

Strengthen Georgia's Workforce by Making College Affordable for All

Six Proposals to Build on HOPE's Foundation

By Jennifer Lee, Higher Education Policy Analyst

Making a college degree affordable for more Georgians is one of the best investments the state can make in its economy and workforce. Higher education can be a place of profound transformation, where a low-income student can leave with the tools needed to be a middle-income worker and support a family. When students from low- and high-income families attend the same college, they earn similar salaries afterward. Higher education can level the playing field for students of different socioeconomic backgrounds and helps boost the broader economy in the process.¹

Yet many state policies and college practices are not keeping up with new needs. Despite the increasing necessity of higher education, students are confronted by a college landscape that is expensive, confusing and risky. Students of all backgrounds and income levels struggle to navigate college and complete a degree. Students with fewer resources, support and preparation are often knocked off course, especially students with low incomes, first-generation students and black and Hispanic students.

Georgia was the first state to finance public higher education when it founded the University of Georgia in 1785.² Since then, the state opened doors to higher education to more and more people from a widening range of backgrounds. Georgia public colleges now serve a racially, ethnically and economically diverse student body. Half of Georgia's public college students are white, 31 percent black, 7 percent Hispanic and 7 percent Asian.³ The median family income of a university system undergraduate who applied for financial aid is around \$40,000 a year.⁴ Fifty-two percent of technical colleges students qualify for the Pell Grant.⁵

Large enrollment of low-income students reflects their high aspirations and economic realities. The number and share of low-income students grew during the recession that started in 2007 and remains high.⁶ College is more necessary than ever to achieve financial stability, for the state and its people. Today's economy requires most Georgians to get some postsecondary credential, such as a technical certificate, associate's or bachelor's degree. The fast-changing economy also means that many Georgians might need to return to college at some point.

Georgia is the 35th ranked state measured by adults with some college.⁷ Georgia was once looked to as one of the most innovative states when it improved college access through HOPE scholarships. To reclaim its reputation as a bold leader will require bold vision and action once again. The following six proposals present opportunities to open the doors of higher education a little wider for aspiring students:

1. Create state need-based aid
2. Knock down barriers between HOPE and associate's degree students
3. Remove the seven-year time limit on HOPE scholarships to include adult students
4. Fill in tuition gaps for technical college students
5. Fund state work-study for students with financial need
6. Convert Student Access Loans to Completion Grants Pilot

HOPE is Generous, but Still Leaves Gaps

Georgia's main strategy for the past 25 years to increase college access and affordability rested on HOPE scholarships and grants. HOPE, an abbreviation for Helping Outstanding Pupils Educationally, helped a generation of Georgians pay for college. It is the largest state merit-based aid program in the country.⁸

HOPE is generous, but relying on it alone as a strategy leaves gaps for many students. Georgia's higher education landscape shifted dramatically since the first student earned a HOPE scholarship in 1993. Student enrollment soared since then, especially among students from low-income families. Meanwhile, public funding declined and colleges raised tuition.

A 2016 GBPI analysis found HOPE is not effective at reaching students of all family income levels and racial backgrounds. In Georgia's university system, 70 percent of low-income students and 80 percent of black students do not receive HOPE.⁹ HOPE also does not reach students at some colleges. A majority of students receive the benefits of HOPE at just three schools, the University of Georgia, Georgia Tech and Georgia College & State University. Fewer than half of students in other colleges receive state aid.¹⁰

The federal student aid landscape shifted as well. State aid is designed to complement federal aid, most of which is distributed through Pell Grants and loans. Pell's purchasing power eroded over time. Today, the maximum Pell Grant covers 29 percent of the average cost to attend a public four-year college. The Pell Grant covered 42 percent in 2001.¹¹

While the state's financial aid strategy remains largely the same as a generation ago, the students and the world around it didn't. There are new needs that HOPE is not designed to address. Counting on HOPE alone is an incomplete and insufficient state aid and higher education investment strategy.

Six Opportunities to Improve State Aid for College Completion

Five years ago, Gov. Nathan Deal launched Complete College Georgia. This initiative aims to increase postsecondary attainment to match employer needs. By 2020, more than 60 percent of Georgia's jobs will require some level of postsecondary education. Georgia now falls short.¹² Thirty-nine percent of adults ages 25-64 have an associate's degree or above.¹³ A statewide emphasis on college completion offers an opportunity to design student aid to support this goal.

The following proposals form a menu of state aid options to make college more accessible and improve completion rates. Some benefits might overlap to help the same person.

