

AFFORDABLE ONLY ON A GOOD DAY

What Students
and Families Say
It Takes to Start
and Finish College



Lumina™
FOUNDATION

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Introduction

CONFIDENCE THAT EDUCATION after high school is affordable—and within reach—is eroding. Only one in four adults without a college degree believes that most people in the United States have access to a quality, affordable education beyond high school, the lowest level recorded since 2022 (Lumina Foundation and Gallup, 2026). Compounding this loss of confidence is a persistent disconnect: Affordability solutions advanced by institutional and policy leaders often fail to address the full range of challenges and risks that confront students and families as they navigate issues of college costs and financial aid. This is not simply a gap in information, awareness, or communication, although those matter too. It is a more fundamental divide between how systems define and address affordability and how students and families experience it.

This report interrogates this tension by examining the day-to-day realities of learners and families. In partnership with Lumina Foundation (Lumina), Sova Solutions (Sova) embarked on a qualitative listening project to better understand how people experience and perceive college affordability and value. Between October 2025 and August 2026, Sova conducted 20 focus groups with 200 people in Florida, Michigan, Minnesota, Texas, and Washington, as well as a national virtual cohort of young adults who have been through foster care. Participants represented every stage of the decision-making process, including those who had decided, at

least for now, that college was not possible or not worth it. Key context and findings are included in Part I of this report, and a deeper analysis and vignettes of the focus groups are included in Part II. The full methodology appears in Appendix A.



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Part I:

The Promise & Perils of Paying for College

The Forces Shaping Affordability

The Economics of College-Going

Between 2001 and 2024, median rent in the United States rose by 30 percent after adjusting for inflation, while median renter household income increased only by 9 percent. As a result, renter households earning under \$30,000 were left with a median of just \$210 per month after paying rent and utilities, a 60 percent decline since 2001 (Joint Center for Housing Studies, 2026). Rising college costs have intensified that financial pressure. Over the two decades ending in 2022, tuition and fees increased at roughly twice the rate of overall consumer prices (Bureau of Labor Statistics, 2026a). At the same time, real median earnings for workers without a bachelor's degree remained essentially flat, even as earnings rose for those with a degree (Bureau of Labor Statistics, 2026b). Together, these trends demonstrate both the value of earning a college credential and the challenges associated with pursuing one.

Participants in the focus groups intimately understood that tension, as well as the ways in which population-level averages can miss the nuances of an individual's situation. The earnings premium associated with a bachelor's degree is large and well documented—approximately \$1.2 million in additional median lifetime earnings compared with a high school diploma (Carnevale et al., 2021). Yet the same research reveals wide variation: A substantial share of high school graduates out-earn the median associate degree holder, and one-quarter of bachelor's degree holders earn more than half of those with master's and doctoral degree holders. In other words, aggregate data describe the potential value of college, but given the wide variation in outcomes, they cannot resolve the questions confronting an individual: Is this program, at this price, and given my likelihood of completing it, likely to pay off for me?

Federal and State Investments

Federal and state leaders have committed significant attention and resources to college affordability, expanding access and opportunity for millions of students. This report's findings reflect the significance of those investments and the progress they have made possible. The Pell Grant, for example, remains the nation's largest federal commitment to need-based grant aid. For many participants in this study, particularly those attending community colleges, Pell has made the difference between enrolling and not enrolling in college.

States, including those visited for these focus groups, have reinforced the federal commitment through programs designed to address different populations and circumstances. Washington funds one of the most generous need-based grant programs in the country and, unlike many state programs, the Washington College Grant can be applied to living expenses as well as tuition. Minnesota established the North Star Promise, a last-dollar scholarship that covers tuition and fees for residents with incomes below a certain threshold. In Texas, Austin Community College eliminated tuition and general fees for eligible high school and GED graduates in its service area, regardless of income. Florida uses lottery revenue for Bright Futures, which has served more than 1 million students. In Michigan, the Community College Guarantee under the Michigan Achievement Scholarship makes tuition at an in-district community college free for recent high school graduates, while Michigan Reconnect offers a free-tuition promise program to returning adults.

What We Heard: An Overview

Participants' Experiences of Affordability Investments

The focus groups underscored both the power and the limitations of existing public investments in college affordability. On the one hand, currently enrolled students spoke often of the difference these investments made. For example, students covered by the North Star Promise and Austin Community College's free tuition program described less financial uncertainty than students piecing together aid from four or five sources. And students using Michigan's Community College Guarantee described the enrollment process as nearly frictionless. Across these programs, many participants said they would not have enrolled without the support.

At the same time, current and former students repeatedly shared that while scholarships and tuition assistance programs helped them to enroll, getting to that point was only the beginning. They assessed affordability not just by whether they could enter college, but by their ability to pay tuition and meet the full costs of living and learning from enrollment through completion. Participants also highlighted several instances in which they or their peers had been deemed ineligible for aid despite being part of the target groups that the programs were purportedly intended to serve. Even those who did meet initial eligibility criteria often experienced financial aid as conditional and precarious due to the combination of strict renewal requirements and uncertainty about the future.

Together, these experiences reveal the central tension running through the focus groups: Programs designed to make college accessible do not always make it possible to enroll and complete. Viewed through the lens of student experience, the positive impacts of affordability investments were often hampered by one or more of the following shortcomings in program design, as illustrated by specific examples that were surfaced in the focus groups:

→ **Coverage often stops at the tuition line.**

North Star Promise does not cover housing, food, transportation, books, or supplies. Bright Futures does not cover housing, food, transportation, or books. Austin Community College's program does not cover textbooks, lab fees, classroom supplies, or out-of-district fees. Michigan's Community College Guarantee covers only in-district tuition and mandatory fees. Each program provides a significant benefit, yet none of them is designed to cover the full cost of remaining enrolled through completion. And while cost of attendance calculations do include allowances for various living costs, recognizing an expense in a formula is not the same as providing aid to cover it. Participants indicated that cost of attendance estimates often fall below actual costs, vary across institutions, and do not necessarily produce additional usable aid after award limits are reached and eligibility rules are applied. Other financial pressures, including foregone wages and the cost of maintaining household stability, sit outside aid formulas entirely.

→ **Some eligibility rules exclude the very people that financial aid programs are designed to help.**

Financially independent 18-to-24-year-olds, for example, are treated as dependent for federal aid purposes unless they meet specific criteria for independent status or receive a dependency override. Absent that, financial aid formulas may assume access to parental resources that are not actually available, resulting in a loss of support. At the state level, tribal descendants with less than one-quarter Native American ancestry as determined by 'blood quantum' rules are ineligible for the Michigan Indian Tuition Waiver even when Indigenous ancestry or tribal citizenship is not in question (Mich. Comp. Laws §§ 390.1251–390.1253, 1976), while undocumented students depend on state-level application pathways that exist in some states but remain unavailable in others.

