 2025; 4) An OCOG award for a student who first enrolls in the 2023-24 academic year annually would be \$4,000 per student at a state university main campus, \$5,000 per student at a private nonprofit college or university, and \$1,600 per student at a private for-profit career college. An OCOG award amount for a student who first enrolls in the 2024-25 academic year and any after annually would be \$6,000 per student at a state university main campus, \$6,000 per student at a private nonprofit college or university, and \$1,600 per student at a private for-profit career college.

Average award amounts listed may vary based on location, school, and program enrolled. It is encouraged that students speak with the financial aid office to confirm funding and specific award amount.

# TENNESSEE

Program Name	Program Type	FAFSA Completion Required	Alternative to FAFSA	Low-Income Requirement	Available Without Standardized Test Score	Available Without Mandated GPA	Marginalized Student Populations Included	Is the FAFSA a State High School Graduation Requirement?
Tennessee HOPE Scholarship	Merit	Yes	No	Yes	No	No	No — Incarceration and criminal convictions	No
Tennessee Student Assistance Award	Need	Yes	No	Yes	No	No	No — Incarceration and criminal convictions	
ASPIRE (supplement to the HOPE Scholarship)	Need and Merit	Yes	No	Yes	No	No	No — Incarceration and criminal convictions	
HOPE Access Grant	Need and Merit	Yes	No	Yes	No	No	No — Incarceration and criminal convictions	



## TENNESSEE CONTINUED

Program Name	Institution Type Eligible	Average Undergraduate COA For In-State Students (2022-23 Academic Year)	Award Amount Description	Enrollment Intensity
Tennessee Student Assistance Award	Participating community college, public or private college or university or technical school	For state residents, the average COA is \$22,516 when living on campus	<p>Maximum award amounts are determined by the TSAC Board of Directors before the fall term begins. The amount of the award is based on the institution indicated on the student's FAFSA. Award amounts for an academic year are:</p> <p>Four-year/two-year private \$4,000</p> <p>Four-year public \$2,000</p> <p>Two-year public \$2,000</p> <p>Career Schools \$2,000</p> <p>TN College of Applied Technology \$2,000</p>	PT allowed
ASPIRE (supplement to the HOPE Scholarship)			<p>Four-year institutions: Up to \$750 per semester as a supplement to the HOPE Scholarship; including summer</p> <p>Two-year institutions: Up to \$250 per semester as a supplement to the HOPE Scholarship; including summer</p>	
HOPE Access Grant			<p>Award amounts for an academic year are:</p> <p>Four-year institutions: \$2,500 for students at four-year colleges</p> <p>Two-year institutions: \$1,750 for students at two-year colleges</p>	FT

Source: EdTrust assessment of publicly available state financial aid information<sup>20</sup>

Average award amounts list may vary based on location, school, and program enrolled, it is encouraged that students speak with the financial aid office to confirm funding and specific award amount.

# TEXAS

Program Name	Program Type	FAFSA Completion Required	Alternative to FAFSA	Low-Income Requirement	Available Without Standardized Test Score	Available Without Mandated GPA	Marginalized Student Populations Included	Is the FAFSA a State High School Graduation Requirement
Texas Public Educational Grant Program (TPEG)	Need	Yes	Yes	Yes	Yes	Yes	No — Student must not have been convicted of a felony or crime involving a controlled substance	Yes
Toward EXcellence, Access & Success (TEXAS) Grant Program	Need	Yes	Yes	Yes	Does not require an SAT/ACT score (but TSI is included as one of multiple measures within the priority model)	Yes		
Texas Educational Opportunity Grant Program (TEOG)	Need	Yes	Yes	Yes	Yes	Yes		
Tuition Equalization Grant (TEG)	Need	No	Yes	Yes	Yes	Yes		

Notes: TPEG will remain in the report as it is a state aid program. TEG, will be added. TEXAS Grant Program will change to YES under low-income requirement. Everything else in this section will remain the same.

## TEXAS CONTINUED

Program Name	Institution Type Eligible	Average Undergraduate COA For In-State Students (2022-23 academic year)	Award Amount Description	Enrollment Intensity
Texas Public Educational Grant Program (TPEG)	Participating public colleges or universities in Texas	For state residents, the average COA is \$20,919 when living on campus	No individual award may be more than a student's financial need. Each institution can set its own maximum award amounts. For example, at South Texas College, a student can be awarded up to \$500 dollars per semester based on availability of funds.	FT
Toward Excellence, Access & Success (TEXAS) Grant Program	Participating public four-year colleges or universities in Texas		Eligible students may receive three awards (Fall, Spring, and Summer) in an academic year. The award maximum is \$5,379 per semester.	3/4 time allowed
TEXAS Educational Opportunity Grant Program (TEOG)	Participating public two-year colleges, technical institutes, and health-related institutions		Eligible students may receive from \$3,414 to \$7,958 in funds Public state colleges \$1,533 per semester Public technical institutes \$3,979 per semester Public community colleges \$1,707 per semester	PT allowed
Tuition Equalization Grant (TEG)	Participating private or independent colleges or universities		If required to pay more tuition than a comparable public college or university, a student may receive up to the annual maximum amount of \$3,497 (undergraduates with exceptional need may receive up to \$5,246).	¾ time allowed

Notes: Texas Grant will remain as it. The report released by THECB for the 2022-23 lists eligible institutions as “public institutions of higher education.” TEOG award description to be updated to language reflected in THECB 2022-23 program guidelines.