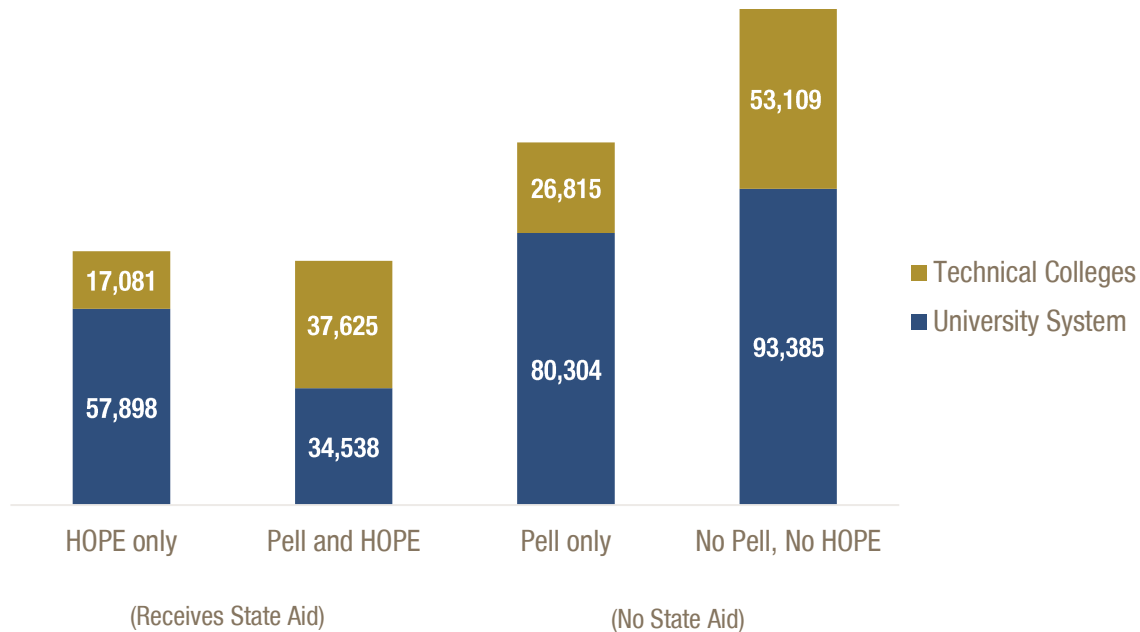
Two principles can guide a bold higher education vision and continue the state's progress.

First, state aid should help clear pathways for students with the greatest barriers to a college degree, including low-income students, first-generation students and black and Hispanic students. Second, state aid should encourage college completion. A significant share of HOPE dollars goes to students likely to complete college without it. Though HOPE is effective as a retention, reward and quality improvement strategy, more efficient ways are available to reach state completion goals.

1. Create State Need-Based Aid

HOPE is the largest merit-based state aid program in the country. More than a quarter of all state merit-based grant aid awarded in the country comes from Georgia.¹⁴ But Georgia is one of only two states that lack broad need-based financial aid.¹⁵ About 146,000 Georgia college students do not receive either Pell or HOPE, 107,000 receive only Pell, 75,000 students receive only HOPE and 72,000 receive both HOPE and the Pell grant.¹⁶

Many Students Do Not Get State or Federal Grants to Help Pay for College



Source: University System of Georgia, Technical College System of Georgia. Figures include out-of-state students.

What is need-based aid?

Need-based aid uses a family's ability to pay to determine eligibility. This could mean eligibility is based on a maximum family income. Or it can be an expected family contribution calculated through federal formulas and based on income, assets and family size. Or it can be the difference between the expected contribution and cost of attendance. Eligibility for non-need based aid can be defined through other means. Those include targeting students in a specific academic discipline like teaching or medicine, or a specific student population like veterans, or rewarding performance like high test scores or grades. The latter approach is sometimes called merit-based.

Though need-based aid uses a family's ability to pay as the initial eligibility criteria, most aid requires meeting academic benchmarks to remain eligible. These are referred to as Satisfactory Academic Progress requirements. They often include GPA and credit accumulation requirements to show progress toward a degree.

Twenty states offer hybrids of merit and need programs.¹⁷ They might require students to demonstrate financial need and an academic requirement. Georgia's REACH scholarship follows a hybrid model, as students must be eligible for free and reduced lunch and meet other requirements.

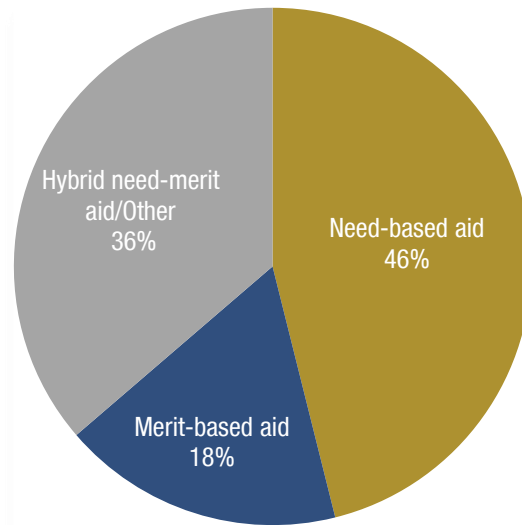
Nationwide, need-based aid makes up 46 percent of all aid to undergraduates, merit-based aid makes up 18 percent and programs with both merit and need components makes up 36 percent.¹⁸ Most states use general revenue to fund need-based aid. Non-need-based aid depends more on state lotteries, though states also use the general fund for this.¹⁹

How effective is need-based aid?