→ **Ongoing eligibility rules can convert aid into risk.**

Financial aid programs frequently require recipients to maintain a minimum course load, continuous enrollment, a minimum grade point average, or a pace of completed credits, with the latter two often aligned to so-called "satisfactory academic progress" requirements. In other cases, students are required to pay back aid they previously received (and often already spent) if they drop a course. In the case of the Michigan Achievement Scholarship, students must enroll full-time in every term they receive the award, and their five years of eligibility run consecutively from first enrollment with no pause for delays, even those outside their control (e.g., being waitlisted for a high-demand

program) (Mich. Comp. Laws § 388.1848, 2026; MiLEAP, 2026). These requirements make aid contingent on students' ability to sustain the required coursework and grades even when work, caregiving, health concerns, or financial emergencies intervene. Research on promise program design finds that continuous eligibility standards of this kind, particularly when paired with limited proactive communication, can drive inequities (Perna et al., 2021).

These shortcomings highlight a key issue: Well-intended policies can provide meaningful assistance and still be dwarfed by the challenges they are designed to address. When programs leave major costs uncovered, exclude students whose circumstances do not neatly fit eligibility rules, withdraw support when life collides with college, or punish students for barriers outside their control, students are left to absorb more of the financial risk. That risk, in turn, shapes how people assess whether college is affordable and worth the investment.

Key Findings: Where Affordability Policy and Student Experience Diverge

Comparing policy design alongside people's experiences is not an exercise to determine which is right or wrong. Instead, it is a way to identify where the assumptions embedded in public programs diverge from the circumstances students actually face. The three shortcomings above describe how that divergence appears in specific elements of program design. The five findings below illuminate the broader differences between how affordability policy typically functions nationwide and how focus group participants experienced affordability in their daily lives.

1 Policy often defines affordability as the price after remaining aid. Students told us that affordability is a survival calculation, not a tuition calculation.

Participants described affordability as the ability to stay housed and fed while enrolled, with consistent childcare, reliable transportation, and a plan to cover lost wages. People who were unable to relocate also emphasized the importance of staying connected to the labor market, the community, and the family support systems that make daily life possible. Cost of attendance formulas recognize some of these expenses, but students reported that the allowances were too small, applied inconsistently, and rarely translated into money they can use. Additionally, two significant cost drivers, foregone wages and the expense of maintaining household stability, were not counted anywhere.

2 Policy often treats awarded aid as a problem solved. Students described financial aid as essential but experienced it as uncertain rather than secure.

Students talked about grants and scholarships as key difference-makers but also as fragile arrangements that could be undone by a single change in circumstances: A dropped course that triggers repayment, a grade point average that slips, a parent who does not complete a form, an income change that shifts eligibility. Program availability and program security are different things, and participants consistently described the latter as shaping their perceptions of affordability.

3 Policy often addresses information gaps through better websites and expanded outreach. Students cited a need for support networks that may not be consistently available to every learner.

The architecture of financial aid, enrollment, and advising presumes a network of support, including a parent who has been through it, a counselor who follows up, or a family with the resources to help navigate an unexpected expense or academic setback. Participants with foster care experience, those who were first in their families to attend college, and those from immigrant families described figuring everything out alone. Every positive experience that students cited traced back to a specific relationship with an advisor, a faculty member, a tribal education officer, or a peer, further demonstrating the importance of trusted support networks.

4 Policy often seeks to address affordability through a narrow set of tools. Students called for reforms that extended beyond financial aid and price transparency.

Despite the framing of the focus groups being centered on college affordability, participants frequently brought up challenges that slowed their progress toward completion, like credits lost in transfer, hidden prerequisites, seemingly arbitrary general education requirements, and multi-year waiting lists for high-demand programs. These issues created affordability barriers by adding time, cost, and risk to an investment whose payoff already felt uncertain.

5 Policy often relies on average economic returns to demonstrate value and assumes that skepticism can be overcome with better information. Students constructed their value propositions based on a personal risk assessment and the experiences of people they know.

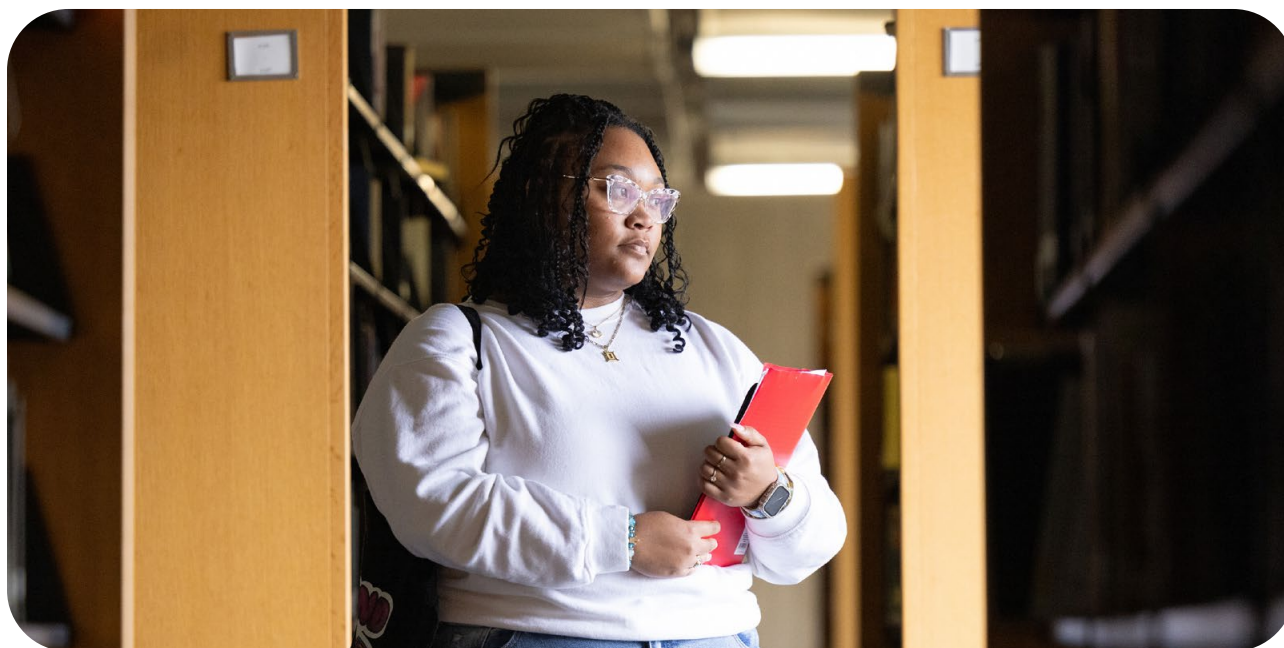
People in the focus groups still saw value in college, but skepticism ran deep and the payoff was not treated as a foregone conclusion. Those considering whether to go to college weighed individualized factors including their own likelihood of completing and the likelihood of specific credentials retaining value in a changing labor market. Participants' concerns were shaped by the experiences of people they know: the friend who earned a degree but could not find a good job, the parent who took on debt for a program they never completed, or the relative whose field changed dramatically. Artificial intelligence (AI) arose unprompted in multiple conversations as a new source of uncertainty about which credentials will retain their value.