## WASHINGTON

Program Name	Program Type	FAFSA Completion Required	Alternative to FAFSA	Low-Income Requirement	Available Without Standardized Test Score	Available Without Mandated GPA	Marginalized Student Populations Included
The College Bound Scholarship	Need	Yes	Yes	Yes	Yes	No — students are required to have at least a 2.0	No — students with felony convictions are excluded
Washington College Grant (WCG)	Need	Yes	Yes	Yes	Yes	No	Yes
<b>Is the FAFSA a State High School Graduation Requirement?</b>	No						

Program Name	Institutions Eligible	Average Undergraduate COA For In-State Students (2022-23 Academic Year)	Award Amount Description	Enrollment Intensity
College Bound Scholarship	Participating community college, public or private college or university or technical school	For state residents, the average COA is \$23,654 when living on campus	The College Bound Scholarship is an early commitment of state financial aid to eligible students who fulfill the College Bound pledge. The College Bound Scholarship covers average tuition, fees, and a book allowance at over 65 colleges, universities, and technical schools in Washington.	Less than PT allowed
Washington College Grant (WCG)	Participating certificate programs, job training, apprenticeships, community college, public or private college or university or technical school		The maximum WA Grant award amounts available at each type of school depends on student income level	

Source: EdTrust assessment of publicly available state financial aid information<sup>21</sup>

Notes: (1) The College Bound Scholarship is a state funded program administered by the Washington Student Achievement Council. (2) Award amounts noted above represent the maximum Washington Grant award. Actual award amounts may vary due to individual student eligibility

Average award amounts list may vary based on location, school, and program enrolled, it is encouraged that students speak with the financial aid office to confirm funding and specific award amount.

# Takeaways

## Bright Spots

Despite the significant challenges and inequities that exist in state financial aid eligibility, there have been some bright spots in recent years. Some states have taken steps to expand access to financial aid, including alternative applications to the FAFSA for state aid eligibility which have been designed to expand access to financial aid for students, regardless of their immigration status. This is significant because undocumented students are often excluded from accessing state financial aid programs. Massachusetts enacted legislation through their FY2024 Budget allotment to open state financial aid access to undocumented students<sup>22</sup> and California, New York, Texas, and Washington have alternative financial aid applications for undocumented students. In California,<sup>23</sup> the CA Dream Act Application allows undocumented students interested in attending eligible California colleges, universities, and career education programs to apply for state financial aid. In Texas,<sup>24</sup> the Texas Application for State Financial Aid (TASFA) is used to collect information to help determine eligibility for state financial aid programs for Texas resident students who cannot apply for financial aid using the FAFSA. In New York, the New York State Dream Act and the Tuition Assistance Program application allows undocumented students access to New York State administered grants and scholarships that support their higher education costs.

State financial aid programs like New York's Excelsior Scholarship provide tuition-free assistance to New York residents attending eligible public colleges and universities, and Washington's College Grant does not exclude justice-impacted students from accessing financial support. This is significant because removing barriers to state financial aid access and affordability for justice-impacted students helps to create more equitable pathways to higher education attainment.

These states and programs represent bright spots in state financial aid eligibility requirements because they center access to education for under-resourced communities, including undocumented students and justice-impacted students. These efforts have been driven by a recognition that education is essential for social and economic mobility, and that all individuals should have access to the resources necessary to pursue their academic goals.



## Call for Action

Access is defined as meeting eligibility requirements for the award and success as meeting requirements for award retention. We found that many state financial aid programs observed have exclusions or restrictions in places that limit access and success for students. These exclusions included residency or citizenship requirements that can hinder access for undocumented students,<sup>25</sup> income thresholds, academic requirements, and strict eligibility intensity.

The ability to access state financial aid opens doors for students to obtain the necessary resources to afford tuition, fees, and other educational expenses. By alleviating financial burdens, state financial aid creates a pathway for students to fully engage in their educational journey and increases their chances of achieving academic success.