More than 30 years of research shows financial aid increases the likelihood of college enrollment.²⁰ More recent research suggests aid can deliver longer-term benefits, like greater student persistence and completion. A study of the need-based Florida Student Access Grant finds the award increased the probability of earning a bachelor's degree within six years by 4.6 percentage points, an increase of 22 percent. Students who received both the need-based and merit-based Bright Futures award completed bachelor's degrees at rates 9.1 percentage points higher than those who qualified for the merit-based award only.²¹

Most State Aid Considers Financial Need for Eligibility

Percentage of all state aid dollars in U.S., 2015-2016



Source: National Association of State Student Grant and Aid Program

At the time of the study in 2001, eligible Florida families averaged an income of \$28,035. Full-time eligible students averaged \$864 in aid. (The maximum award was \$1,300, but not every eligible student applied for the award in time.) The maximum award represented 57 percent of the average tuition and fees at a public four-year university.²² Today in Georgia, the comparable maximum would be \$3,147 in the university system and \$1,628 in technical colleges.²³

Florida's need-based grant increased the probability of earning a bachelor's degree by 4.6 percentage points.²⁴

Who benefits from need-based aid?

Need-based aid could help students across the university, technical college, and private college systems. Georgia State and Kennesaw State are among the state's largest schools and also enroll the largest numbers of students with financial need. Financial need tends to be highest at lower-cost technical colleges, state colleges and state universities.²⁵ Schools that enroll a large share of students with financial need tend to be the most sensitive to economic downturns and tuition increases. Even a small change in tuition or available grants can create large enrollment changes in these schools. After the 2011 cuts to the HOPE grant, technical college enrollment of students not receiving Pell dropped by one-third.²⁶

How much would need-based aid cost?

Need-based aid costs vary based on whether aid is available to full or part-time students, how award amounts are decided, the length of the award and academic requirements to get or keep the award. Some states do not adequately fund need-based aid and make grants first-come, first-serve or add academic requirements.

Nationwide, states award an average of \$597 in need-based aid per student.²⁷ If Georgia committed the national average per-student amount in need-based grants, the cost is \$211 million.²⁸ This is less than the amount of 2016 HOPE scholarships awarded to students attending the University of Georgia and Georgia State.²⁹

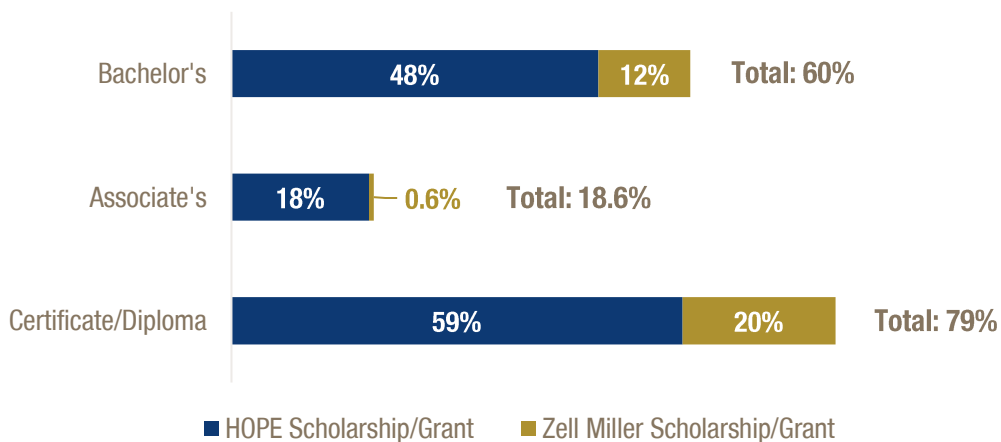
2. Better Support Associate's Degree Completion Through HOPE

Associate's degrees are an underused area of higher education in Georgia. Many associate's degrees can lead to good-paying jobs. Median earnings five years after an associate's degree in health professions is 80 percent higher or \$19,172 more than a technical certificate. In computer and information science, earnings are 32 percent higher, or \$8,435 more.³⁰ Associate's degrees can also act as a more affordable stepping stone to a bachelor's degree. Nationally, 46 percent of students who complete bachelor's degrees started off at two-year colleges.³¹ Georgia's 28 percent rate of such students is one of the country's lowest rates.³²

Students pursuing associate's degrees come with high levels of financial need. Fifty-four percent of associate's degree students in the university and technical college systems qualify for Pell grants, an even higher share than certificate or diploma students. In the university system, the median income of an associate's degree student who applied for financial aid is \$31,315, compared to \$51,803 for a bachelor's degree student.³³ Nearly half of associate's degree students are black or Hispanic, compared to 35 percent of bachelor's degree students.³⁴

But most students seeking associate's degrees are left out of HOPE's benefits. Only 18 percent of associate's degree students receive a HOPE scholarship, compared to 48 percent of bachelor's degree students. Fewer than 1 percent of associate's degree students receive the Zell Miller scholarship.³⁵

Most Associate's Degree Students Do Not Receive HOPE



Source: University System of Georgia, Technical College System of Georgia. Percentages calculated from resident, in-state students

Several factors influence the low HOPE numbers for students pursuing associate’s degrees.