Across all 20 focus groups, people described affordability not as a single price point, but as a condition that must be sustained over time. Public investments can open the door to college, and participants were clear about their importance. But whether students can remain enrolled, complete a credential, and realize its value depends on the cumulative interaction of tuition, living expenses, time, personal circumstances, and labor market conditions.

Looking Ahead

Public skepticism about college affordability and value should not be dismissed as a communications problem or as a failure to understand the research or evidence. Focus group participants clearly understood that education beyond high school can create opportunity. But they also knew that its benefits were not guaranteed, that its costs extended well beyond tuition, and that the consequences of an interrupted or unsuccessful college experience could last for years. Their skepticism was not cynicism. It was a practical assessment of risk.

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Responding to this skepticism begins with seeking a fuller understanding of affordability. Affordability is not simply price minus aid, nor is it merely the ability to pay the first tuition bills. It is the ability to sustain a life while pursuing a credential, weather disruptions that inevitably arise, and reach completion without assuming unmanageable financial risk or debt. By that standard, a program that is affordable only when nothing goes wrong is not truly affordable. College cannot be affordable only on a good day.

Two hundred people gave us a considerable amount of time to explain how they think about one of the largest financial decisions of their lives. They spoke candidly, often about circumstances that were painful to describe, and with a clear-eyed generosity rooted in the hope that the next person might have an easier path. We are grateful to them, and to the community leaders, cultural liaisons, and practitioners who made the conversations possible. That generosity creates an obligation: to listen closely, represent their experiences with fidelity, and carry what they shared into conversations and spaces where affordability policy is being discussed and crafted.

Part II takes up that obligation. Through deeper analysis and focus group vignettes, the section that follows illuminates how the dynamics described above shaped real decisions about whether to enroll, persist, or opt out. These stories do more than affirm the findings. They provide the foundation for Lumina's future efforts toward achieving college affordability.

Part II:

Affordability in Real Life – What the Participants Told Us

Through 20 focus groups we listened closely to 200 participants. Their voices and perspectives are highlighted in the seven vignettes that follow. The vignettes appear in an order that builds toward a comparison. We begin with participants who have the fewest institutional and family supports (young adults who have been through foster care) and end with participants who have the most support (recent high school graduates living at home with a community college tuition guarantee in hand). Along the way, we share insights from adults in rural Washington, tribal members and tribal descendants in rural Michigan, and currently enrolled students in Minnesota and Texas. Apart from this spectrum, we also include the insights shared by parents and caregivers of middle and high school students in two focus groups held in Florida. Each site opens with what participants told us. Contextual information about who was in the room and how the conversations were organized follows. To review the full methodology, refer to Appendix A.

Young Adults with Foster Care Experience

NATIONAL VIRTUAL COHORT
NOVEMBER 2025
PARTICIPANTS: 45
FOCUS GROUPS: 3

What we heard

Participants defined affordability as extending far beyond tuition to encompass books, supplies, housing, food, transportation, childcare, and unpaid practicums. Several participants said they delayed enrollment or stopped out because they could not afford to reduce their work hours or leave the workforce. The opportunity cost of lost wages made college financially impossible even when a program covered tuition.

Participants described making decisions driven by concerns about cost, opting for community colleges with tuition waivers and scholarships, lighter course loads that preserved employment, and online programs that eliminated commuting and childcare costs. Many characterized these as tradeoffs rather than choices, explaining that financial constraints regularly outweighed academic fit, career aspirations, and personal preferences.

Awareness, not availability, was the binding constraint. Despite the existence of programs designed specifically for this population, few participants were aware of them. Many learned about tuition waivers, housing support, and emergency funds from a peer, a court-appointed special advocate (CASA), or a counselor rather than through institutional outreach.

Some described being assigned counselors and case workers who, often because of their broader roles and responsibilities, were simply unaware of which college affordability programs existed. Many described having multiple case workers in a single year with no continuity of support for any of the challenges they faced. Several learned about college affordability resources only through a chance encounter with a staff member who happened to know.

“To me, [college affordability] means being able to focus on learning without constantly stressing about money. Not just money. I think about food, rent. College is affordable when you can succeed without sacrificing your basic needs or building a mountain of debt just to earn a degree.”

“One of the biggest struggles I have been trying to balance is academics with financial pressure. Sometimes it feels like every semester brings a new expense. Textbooks, housing, transportation. And this adds up so fast. There’s also the emotional side, like staying motivated. Sometimes, when trying so hard, you feel like you won’t be able to do this thing.”

The dominant theme was the difficulty of making room for educational aspirations while navigating the transition out of foster care and the pressure to meet basic needs. Affordability for these participants was governed less by the cost of college than by whether they could keep their lives together long enough to finish.

“I almost didn’t go to college because of cost. It felt out of reach. But I saw that chance to become independent and open new doors.”

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In the room

Participants were current and former foster-impacted youth from across the country. Some were enrolled, some had stopped out, some were weighing enrollment for the first time, and several were parenting while navigating school. Sessions were held virtually to remove the travel barrier and to create a setting where people could speak candidly about their experience.

Programs in play

The Chafee Education and Training Voucher (ETV) program, established under the John H. Chafee Foster Care Independence Act, provides up to \$5,000 per year to eligible current and former foster youth enrolled in accredited postsecondary programs, to cover unmet education and living expenses (Administration for Children and Families, 2022). Assistance runs through age 26 with a five-year lifetime limit. Many states operate their own tuition waivers or supplemental scholarships for individuals with foster care experience, though eligibility criteria, age limits, and application requirements vary significantly by state.

The Pell Grant remains the primary federal need-based financial aid program for this population. Individuals who were in foster care at age 13 or older are considered independent students for purposes of the Free Application for Federal Student Aid (FAFSA), meaning parental financial information is generally not required. Many, therefore, qualify for substantial need-based aid, though eligibility still depends on program-specific criteria and demonstrated need.