It is imperative to recognize that the current eligibility criteria as assessed can perpetuate systemic injustices and reinforce existing disparities. Students from marginalized communities, including students of color, undocumented students, low-income students, and justice-impacted students, face additional barriers in meeting these criteria. The complexity and exclusive nature of some eligibility requirements, such as the FAFSA application process, disproportionately hinders these students. Language barriers, lack of access to technology, and documentation status can impede their ability to complete the application and consequently deny them the financial aid they desperately need. Moreover, relying solely on merit-based criteria, such as high GPAs or standardized test scores, fails to acknowledge the diverse talents, experiences, and potential of students. This approach disadvantages students from under-represented backgrounds who may excel in other areas or have faced significant challenges that impacted their academic performance. By placing undue emphasis on these measures, financial aid programs reinforce inequities and limit opportunities for educational attainment and social mobility.

Lack of alternative applications to the FAFSA creates barriers to access for students. FAFSA is primarily a barrier for undocumented students but can also be a barrier many students. The FAFSA is a complex and time-consuming application, especially for students facing language barriers, limited technology access, or other constraints that would cause a FAFSA to be incomplete and delayed in processing. Furthermore, undocumented students are unable to complete the FAFSA due to the requirement of a social security number. Without alternative options, numerous students are unable to access state financial aid opportunities.

Merit-based only aid programs can perpetuate inequities, as they may hinder opportunities for students from low-income families, under-resourced communities, and disadvantaged backgrounds to excel in traditionally measured academic areas.<sup>26</sup> Excessive GPA requirements can unjustly exclude deserving students from receiving financial aid, despite demonstrating academic potential. Moreover, the use of SAT and ACT tests in financial aid eligibility criteria has been shown to exhibit racial and socioeconomic bias, placing students from under-resourced communities at a disadvantage.<sup>27</sup>

Justice-involved students, including those previously incarcerated, face many challenges upon reentry into society. One major obstacle they encounter is the denial of state financial aid, which severely limits their access to educational opportunities crucial for securing stable employment and building a successful future. This exclusion is problematic considering the financial instability and employment barriers that many justice-involved individuals already face, leading to a cycle of recidivism.

Similarly, undocumented students face significant barriers when it comes to accessing and pursuing higher education due to the denial of financial aid. Approximately one in 50 higher education students are undocumented, with the majority being undergraduates. They represent a diverse demographic, with a significant percentage being Latino, Asian American and Pacific Islander, and Black.<sup>28</sup> Denying them state financial aid further perpetuates the inequities they already face, given the inflated cost of tuition and their ineligibility for federal financial aid. This exclusion not only limits their chances for upward social mobility but also reinforces systemic disparities that exist for undocumented students.

# Recommendations for an Equitable Framework for State Financial Aid Access

The following recommendations for changes to eligibility criteria and access to financial aid programs have the potential to significantly benefit under-resourced student populations, including low-income students, first-generation college students, students of color, undocumented students, and justice-impacted students. Policymakers must explore new ways to determine financial need that go beyond traditional metrics, such as the ones explored in this brief. Eligibility criteria should be designed to promote equity and address the systemic barriers faced by marginalized student populations. This includes students from low-income families, first-generation college students, students of color, undocumented students, and justice-impacted students. Policymakers must aim to create inclusive eligibility criteria that consider the unique circumstances and challenges faced by these student populations, ensuring they have equal opportunities to access and succeed in higher education.

States implementing the following eight recommendations will ensure that financial aid is allocated equitably and based on a comprehensive understanding of a student's financial need:

## 1. Emphasize Higher Education Affordability Within the State's Budget

- Invest in student success and make improvements over time through additional funding which can expand financial aid programs to support more students from diverse socioeconomic backgrounds. Also, with increased budgetary support, states can expand the eligibility criteria for state financial aid programs. This allows a broader range of students to qualify for aid, including those who may have previously been excluded due to stringent eligibility requirements. Prioritizing higher education affordability in the state budget.

## 2. Prioritize access to state need-based aid

Prioritizing access to state need-based aid is a key strategy for improving access to state financial aid and ensuring that students from low-income backgrounds have the support they need to pursue higher education. It is crucial to shift the focus towards need-based financial aid programs rather than relying heavily on merit-based awards. States should prioritize funding and access to need-based aid over merit aid. By prioritizing assistance for students with the greatest financial need, policymakers can ensure that resources are directed to those who require them the most. This approach addresses systemic inequalities and provides opportunities for students from low-income backgrounds to access higher education.

## 3. Increase award amounts

Increasing award amounts is a crucial step in ensuring equitable allocation of financial aid and addressing the comprehensive financial needs of students. By enhancing award amounts, states can better support students from diverse economic backgrounds, including those from low-income families and under-represented communities. This can help alleviate the financial burden of tuition, fees, and other educational expenses, allowing students to focus more on their studies and progress toward degree completion.