The 3.0 GPA requirement. HOPE requires a 3.0 GPA for bachelor’s and associate’s degrees and a 2.0 GPA for technical certificates and diplomas. Students moving from certificate or diploma courses to associate’s degree courses may not know the academic requirements change and lose HOPE as GPA requirements change. After losing HOPE, regaining the scholarship is difficult because the eligible GPA is calculated as an average of all course grades starting from enrollment. For example, if a student earns all Bs and one C after the first 30 credit hours, the student loses HOPE. After earning all Bs for the second 30 hours, the cumulative GPA is still under the 3.0 threshold. In the university system, 32 percent of first-year students lose HOPE after the first year, and less than 20 percent of those students will regain access.³⁶ After the GPA requirement changed from 2.0 to 3.0 for technical certificates and diplomas in 2011, enrollment plummeted.³⁷

Seven-year limit after high school graduation. Associate’s degree students who are more than seven years removed from high school graduation are ineligible for HOPE scholarships.³⁸ The same limit does not apply to students pursuing technical certificates or diplomas. Associate’s degree students in technical colleges tend to be older than certificate-seeking students. Forty-four percent of associate’s degree students in technical colleges and 25 percent of associate’s degree students in the university system are older than 25, potentially making them ineligible for HOPE.³⁹

44% of associate’s degree students in technical colleges and 25% in the university system are over age 25.⁴⁰

HOPE Career Grants do not apply to associate’s degrees in high-demand fields. HOPE Career Grants provide additional financial support to students with a 2.0 GPA pursuing certificates and diplomas in high-demand fields. Technical colleges offer associate’s degrees in many of these same high-demand fields, but these students are not eligible for HOPE Career Grants. For example, a student pursuing a practical nursing diploma can get a HOPE Career Grant, but a student in a registered nursing associate’s degree program cannot. The same is true for other high-demand areas such as mechatronics and cybersecurity.

Including associate’s degrees in HOPE Career Grants would help align colleges with employers’ workforce needs. Registered nurses are the highest demand occupation in Georgia, according to Accenture and the Metro Atlanta Chamber of Commerce. Health professions also have the biggest gap between education credentials and occupational demand, with nearly six job postings for every associate’s degree conferred.⁴¹ Yet HOPE Career Grants do not support these degrees.

Hope Career Grants support...		Hope Career Grants don’t support associate degrees including...	
Child Development Specialist Certificate	✓	Early Childhood Care/Education	✗
Cyber Security Certificate	✓	Cyber Security	✗
Practical Nursing Diploma (to become Licensed Practical Nurse)	✓	Nursing(to become Registered Nurse)	✗

How much does it cost to strengthen access to associate's degrees?

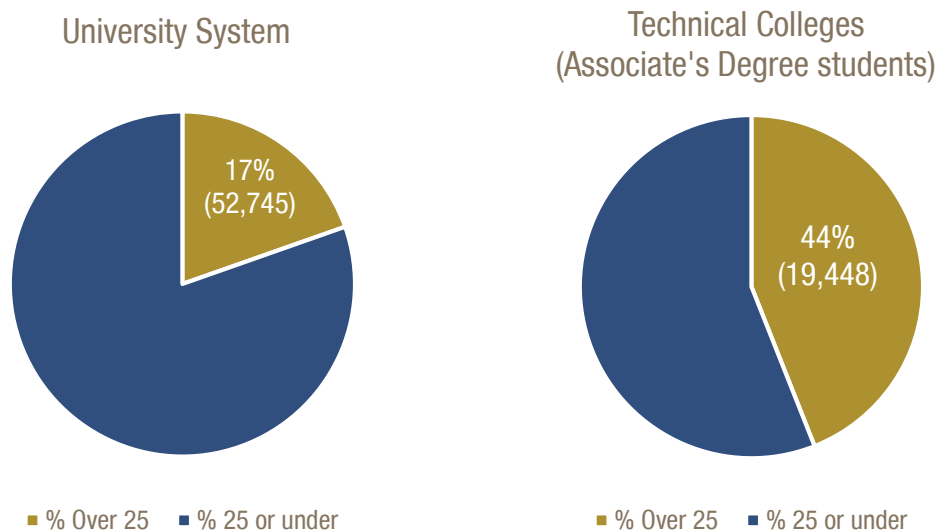
If all in-state associate's degree students over age 25 could otherwise be eligible for HOPE, removing the seven-year time limit could help 25,000 students. Assuming average HOPE awards at state and technical colleges, the estimated cost is \$35 million.⁴²