Rurally Located Adult Learners: Washington State

STATEWIDE RURAL
OCTOBER 2025 AND JANUARY TO FEBRUARY 2026
PARTICIPANTS: 41
FOCUS GROUPS: 5

What we heard

Participants said that enrolling at an institution outside their region would mean leaving local jobs where they are needed, communities to which they are deeply connected, and the family support systems they rely on. Those costs do not appear in any cost of attendance calculation, and for participants rooted in place, they were often decisive.

“I feel like college would really be difficult, especially if you’re, like, married or have children, because then you have a spouse at home. It puts time away from your child, or if you have a career that you’re already working on, if you’re spending a lot of time studying and going to class and things like that, like, it takes time either away from work or you have no time to sleep or do other things, and then your mental health tanks.”

Guidance about college, when it came at all, felt disconnected from their lives. Participants said they either received no information during high school or received information narrowly focused on earning bachelor's degrees at faraway institutions. For example, despite the breadth of Washington's aid programs, some participants from that state were largely unaware of the Washington College Grant. Trusted guidance came through professional and personal networks, including peers, coworkers, and former teachers, rather than through formal outreach from colleges or state agencies.

Participants described apprenticeships and on-the-job training in fields such as construction, electrical work, and firefighting as pathways that align with local workforce needs, provide paid hands-on learning, and lead directly to employment. In communities where jobs requiring a four-year degree are scarce, the value proposition of a bachelor's degree was genuinely difficult to see. As a result, participants' assessments were based on local labor market conditions, rather than a rejection of bachelor's degrees. The message across sessions was consistent: Know what you want to do and choose the pathway that fits your purpose and context.

Enrolled participants described financial aid as a difference-maker but not a problem-solver. Affordability, in their account, is perpetually precarious rather than ever settled: Aid enables enrollment, but a single change in income or circumstances can make continuation impossible.

In the room

Participants were primarily working adults, many in their 20s and 30s, balancing education with work, caregiving, and other demands. The groups included community college students and adult learners who had stepped away from or had not yet pursued college. Many were navigating financial aid for the first time, managing geographic and financial constraints largely without institutional guidance. The mix of enrollment statuses meant researchers heard from people at multiple points in the decision-making process, not only those actively enrolled in a postsecondary program.

“If there was a way that people would say, ‘we’re going to help you fill out forms, you’re going to get some grants, and you’re going to go’ - I mean, that motivates you to actually do this. But if you’re by yourself, you’re going to think about it twice, even three times, to even go.”

“The primary way people learn and become skilled at their jobs is by learning on the job, making money. I also think that’s the only way, at least for myself personally, that [getting a credential] would be affordable. There are no community colleges or anything like that in the Methow, so you’d be driving out a long way and spending a lot of money when you could just go to work and get paid and learn on the job.”

Programs in play

The Washington College Grant covers tuition, school supplies, and living expenses for eligible students, with a full award available to families of four earning up to \$83,500 and partial awards to families earning up to \$139,500 for the 2026-27 year (Washington Student Achievement Council [WSAC], 2026a). Unlike many state programs, it can be applied to living expenses as well as tuition, and it is accessible to undocumented students through the Washington Application for State Financial Aid (WASFA).

The College Bound Scholarship provides tuition and fee coverage for students from households with limited income who, in middle school, sign a pledge to stay in school and apply to college (WSAC, 2026b). Washington College Grant-Connect, established in 2022, automatically qualifies students already enrolled in certain public benefit programs, including SNAP and TANF, for a full award without a separate FAFSA or WASFA application (Washington State University Student Financial Services, 2025). The Washington College Grant for Apprenticeships extends the same award structure to income-eligible apprentices (WSAC, 2026c).

Rural Indigenous Community Members: Northwest Michigan

RURAL NORTHWEST MICHIGAN
OCTOBER 2025
PARTICIPANTS: 20
FOCUS GROUPS: 2

What we heard

Participants asked for full cost transparency before any commitment and expressed high levels of mistrust toward claims that college is affordable. They wanted a complete picture of costs upfront, with no surprises mid-semester. When asked what leaders should prioritize, they called for free college aligned with real opportunities for good-paying jobs in their community and for expanded apprenticeship programs that let them earn while learning.

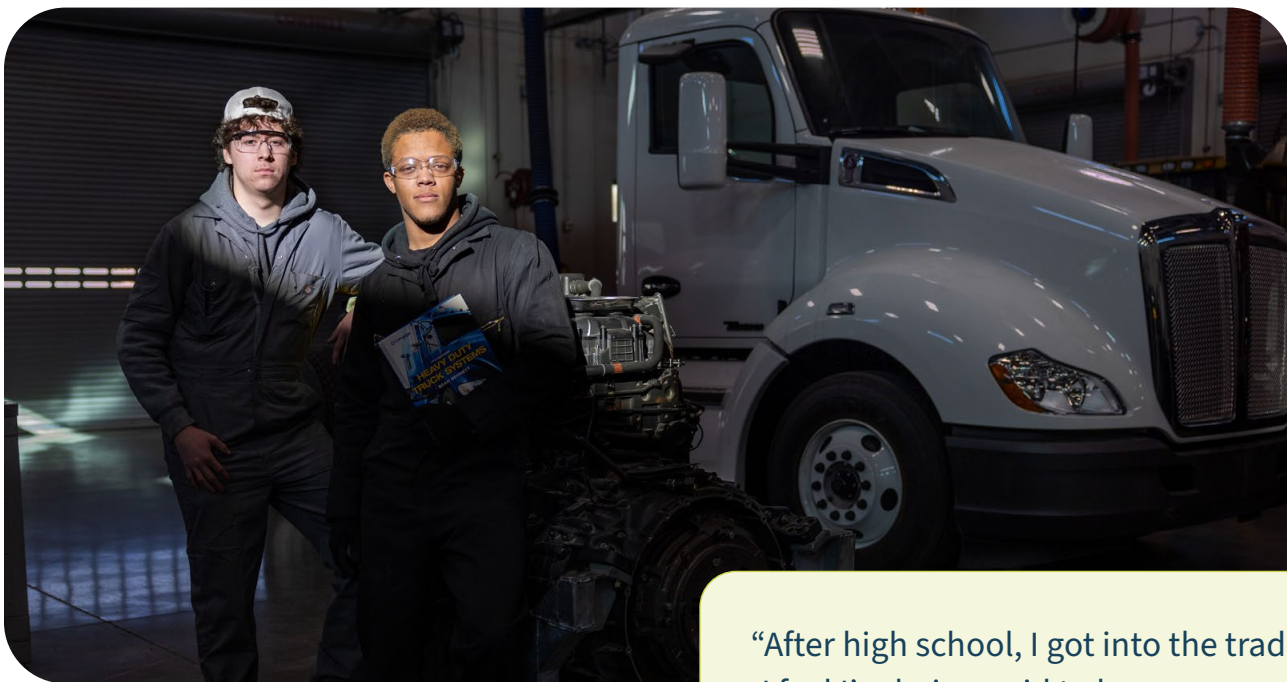
Tribal education offices emerged as the most trusted navigators in these conversations, offering cultural familiarity and hands-on support that formal institutional systems rarely matched. By contrast, participants described the financial aid system as opaque, difficult to navigate, and unlikely to respond when something went wrong.