#### **4. Explore new methods for determining financial need**

Relying solely on income or income thresholds may not capture the full picture of a student's financial circumstances. Policymakers should explore innovative approaches to determine financial needs that go beyond traditional metrics. Exploring alternative indicators such as family assets, dependent care, medical expenses, or regional cost of living can provide a more accurate assessment of a student's financial need and ensure that aid is distributed fairly to students with the most need.

#### **5. Include All Students**

Different student populations have unique needs and barriers that can affect their ability to access and benefit from financial aid. Considering challenges for all student populations is crucial for creating a comprehensive and inclusive state financial aid system that ensures equitable access to higher education.

#### **6. Prioritize state financial aid alternative application processes**

Implementing alternative application processes alongside the Free Application for Federal Student Aid (FAFSA) allows undocumented students to access state financial aid. Recognizing that the FAFSA can be complicated and burdensome, policymakers should explore alternative methods that accommodate students facing challenges such as language barriers or lack of access to technology. By diversifying the application process, more students will be able to access state financial aid and pursue their educational goals.

#### **7. Make state financial aid available to students attending less than full-time**

It is crucial to ensure that state financial aid programs are accessible to students attending less than full-time. Many students face obligations such as work, family responsibilities, or health concerns that prevent them from enrolling in a full-time course load. By extending aid eligibility to part-time students, policymakers can support their educational pursuits and remove financial barriers that might otherwise hinder their progress. This inclusive approach recognizes the diverse circumstances, needs of students, and allows them to balance their education with other commitments.

For example, many states' financial aid program criteria for awarding aid currently prohibit students with criminal convictions from receiving financial aid. It is crucial for states to reassess their financial aid program criteria that restrict students with criminal convictions from accessing financial aid. Such policies have been found to disproportionately impact low-income and Black students, as they are more likely to encounter barriers within the criminal justice system. Following the lead of the federal government, which has taken steps to address this issue through reinstated Pell Grant eligibility for students incarcerated in federal or state correctional facilities and enrolled in prison education programs that meet certain federal requirements. These students are eligible for Pell Grants as of July 1, 2023, states can enact similar measures to remove this criterion from their financial aid programs. By eliminating this barrier, states can increase access to funding higher education in their states.

## 8. Standardize “Student Aid Offers”

Standardized offers provide a consistent framework for policymakers to conduct policy evaluation and improvement by assessing the effectiveness of state financial aid programs. By collecting and analyzing standardized data, states can better understand trends in financial aid distribution and make data-driven improvements. States should standardize student aid offers to clearly state total college cost to students and label itemized components of a student’s COA including all aid offered and clearly stated retention requirements for state and other aid that requires a student to maintain a certain merit and or enrollment status. Also, avoiding terms like “award letter” or “offer letters” is clearer for students and families to understand, given loans and work-study are not awards and for institutions that send electronic delivery of offers, deleting the word “letter” removes the misconception of receiving a mailed letter.

Implementing these key recommendations can lead to a more just and accessible higher education system. By prioritizing need-based aid, diversifying application processes, promoting equity, increasing financial support, improving methods for determining financial need, and offering comprehensive counseling services, policymakers can create an environment where all students have equal opportunities to afford and pursue their academic goals. These changes are essential in supporting under-resourced student populations and fostering degree completion and success for all students.

## Conclusion

State higher education policy leaders possess the authority and influence to shape the landscape of education and drive significant societal change. By recognizing the transformative power of education, these leaders can take proactive measures to foster a more just and inclusive society. One essential aspect of their responsibility is to allocate state financial aid funds in an equitable manner, ensuring that all students, particularly those from marginalized backgrounds, have fair access to higher education opportunities.

To achieve this goal, it is crucial for state higher education policy leaders to acknowledge the need for change and act. By evaluating and reforming the eligibility requirements for financial aid programs, they can directly address the specific needs and barriers faced by marginalized students, such as Black students, undocumented students, low-income students, and justice-impacted students. These populations have historically encountered significant obstacles in accessing higher education due to systemic inequities.

By placing a strong emphasis on equity and inclusivity in financial aid programs, state higher education policy leaders can wield these programs as powerful instruments for advancing social justice. By ensuring equal access to state financial aid, they can create transformative opportunities within higher education for historically under-resourced populations. This can help break the cycle of intergenerational poverty and inequality, empowering individuals and communities to thrive.

Thoroughly reviewing and revising the eligibility criteria for financial aid programs is a vital step for state higher education policy leaders. This process should consider the unique circumstances and challenges faced by under-resourced students, considering the systemic barriers that have historically hindered their access to education. By dismantling these barriers through inclusive policies, leaders can foster a supportive and inclusive environment within higher education institutions.

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## The Education Trust

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EdTrust is committed to advancing policies and practices to dismantle the racial and economic barriers embedded in the American education system. Through our research and advocacy, Ed Trust improves equity in education from preschool through college, engages diverse communities dedicated to education equity and justice and increases political and public will to build an education system where students will thrive.

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