Nineteen percent of technical college students pursuing certificates or diplomas receive HOPE Career Grants. Assuming the same percentage of associate's students would be made eligible for HOPE Career, the inclusion of associate's degrees in high-demand fields would affect about 7,000 technical college students and cost \$2.6 million.⁴³ In the university system, this change could affect at most 6,800 students and cost \$12.8 million.⁴⁴

3. Remove the Seven-year Time Limit on HOPE Scholarships to Include Adult Students

State aid policies and programs need to work to include adult students. Serving adult students is critical to reaching state college completion goals. To reach the state's goals, more than 20 percent of new credentials need to come from adult students, according to analysis from the Education Commission for the States.⁴⁵

Georgia Public Colleges Serve Significant Share of Adult Students Ineligible for State Aid



Source: Analysis of University System of Georgia and Technical College System of Georgia data

Students over age 25 are 17 percent of university system students and 44 percent of technical college associate's degree students.⁴⁶ **But even with perfect GPAs, these students are not eligible for state aid through HOPE scholarships to support an associate's or bachelor's degree if they are more than seven years beyond their high school graduations.** Adult students often take time after high school to get technical college credentials, or work and care for their families. When they return to school for better educational and job opportunities, they are left to apply for federal grants, loans, or pay out of their own pocket. This becomes a barrier to opportunity for both the student's and state's long-term goal to graduate more students with credentials.

How much does it cost to remove the seven-year time barrier on HOPE for adult students?

Assuming 36 percent of students over age 25 qualify for the HOPE or Zell Miller Scholarship, removing the seven-year time limit could help about 19,000 students in the university system and 7,000 students in technical colleges. If HOPE awards for these students were similar to average HOPE awards, estimated costs would be \$68 million.⁴⁷

4. Fill in Tuition Gaps for Technical College Students

So-called free tuition or free college refers to a range of approaches recently proposed in cities and states across the country. HOPE bears similarities to some free college initiatives. HOPE Career Grants are advertised as free tuition, although full-tuition benefits depend on combining multiple awards. Even when tuition is covered, students are still responsible for costs such as fees, books and supplies.

Most free college initiatives are **last-dollar grants** for **graduating high school students** pursuing **two-year degrees**.⁴⁸ Last-dollar grants pay for any remaining tuition costs after exhausting all other financial aid, such as the Pell Grant or other scholarships or grants.⁴⁹ Students are required to complete the Free Application for Federal Student Aid (FAFSA) each year to draw down all federal aid they are eligible for first. Then state grants are applied, which vary and top out at tuition.

Last-dollar grants, like the other programs, include minimum GPA requirements ranging from a 2.0 to 2.5 GPA.⁵⁰

Tennessee's last-dollar initiative has no family income cut-offs. New York families with annual income less than \$125,000 are eligible.⁵¹ Oregon recently limited eligibility based on expected family contribution to cut costs. The state expects to grant awards to four out of five eligible applicants.⁵²

What does free mean?

Most free tuition initiatives only cover tuition costs. Students are still responsible for fees, books and supplies. Tennessee Promise covers mandatory fees, making it an exception.⁵³ In Oregon, the maximum grant is the average tuition charged by an Oregon community college for 12 credit hours, minus a \$50 co-pay which deducted from the award each semester. If students choose to attend a higher-priced school or take more than 12 credits, they are responsible for the difference. If students choose a lower-priced school, the state will pay up to full tuition.⁵⁴

Case Study: Tennessee

Tennessee recently implemented two grant programs to make two-year and technical college tuition free. Tennessee Promise is geared toward graduating high school students. Tennessee Reconnect is aimed at adults without college credentials. Students must maintain a 2.0 GPA to receive and keep the grant, the same as Georgia's HOPE Grant.⁵⁵ Neither requires a family income threshold. Students are required to meet with a volunteer mentor and complete eight hours of community service each semester. A strong statewide effort in partnership with colleges and community organizations helps to assist students applying for financial aid, meet with mentors and complete community service hours. Promise and Reconnect grants are paid for through interest generated off a lottery-funded endowment. In 2014, Tennessee transferred \$300 million in reserves into a Tennessee Promise trust fund, leaving \$200 million in reserves.⁵⁶

What are the effects of free tuition?

Many of these initiatives are new, but some common short-term themes are emerging.

Enrollment increases. Tennessee realized a 10 percent increase in first-time freshmen enrollment in its colleges. Two-year colleges accounted for the largest jumps, 25 percent more in community colleges and 20 percent more in technical colleges.⁵⁷ Some of the enrollment increase appears to come from new students who might not have enrolled otherwise. Other enrollment increase might be attributed to students who might otherwise have enrolled in four-year colleges and universities.

Increase in FAFSA filing rates. Tennessee and Oregon led the nation in improving their FAFSA filing rates. Applying for federal financial aid is a requirement for these states' free tuition programs. They engaged heavily in outreach efforts with colleges and community partners to assist students in accessing new federal dollars. More than 40 Tennessee school districts counted FAFSA filing rates higher than 80 percent. More than 30 districts did in Oregon. In Georgia, no school districts counted FAFSA filing rates of 80 percent or higher.⁵⁸

Decrease in students taking out federal loans. After the first year of implementation in Tennessee, 17 percent fewer students took out federal student loans and average loan amounts decreased by 12 percent.⁵⁹

How much does free tuition cost?