“If it wasn’t for the Michigan Indian tuition waiver, I probably wouldn’t have gone to school, you know. I come from, like, a low-income family. Without the tuition waiver and the financial support I get from the tribe I wouldn’t be able to go.”

This distrust is grounded in history. Participants described their elders' experiences with institutions that claimed to serve Indigenous communities but failed to do so or, worse, actively participated in the erasure of their culture. (French, 2026a; 2026b). Their family members' experiences with the boarding schools established to erase Indigenous language and culture, the last of which operated in Michigan until 1983, clearly shaped how participants evaluated all educational institutions including colleges.

Participants considered skilled trades and apprenticeships rational first choices aligned with local workforce needs and family responsibilities – not fallback options. They considered college enrollment as a decision requiring a clear sense of purpose. Their calculation went beyond tuition and foregone wages, weighing their connections to place, family, and community against time in the classroom.

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For tribal descendants who do not meet the blood quantum requirement, the Michigan Indian Tuition Waiver felt unfairly out of reach. This is a case where a program designed for a specific population excludes members of that population on narrow grounds (Mich. Comp. Laws §§ 390.1251–390.1253, 1976).

“After high school, I got into the trades, and I feel I’m being paid to learn as opposed to paying to learn.”

“I value time with my community and my people, my friends, my family, and just creating memories in life. And I feel like that’s really important to me. And work in general just takes that time, and then add in school, and it makes it really impossible to do what I want.”

In the room

Participants were Indigenous community members in rural northwest Michigan, including enrolled tribal citizens and tribal descendants. Most were not enrolled in a college program. Several had no plans to enroll and no previous college experience. The research team specifically sought people aged 18 to 30 who were not enrolled to learn from those who had decided, at least for now, that college was not possible or not worth it. Several participants were young parents or primary caregivers for elders.

Programs in play

The Michigan Indian Tuition Waiver, enacted by Public Act 174 of 1976 and administered by the Michigan Department of Lifelong Education, Advancement, and Potential (MiLEAP), waives tuition at public community colleges and universities for eligible Native American students. To qualify, a student must be an enrolled citizen of a U.S.-recognized tribe, meet a one-quarter blood quantum threshold, have been a Michigan resident for at least 12 consecutive months, and be accepted at a qualifying public institution (Waiver of Tuition for North American Indians, 1976). The waiver covers tuition only. The application requires tribal certification before submission to MiLEAP, meaning the process runs through the tribe's enrollment department. For people adopted out of their tribal communities, broken chains of enrollment documentation make eligibility difficult to establish even when Indigenous ancestry is not in question.

The Michigan Achievement Scholarship is the state's overarching aid initiative for recent high school graduates, providing up to \$27,500 over five years for four-year pathways and, through the Community College Guarantee, a tuition-free associate degree or certificate at an in-district community college for graduates of the class of 2023 and later, regardless of income (MiLEAP, 2026). Michigan Reconnect offers tuition-free pathways to an associate degree or qualifying certificate for adults 25 and older without a prior credential. The Fostering Futures Scholarship provides tuition and fee assistance for students placed in Michigan's foster care system on or after their 13th birthday (Lansing Community College, 2026).

Enrolled Baccalaureate Students: St. Paul-Minneapolis, Minnesota

TWIN CITIES METROPOLITAN AREA
NOVEMBER 2025
PARTICIPANTS: 42
FOCUS GROUPS: 4

What we heard

The clearest finding from these sessions was that a straightforward, named guarantee that allowed for part-time enrollment did more than reduce financial stress – it changed their college experience. Students who received the North Star Promise described a fundamentally different experience from students who stitched together aid from multiple sources. For North Star Promise recipients, the central question shifted from existential uncertainty about whether

college was possible at all to how they would manage specific, identifiable non-tuition costs. In contrast, students managing a patchwork of multiple sources of aid described feeling constantly one unexpected expense or disruption away from stopping out.

Broader themes across the four sessions included navigating complex systems without family guidance, managing competing financial and family obligations, and discovering aid by chance rather than design. Participants identified managing childcare alongside coursework, employment, and financial aid as among their central challenges. First-generation students and students from immigrant communities described navigating U.S. higher education without family knowledge of how it works, figuring everything out while working, raising children, or supporting family members. Several participants said they learned about programs such as North Star Promise or the Pell Grant by chance rather than through proactive institutional outreach, sometimes too late to take full advantage of the benefit.

Federal aid rules created consistent frustration, particularly the dependency rules that generally classify students under age 24 as dependent even when they support themselves, as well as the complications students encounter when a parent is undocumented. These rules created structural barriers to programs for which the student should have been eligible.

Participants' recommendations included one-stop resource hubs, clearer eligibility rules, transparent cost of attendance information, consistent communication about available aid and services, clearly mapped pathways to credentials, maximum credit applicability in transfer, no additional course requirements, stronger basic needs support, and federal aid rules that recognize actual household circumstances. A small number of participants worked for employers who provided tuition assistance or adjusted their schedules to accommodate coursework. Those participants consistently described their experience in more positive terms than those managing the balance on their own. Employer support did not eliminate financial stress, but it reduced the zero-sum tradeoff between earning enough to survive and having enough time to study.

“I really credit that North Star Promise program for allowing me to show myself that I’m really capable of excelling in school. I had only taken, I think, maybe like three credits or something, just to do one class, focus on that, and I gradually increased my credits.”

“And so, filling out the FAFSA when my only parent is undocumented it’s really hard, and then they ask for verification...”

“They go based off of your parents' income, which a lot of times, like for me, if I were to go to college my parents wouldn't have helped me at all. It was up to me. My parents make enough that I would barely get any financial aid, but I would be the one paying for everything.”