The free tuition label describes a variety of grants that might cover non-tuition expenses, part-time enrollment and GPA cutoffs, to name a few.

Cost estimates range based on which students would be included and other factors. At the low end, a 2015 proposal for HOPE grants to cover tuition for certificates and diplomas at technical colleges estimated the cost at an additional \$21 million, assuming the same number of students enrolled, tuition patterns and other HOPE scholarships and grants remained the same. Including associate's degree students to cover tuition for all technical college students costs more. Giving the average Zell Miller award to 33,000 technical college associates degree students who do not now get HOPE costs an additional \$40 million, although in a last-dollar approach, this amount is greatly reduced by the value of Pell Grants.⁶⁰

States pay for these programs through dedicated sources and general revenues. Tennessee uses lottery funds. Oregon and New York use general revenue. San Francisco uses a transfer tax on properties sold valued at over \$5 million.

Student-Ready Colleges

Reducing the cost of college through financial aid is a critical way to increase college completion, especially for low-income students. It is also important for colleges to support students each step of the way. Many students balance significant family and job responsibilities. Not all colleges can provide the same level of information, guidance and support that helps students complete their degrees. The most effective approach is two-pronged:

- 1) Keep costs low, through direct aid to students or funding to colleges so they can maintain tuition rates.
- 2) Strengthen student and academic support services, such as advising, tutoring and mentoring. Giving students with low or no tuition an incentive to attend colleges that lack the resources to support them might not help college completion goals. Colleges need the commitment and the resources to be student-ready.

5. Create State Work-Study for Students with Financial Need, or HOPE Works

Work-Study programs provide aid for students with financial need. Work-study positions can also connect students with internships or relevant work experience. Work-study programs exist at the federal, state and school level.

Federal Work-Study is the oldest federal aid program. Like the Pell Grant, the program declined in value over the years. In the 1970s, the average work-study award could cover more than 90 percent of tuition and fees at a typical public college. Today it covers only 16 percent.⁶¹ The program's formula directs most dollars to students attending private colleges. High-income students at private colleges are more likely to qualify for federal work-study programs than low-income students at public colleges.⁶² In Georgia, the colleges with the largest awards from the program are Emory University, Mercer University and South University in Savannah. The colleges with the most recipients are Emory, Mercer and Savannah College of Art and Design.⁶³

In the 1970s, the average work-study award covered more than 90 percent of tuition and fees at a typical public college; today it covers only 16 percent.⁶⁴

Fourteen states fund their own work-study programs to complement the federal version. Colorado, Minnesota, Texas and Washington are home to the largest state programs. Colorado spent \$22 million on work study in 2015, helping to fund jobs for more than 9,000 students. Seventy percent of the money at each Colorado campus must go to students with demonstrated financial need. Minnesota spent \$14.5 million to help fund jobs for more than 10,000 students.⁶⁵

Georgia State offers its own work-study program, called the Panther Work Program. The Panther Work program is for low-income students who are eligible for Pell but are not receiving HOPE or participating in federal work-study. About 180 students per year participate in Panther Work,⁶⁶ and 233 students are in the federal program.⁶⁷ Students must stay enrolled at least half-time and maintain satisfactory academic progress. Other Georgia colleges in the university and technical college system can hire student workers, but do not consider this financial aid.

How does work-study operate?

State aid subsidizes student jobs and wage costs are shared between states and employers. This leverages state money to provide jobs for students, provides incentives for employers to hire student workers and creates opportunities for students to work at organizations that might not be able to pay students. Up to 30 percent of Minnesota's state work study allocation is for student internships with private employers.

What are the effects of work-study?

Federal work-study research says it boosts bachelor's degree completion and post-college employment rates for students attending public colleges. Students with lower incomes and SAT scores benefit the most.⁶⁸ Even though most positions are low- or minimum-wage, work-study jobs offer advantages over other similar or even higher-wage jobs. Most federal work-study jobs are on-campus, which reduces transportation and scheduling conflicts. Positions can be connected to students' academic interests and cultivate professional skills better than other jobs. Schools can also create work-study positions that benefit other students, such as peer mentoring or tutoring jobs. And unlike earnings from other jobs, federal work-study earnings are not counted as a students' income that might reduce other federal aid they receive.

How much does work-study cost?

State work-study would be a new program and could start small to evaluate its effectiveness. The state and employers would split the cost of the program.