In the room

All participants were enrolled at Metropolitan State University, the most racially and ethnically diverse public university in Minnesota (Metropolitan State University, 2026), with a student body composed largely of first-generation students, adult learners, transfer students, and members of immigrant and migrant communities. Recruitment focused on students whose voices are least likely to be prioritized in higher education research and policy design: first-generation students and students from households with limited income, including those eligible for North Star Promise; students from immigrant and migrant communities, including Somali, Ethiopian, Hmong, and Vietnamese students; transfer students; adult learners returning after time away; and students engaged through Federal TRIO programs. These identities and experiences frequently overlapped, and many participants were also parents.

Programs in play

North Star Promise, launched for the 2024-25 academic year, is a last-dollar scholarship that covers remaining tuition and fees for Minnesota residents with family income below \$80,000, after all other gift aid is applied. It does not cover housing, food, transportation, books, or supplies (Minnesota Office of Higher Education [OHE], 2026). The application deadline for the 2026-27 award year was June 1, 2026. A legislative proposal (HF2241), pending as of mid-2026, would require recipients to live and work in Minnesota after graduation for a period matching the duration of their scholarship, or convert the scholarship to a repayable loan (Minnesota House of Representatives, 2026).

Minnesota also administers several complementary funds of financial aid: the Minnesota State Grant, the state's largest need-based program by dollar volume; the Postsecondary Child Care Grant, which provides up to \$6,500 per eligible child during a nine-month academic year; the American Indian Scholars Program, which provides first-dollar tuition coverage at Minnesota State and University of Minnesota system institutions; and the Minnesota Dream Act application, which offers a state-level aid pathway for students who cannot file the FAFSA (Minnesota OHE, 2026).

Enrolled Community College Students: Austin, Texas

AUSTIN METROPOLITAN AREA
FEBRUARY 2026
PARTICIPANTS: 22
FOCUS GROUPS: 3

What we heard

For eligible students, Austin Community College's free tuition changed the threshold question from whether college was affordable at all to whether they could manage everything else while attending. That is a different and more tractable problem, and it produced a noticeably different orientation toward enrollment among eligible students compared with those who were not eligible.

"That's the only reason. Yeah, I wouldn't be able to go if it weren't for the free tuition."

Participants who received free tuition described it as the most consequential form of support in their college experience, even as textbook costs and inconsistent advising remained persistent challenges. Students benefiting from free tuition programs described their experiences in terms notably different from those of returning adult learners and transfer students who fell outside the eligibility window.

“If your family got financial aid in the past, they teach you how to do it. But when you are not integrated [in]to the culture, it is hard to understand.”

“I’m just trying to figure out how much money I need before [fully committing to college].”

Focus group participants also said that practical guidance about navigating financial aid often traveled through informal, personal networks rather than formalized institutional channels. Students whose families had prior experience with financial aid often understood the unwritten rules, such as which offices to contact and when to appeal. Students for whom college was an unfamiliar territory did not have these same connections and, as a result, their knowledge and information gaps were compounded.

In the room

Participants included recent high school graduates benefiting from the college’s free tuition pilot, part-time students balancing work and education, students planning to transfer, and students with children. Sessions were held across multiple Austin Community College (ACC) campuses.

Programs in play

ACC launched a district-wide free tuition program in Fall 2024 under Chancellor Russell Lowery-Hart’s leadership, eliminating tuition and general fees for eligible high school and GED graduates in its service area regardless of income or grade point average. The pilot runs through 2028, which will be its fifth cohort year. It is a first-dollar program covering tuition before other aid is applied, which preserves Pell Grants and other aid for education and living expenses beyond tuition. Researchers identify this design as a best practice for advancing access because it allows students with limited family financial resources to use more of their aid for housing, food, and childcare rather than tuition (Rosinger et al., 2021). The program does not cover textbooks, lab fees, classroom supplies, or out-of-district fees (Austin Community College District, 2026a).

By 2026, nearly a quarter of ACC’s total student population was participating, and 31 percent of participating students reported they would not have enrolled in any college without it (Austin Community College District Newsroom, 2026). A separate time-limited ACC Affordability Scholarship extended a comparable benefit through summer 2026 to students enrolled before the pilot launched (Austin Community College District, 2026b). The Texas Application for State Financial Aid provides a state aid pathway for students who cannot file a federal FAFSA.

Recent High School Graduates: Rural Northwest Michigan

RURAL NORTHWEST MICHIGAN

AUGUST 2026

PARTICIPANTS: 10

FOCUS GROUPS: 1

What we heard

Participants understood affordability in relation to what their current wages could support. Many said their earnings were insufficient, leaving very little to cover food, savings, and other necessities after paying rent. As a result, they described staying with parents or sharing bedrooms with multiple roommates as practical strategies for making ends meet.

For these students, housing and food – the costs that dominated every other group’s account of affordability – were being absorbed by their families. Free tuition provided through the Michigan Community College Guarantee removed one barrier completely; a family subsidy did the rest. Lessons from this group should be read alongside the participants with foster care experience, who held tuition waivers and still could not enroll. The same kind of program produced different outcomes depending on whether a student had a family able to house and feed them, illustrating the fact price and stability present distinct challenges.

The dominant theme, even more prominent than cost, was the pressure to choose a future at age 17. Every participant knew someone who had enrolled in a program, changed direction, and incurred debt or lost time as a result. Although changing one’s mind at 19 is entirely normal, participants felt that the system left little room for reconsideration. Instead, they felt like choosing the wrong path could potentially lead to financial ruin. Their skepticism about value was grounded in experiences of family and others they knew. Concerns about AI also surfaced as participants considered which fields would remain secure, often steering choices toward health care and the skilled trades.

Even when accessing a program was easy, focus group participants did not always understand it or how it worked. For example, several referred to the Community College Guarantee by four different names, and several believed it excluded trade programs – even though

“I could afford tuition, but I couldn’t afford college and save any money or buy food.”

“The only option we have is to stay with our parents, and for some people, that isn’t an option. Or you get four roommates, and that also isn’t sustainable.”

“You’re choosing what you want to do with the rest of your life at the age of 19, 20. And then you either go with it, or you get massive amounts of debt. It just seems unfair.”

one participant was using it toward his electrician's license. None could explain how coverage was determined. This type of confusion can directly affect enrollment decisions for students who may rule out an eligible pathway before they ever apply.

Furthermore, simplified access did not make aid less precarious. One participant learned only weeks before the term began that a parent had never completed their portion of the FAFSA. After being ruled ineligible and receiving an unanticipated bill of roughly \$3,000, the participant said they would probably have dropped out – yet placed the blame on themselves rather than on the process that allowed the problem to surface so late. Another participant, who attended a university and therefore did not qualify for the Community College Guarantee, described having to stitch together four or five sources of aid, with one of them being contingent on a grade point average that proved even harder to maintain in college than in high school.

Participants also encountered barriers unrelated to costs. They reported that allied health programs in their local area had waiting lists of two to four years that were not disclosed upfront and that some institutions permanently barred initially unsuccessful applicants from ever reapplying again. Institutional websites described these programs as noncompetitive, and participants said the wait times and other restrictions were not disclosed until orientation. The long delays and limited transparency are especially consequential because the Achievement Scholarship's five-year eligibility clock continues to run and does not pause while students wait (Mich. Comp. Laws § 388.1848(5); MiLEAP 2026, 45-46, 51-52).



Participants traced the roots of many challenges further upstream, to the K-12 system rather than higher education. Their most emphatic demand was to value teachers. They drew a direct connection between underfunded schools, demoralized teachers, and disengaged students.

Participants said that financial guidance often arrived late in the second semester of senior year, after key deadlines and opportunities had already passed. Participants also described themselves as an anxious generation, connecting that anxiety to rising costs and in political and economic forces beyond their control. When asked what leaders should do, their first answer was simple: “Please listen to us.”

In the room

All ten participants were between 18 and 20 years old. Six were enrolled: five at Northwestern Michigan College through the Michigan Community College Guarantee and one at a four-year public institution, financing attendance through a combination of Pell, work-study, a state scholarship, and grade-contingent institutional awards. Four were not enrolled, including one who had chosen to become an entrepreneur. Two participants identified themselves as Native American. None had taken on student debt. Participants held a range of local jobs, with several holding more than one. All ten were living at home.

This group was added to capture the perspectives of young people making college decisions in real time. Participants in the study’s other sessions had already made a college decision, some of them years earlier. Recent graduates are making that decision now at current prices, and in Michigan, they are among the first cohorts with access to a tuition guarantee.

Programs in play

The Michigan Community College Guarantee, part of the Michigan Achievement Scholarship, covers in-district community college tuition and mandatory fees for recent high school graduates enrolled full-time, regardless of family income. It became available in Fall 2024 to graduates of the class of 2023 and later (MiLEAP, 2026b).

Parents and Caregivers of Middle and High School Students in Miami, Florida

MIAMI-DADE COUNTY
APRIL 2026
PARTICIPANTS: 20
FOCUS GROUPS: 2

In addition to listening to students on a spectrum from very little family support to a great deal of support, we rounded out the focus groups by listening to parents and caregivers of school-aged children.

What we heard

Participants in these focus groups indicated that they were not steering their children away from college, but they were also no longer expecting their children to attend. Some explicitly said

“I don’t really throw that [pro-college] narrative at my girls. I’m trying to do different than what my mom did with us. I’m trying to allow them to make their own decision.”

they would not pressure or actively encourage their children to enroll in college. They described a shift from the message they received growing up, that college automatically leads to stability and upward mobility, to a more cautious assessment grounded in their own experiences and what they watched happen to people in their networks.

Several participants described colleges as revenue-generating businesses that prioritize institutional finances over student outcomes, including by charging for courses that many considered unnecessary. This perception surfaced independently in both sessions.

“I grew up during that time where everyone told people, ‘You go to college, you get out of college, there’s a job waiting.’ I have so many friends who took that path, they graduated, and they’re like, you know, 40, \$50,000 in debt. And then now there are no jobs, and they’re just like, I just wasted the last six years of my life. What am I doing?”



“And that’s where the scam comes in. You know the difference comes in, and it’s like, okay, you made me think four years, get \$50,000 debt, and then I still have to continue [more school to get a job]?”

AI also emerged as a concern. Parents described uncertainty about whether the credentials they were encouraging their children to pursue would lead to stable employment in a labor market being reshaped by it.

Participants spoke positively about programs in fields such as plumbing, HVAC, and electrical work because they offered lower debt, faster entry into employment, and clear career progression. Their appeal, however, was not simply in the fields themselves but in how the programs were structured: no hidden prerequisites, limited coursework that seemed disconnected from career goals, and with a clear connection between the credential and a job. Participants described some four-year programs that offered these features as well, and were not uniformly dismissive of bachelor’s degrees, but they were evaluating all educational options against the same criteria of cost, relevance, and expected return on investment.

“Is it going to be worth it? I mean, I was the same way. I got a degree and everything, and I don’t even use it now, and I have a lot of student loans. So yeah, it’s like, is it going to be worth it?”

Participants also recounted negative experiences with predatory for-profit institutions and how those experiences continued to shape how they assessed affordability and value. They said they shared these cautionary stories with young people in their lives to motivate them to scrutinize whether institutions prioritize revenue over student outcomes.

In the room

Both groups included parents and caregivers of middle and high school students – people shaping the next generation’s views of college well before an enrollment decision is even made. All participants had household incomes under \$125,000. Recruitment targeted roughly equal representation across three income bands; as a result, approximately two-thirds had household incomes below \$80,000. The groups reflected Miami-Dade County’s demographic diversity, with strong representation of Hispanic/Latino and Black/African American participants. Participants also spanned a range of ages, including grandparents serving as primary caregivers. The first group consisted of parents and caregivers with some college experience but no credentials. The second group consisted of a broader range of educational backgrounds, from credential holders to those with limited or no college experience.

Programs in play

Florida’s largest state aid program, Bright Futures, is based on academic achievement rather than financial need. Funded through the Florida Lottery, it is tied to grade point average, standardized test scores, and community service hours. Awards cover 100 percent of tuition and fees for students in the top tier (Florida Academic Scholars) and 75 percent for those in the second tier (Florida Medallion Scholars). Bright Futures does not cover housing, food, transportation, or books (Florida Department of Education, 2026). Students must repay an award for any dropped or withdrawn courses to remain eligible the following year, except in cases of a verified emergency (University of Florida Office of Student Financial Aid and Scholarships, 2026).

Florida operates two statewide need-based programs: the Florida Student Assistance Grant and the First-Generation Matching Grant. Both provide meaningful support but are modest in scale, with awards dependent on annual appropriations and institutional allocations (Florida Department of Education Office of Student Financial Assistance, 2026). Florida does not offer a comprehensive need-based or universal tuition guarantee comparable to North Star Promise, ACC’s free tuition pilot, or Michigan’s Community College Guarantee. As a result, students who do not meet Bright Futures’ academic eligibility requirements have comparatively fewer state-funded alternatives.