6. Convert Student Access Loans to Completion Grants Pilot

Even after taking advantage of all federal and state financial aid, many students still need financial help. More than 112,000 students in the 2014 to 2015 school year coped with unmet financial need, even after federal loans, according to university system estimates.⁶⁹ This unmet need plays a role in student retention and college completion. Between 20,000 and 30,000 university and technical college students are dropped from the rolls each year due to failure to pay tuition.⁷⁰ Even small amounts can make a difference. Georgia State's Panther Retention Grant program found emergency grants helped keep about 2,000 students enrolled. Many of them were seniors who exhausted their time limits or other financial aid sources. The average grant amount was \$900.⁷¹

Students with financial need who have exhausted all other federal loan options can apply for state-funded Student Access Loans, with a low 1 percent interest rate. In 2017, 6,956 students took out Student Access Loans.⁷² In addition to the low interest rates, Student Access Loans carry incentives for some borrowers. Loans can be cancelled for borrowers who work as STEM teachers or in public service in Georgia, although these incentives are not the primary purpose of the loan.

To better support college completion, Student Access Loans can be modified from one with forgiveness options to a pilot program that awards grants to give incentives for completion. Students with unmet financial need can be awarded Completion Grants that help pay for college costs while a student is enrolled and making academic progress. To create completion incentives, these grants would convert to zero-interest loans if a student stopped making progress or dropped out. It is important to clearly communicate to students that grants will convert to loans that need to be repaid if students pause their education for too long. The state now spends \$26 million on Student Access Loans. No additional cost would be necessary to pilot the completion incentives. The pilot would be evaluated based on its effectiveness on improving completion and can expand if it proves effective.

Conclusion

Broad growth in educational attainment consistently paved the way to greater prosperity for people and the country throughout history.⁷³ Increasing postsecondary educational attainment is critical to Georgia's workforce, economy and future prosperity. The critical force for economic growth in the 20th century and what made the U.S. a world economic leader is the unique struggle for education of all people, across race, ethnicity and income. Claudia Goldin and Lawrence F. Katz write in their book "The Race Between Education and Technology:"

"That the 20th century was both the American Century and the Human Capital Century is no accident. Economic growth in the modern period requires educated workers, managers, entrepreneurs, and citizens."

The question is whether Georgia and the country as a whole will be able to maintain economic growth and educational leadership into the 21st century. Reaching Georgia's economic and college completion goals is not possible if we continue on the current path where only the highest-achieving high school students in the state get financial help at the next level. It will require trying new approaches, supporting more students and creating incentives for college completion for people who are not traditionally served well by colleges and state aid.

Endnotes

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- ²⁷ National Association of State Student Grant and Aid Programs. 47th annual survey report on state-sponsored student financial aid. 2015-2016 academic year. http://nassgap.org/survey/NASSGAP%20Report%2015-16_2.pdf. The average is calculated as total awards divided by total students and does not represent the average size of the award received.
- ²⁸ Assuming FY 2018 projections of 286,981 full time equivalent students in the university system, and 65,944 in the technical college system.
- ²⁹ Georgia Student Finance Commission data.
- ³⁰ Governor's Office of Student Achievement, Georgia Higher Learning and Earnings dashboard. learnearn.gosa.ga.gov
- ³¹ National Student Clearinghouse Research Center. (2015). Snapshot report: Contribution of two-year institutions to four-year completions. <https://nscresearchcenter.org/Snapshotreport-twoyearcontributionfouryearcompletions17/>
- ³² Governor's Office of Student Achievement, Georgia Higher Learning and Earnings dashboard. learnearn.gosa.ga.gov
- ³³ University System of Georgia data
- ³⁴ GBPI analysis of University System of Georgia and Technical College System of Georgia data.
- ³⁵ University System of Georgia and Technical College System of Georgia data. /

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- ³⁶ GBPI analysis of data from University System of Georgia (2017). Keeping the HOPE scholarship throughout college. http://www.usg.edu/assets/research/documents/ceu/srpt732a_Fall2010_H_and_Z.pdf
- ³⁷ GBPI analysis of TCSG enrollment data.
- ³⁸ Georgia Student Finance Commission. (2017). HOPE scholarship program at public institutions. Regulations, 2016-2017 award year. 105.18. https://gsfc.georgia.gov/sites/gsfsc.georgia.gov/files/2017-HOPE-PUBLIC_2.pdf
- ³⁹ University System of Georgia and Technical College System of Georgia data.
- ⁴⁰ University System of Georgia and Technical College System of Georgia data
- ⁴¹ Accenture and Metro Atlanta Chamber of Commerce. (2017). 2017 entry-level talent assessment for Georgia. Yourtalentyourfuture.org
- ⁴² Average HOPE award is \$1,700 at state colleges and \$1,248 at technical college. This estimate assumes 25 percent of in-state associate's degree students in the university system and 44 percent of in-state associate's degree students in technical colleges are over 25 and would otherwise be eligible for HOPE without the time limit.
- ⁴³ This assumes the average HOPE Career award would be \$380, the difference between average tuition and average HOPE award at technical colleges.
- ⁴⁴ This assumes the average HOPE Career award would be \$1,880, the difference between average tuition and average HOPE award at state colleges.
- ⁴⁵ Education Commission of the States analysis described in appendix of Pingel, S., Parker, E., & Sisneros, L. (2016). Free community college: An approach to increase adult student success in postsecondary education.
- ⁴⁶ University System of Georgia data and Technical College System of Georgia enrollment reports.
- ⁴⁷ Average HOPE award is \$3,145 in the university system and \$1,248 at technical college. This estimate assumes 36 percent of students over 25 would qualify for HOPE.
- ⁴⁸ New York's Excelsior Scholarships are an outlier and apply to four-year colleges also. Tennessee has a separate program for adult students called Tennessee Reconnect.
- ⁴⁹ New York's Excelsior Scholarships are an outlier and apply to four-year colleges also. Tennessee has a separate program for adult students called Tennessee Reconnect. San Francisco's free college pilot program, beginning in fall 2017, does not provide grants to individual students. Instead it provides more funding to its local public colleges so that they do not have to charge tuition to students across family income levels, much like K-12 public schools. Students do not have to fill out financial aid forms or fall into specific eligibility categories. Students can still choose to apply for more financial aid to help with other non-tuition education costs, such as fees, books, supplies and cost-of-living expenses City College of San Francisco, Frequently Asked Questions. <https://www.ccsf.edu/ccsf/en/student-services/freecity/faq>
- ⁵⁰ Tennessee Promise. <http://tnpromise.gov/about.shtml> 2.0. Oregon Promise Frequently Asked Questions. Eligibility Details. <https://oregonstudentaid.gov/oregon-promise-faq.aspx> 2.5
- ⁵¹ New York State. Tuition-Free Degree Program: The Excelsior Scholarship. <https://www.ny.gov/programs/tuition-free-degree-program-excelsior-scholarship>
- ⁵² Oregon Higher Education Coordinating Commission. (2017). Fact Sheet: Oregon Promise legislative changes for 2017-19. <http://www.oregon.gov/highered/research/Documents/Legislative/HECC-ORP-Fact-Sheet-2017-FINAL.pdf>
- ⁵³ Tennessee Promise. <http://tnpromise.gov/about.shtml>
- ⁵⁴ Oregon Promise Frequently Asked Questions. Award Amount Details. <https://oregonstudentaid.gov/oregon-promise-faq.aspx>
- ⁵⁵ Tennessee Promise. <http://tnpromise.gov/about.shtml>
- ⁵⁶ State actually increased the amount in HOPE for community colleges and reduced the award for HOPE in 4-year colleges at the same time (for the first two years, and the increased it for the second two years)
- ⁵⁷ Tennessee Higher Education Commission & Tennessee Student Assistance Corporation. (2017). Tennessee Promise Annual Report. http://www.tn.gov/assets/entities/thec/attachments/2017_TN_Promise_Report.pdf
- ⁵⁸ U.S. Department of Education, Federal Student Aid. <https://studentaid.ed.gov/sa/about/data-center/student/application-volume/fafsa-completion-high-school>
- ⁵⁹ Tennessee Higher Education Commission & Tennessee Student Assistance Corporation. (2017). Tennessee Promise Annual Report. http://www.tn.gov/assets/entities/thec/attachments/2017_TN_Promise_Report.pdf
- ⁶⁰ GBPI analysis. Average 2015-2016 Zell Miller award in technical colleges is \$1,223. Data from Georgia Student Finance Commission's 2015-2016 annual report.
- ⁶¹ Scott-Clayton, J. (2017). Federal work-study: Past its prime, or ripe for renewal? Evidence Speaks Reports, Vol 2, #16. Economic Studies at Brookings.
- ⁶² Scott-Clayton, J. (2017). Federal work-study: Past its prime, or ripe for renewal? Evidence Speaks Reports, Vol 2, #16. Economic Studies at Brookings.
- ⁶³ U.S. Department of Education, 2015-2016 Award Year Campus-Based Program Data by School.

⁶⁴ Scott-Clayton, J. (2017). Federal work-study: Past its prime, or ripe for renewal? Evidence Speaks Reports, Vol 2, #16. Economic Studies at Brookings.

⁶⁵ Education Commission of the States.

⁶⁶ Georgia State University.

⁶⁷ U.S. Department of Education, 2015-2016 Award Year Campus-Based Program Data by School.

⁶⁸ Scott-Clayton, J., & Minaya, V. (2014). Should student employment be subsidized? Conditional counterfactuals and the outcomes of work-study participation. Cambridge, MA: National Bureau of Economic Research

⁶⁹ University System of Georgia data.

⁷⁰ Moddelmog, H., & Philipp, A. (Sep 22, 2016). Georgia colleges ‘purge’ between 20,000 and 30,000 students a year over unpaid tuition. Get Schooled Blog, Atlanta Journal Constitution. <http://getschooled.blog.myajc.com/2016/09/22/georgia-colleges-purge-between-20000-and-30000-students-each-year-over-unpaid-tuition/>

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⁷² Georgia Student Finance Commission data.

⁷³ Acemoglu, D., & Autor, D. (2012) What does human capital do? A review of Gold and Katz’s *The Race between Education and Technology*. Journal of Economic Literature 50:2, 426-463.