Conclusion

Read in sequence, the focus groups reveal a consistent pattern. Aid did what it was designed to do when participants had a family able to house and feed them, a guarantee simple enough to rely on, or a trusted person who knew how the system worked. When those supports were missing, the same kinds of programs were not enough to get people in the door or keep them enrolled. The difference between the young adults with foster care experience at one end of the spectrum and the recent graduates living at home at the other was not motivation, ability, or an appreciation of what college can offer. It was stability, and with it the capacity to absorb risk, which current affordability policy largely assumes rather than provides. The parents and caregivers in Miami, who will shape how the next generation weighs these same decisions, have already drawn their own conclusions and are passing them on.



PHOTO BY ALLISON SHELLEY/COMPLETE COLLEGE PHOTO LIBRARY

When asked what they wanted from higher education leaders, participants advocated for honesty about what college will cost from enrollment through completion, aid they can count on when something goes wrong, pathways that do not penalize them unfairly, and people who will help them find their way. Above all, as one recent high school graduate in Michigan put it, they asked leaders to "please listen to us." This report is one effort to honor that request. The work ahead is to build affordability policy around the lives people are actually living, so that college is affordable not only on a good day, but on the hard ones too.

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Appendix A: Methodology

Participant outreach and recruitment

The study used purposive sampling to recruit participants whose experiences could provide insight into college affordability, value, and access across a range of educational pathways and life circumstances. Rather than seeking a representative sample, we prioritized individuals and communities whose perspectives are least often present in policy and research conversations about college affordability, meaning those whose circumstances, such as foster care experience, rural residence, tribal citizenship or descent, first-generation status, immigrant or migrant background, limited household income, or caregiving responsibility, are frequently discussed in the aggregate and rarely represented in the room.

Recruitment intentionally focused on young adults with foster care experience; students from rural communities; Indigenous community members, including enrolled tribal citizens and descendants living in rural communities; first-generation college students; students from immigrant and migrant communities; individuals from households with limited income; and parents and caregivers of middle and high school students. The goal was a relatively even mix of participants enrolled in a college program and those not enrolled in one.

The research team partnered with community leaders, cultural liaisons, and education practitioners who served as recruitment partners throughout the project. Initial conversations with these partners helped identify populations of interest and informed outreach strategies that reflected the contexts, trusted networks, and communication approaches within each community. Recruitment partners led participant outreach and, in several locations, co-facilitated focus groups. Partners were compensated for recruiting and local hosting.

In one instance, the recruitment partner was himself a member of the population of interest. Ontario Wilson, a 19-year-old Traverse City resident, recruited participants for the group of recent high school graduates, co-facilitated the conversation, and took part in it as a participant. We disclose this dual role because it shaped the session. In our judgment, it produced a degree of candor among peers that an outside facilitator working alone would not have achieved, and readers should weigh that group's findings with his participation in view.

Focus groups met in welcoming, community-based settings, including local restaurants, community spaces, and college campuses, and included meals from local caterers. Participants were paid for their participation, and childcare was covered in some instances.

Site-specific arrangements

Young adults with foster care experience. Three virtual sessions via Zoom over two days in November 2025, reaching 45 participants nationally. The virtual format removed geographic barriers and created an accessible setting for people with foster care experience. Molly Sarubbi, the project's subject-matter expert in foster care, led recruitment through national foster care organizations and direct professional networks.

Washington State. Five sessions across three geographically distinct regions between October 2025 and February 2026, organized in partnership with KC Deane and the Research and Program Evaluation team at the Washington Student Achievement Council. WSAC's Regional Challenge Grant program maintains relationships with community-based organizations across the state, making it possible to convene groups in communities where an outside research team could not easily have established the necessary trust. Two Methow Valley sessions took place in October 2025 at the Independent Learning Center and Twisp Works. The Methow Valley is a remote mountain community in north-central Washington, in Okanogan County on the eastern slope of the North Cascades near North Cascades National Park. Recruitment was led by Kelleigh McMillan of the Methow Valley School District. The Olympic Peninsula session was held at Peninsula College in January 2026, the Benton City session through GROW-Net in February 2026, and the Everett session through ELEVATE at Evergreen Goodwill in February 2026.

Northwest Michigan, Indigenous community members. Two sessions in October 2025 in the Traverse City area, held at a gathering space and restaurant owned by a community member who had graduated from the local community college's culinary arts program. The location was chosen in partnership with cultural liaison and co-facilitator Mark Wilson, who led recruitment through personal relationships within his tribal community and among tribal descendants in the region. The groups were conducted independently of any educational institution. Well-earned mistrust of American educational institutions makes it difficult to create space for candid conversation within their walls and holding the sessions over a meal at a local restaurant after closing reflected that judgment.

Minnesota. Four sessions at Metropolitan State University in the Twin Cities over two consecutive days in November 2025. Bobbie Anderson, vice president of student success, served as recruitment partner.

Texas. Three sessions across multiple Austin Community College campuses in February 2026, in partnership with Jenna Cullinane Hege, Susan Burkhauser, and Emily Hardegree in ACC's Office for Institutional Effectiveness and Research.

Florida. Two sessions in Miami on April 28, 2026, in partnership with WAC Research, using a traditional focus group facility that handled tailored recruiting.

Recent high school graduates, northwest Michigan. One session in August 2026 in the Traverse City area, hosted in collaboration with Ontario Wilson and held over a meal in a side room at a local diner.

Data collection and analysis

Researchers collected data through semi-structured focus groups designed to explore participants' experiences and perceptions related to college affordability, value, and access. A discussion guide ensured consistency across sites while allowing facilitators flexibility to probe issues that emerged in each conversation. All focus groups were audio recorded with participants' consent and transcribed using automated transcription software.

The research team developed a structured codebook informed by the study objectives, early conversations with recruitment partners, and relevant literature on college affordability. The team analyzed transcripts using a descriptive coding approach to identify patterns and themes within and across focus groups. A team member coded each transcript using Dedoose qualitative analysis software, and coders prepared analytic memos summarizing key themes from the focus groups within each state and from the national virtual cohort. Multiple members of the research team reviewed coding outputs and analytic memos to assess coding consistency, strengthen interpretation, and ensure that findings accurately reflect the context and meaning of participants' discussions.

Limitations

This is a qualitative study. It can describe how participants reason, what they weigh, and why they decide as they do. It cannot establish prevalence, representativeness, or what most students and families nationally believe. Participants were recruited purposively and are not a probability sample. Findings should be read alongside national quantitative evidence, including Lumina's State of Higher Education work with Gallup, rather than as a substitute for it. In one session, the recruitment partner participated as a respondent, as disclosed above. Policy details described in this report reflect program rules as of mid-2026 and are subject to change.