State Grant Aid: An Overview of Programs and Recent Research

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About this Policy Brief Series

This brief examines a critical state policy issue identified through the College Affordability Research Initiative, a collaboration between the Midwestern Higher Education Compact and the National Forum on Higher Education for the Public Good at the University of Michigan. Additional resources are available at MHEC.org/affordability_and_ finance.

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Executive Summary

Grant aid – whether based on financial need, merit, or a combination therein – is the primary form of financial aid awarded by states. States use grant aid to encourage academic preparation, enhance access to postsecondary education, affect students' choice of college, support persistence, and reduce out-of-state migration. State grant aid programs can be distinguished from other sources of grant aid, such as institutional scholarships or tuition discounts as well as the Pell Grant, the federal government's principal need-based program. This report provides an overview of state grant programs in the Midwest and shows how some policy design features relate to student outcomes.

Sources of Funding

Nationally, about 62% of state grant aid came from state general funds in 2016-17, followed by lottery (15%), other sources (17%), and tuition and fees (5%). State grant aid in the Midwest mainly came from general funds (82% to 100%) with the exception of Michigan (53%) and Nebraska (50%).

Criteria for Awards

Seventy-seven percent of state grant programs specify criteria for receiving the grant. Of all programs nationally, 42% were need-based; 23% were merit-based; and 11% were both merit- and need-based. About 23% of all programs had no specified criteria or other criteria. Financial need and academic merit were defined and combined in multiple ways. For example, the cost of attendance less the Expected Family Contribution (EFC) was the most common definition of need, but other definitions of need include measures of income or EFC on its own. High school GPA was the most common measure of merit followed by a combination of high school GPA and test scores.

Typical Award Amounts

Substantial variation exists among Midwestern states with respect to the average need-based grant aid awarded per full-time undergraduate recipient. For example, Indiana's average award per full-time undergraduate recipient, \$5,022, was almost seven times greater than the average award in South Dakota. Need-based grant aid covers a higher percentage of tuition at public two-year institutions than at public four-year institutions.

Award Amounts by Institutional Type

Award amounts vary significantly by institutional type. In the Midwest, students attending two-year (or less) institutions received a lower share of all state grant aid than did students at four-year institutions. The distribution of aid across institutions partly reflects differences in student financial need.

Demographics and Ability to Pay for College

Award amounts vary by student characteristics, including family income and race and ethnicity. Students from lower-income families typically receive higher total grant aid, but they still end up paying a higher proportion of their income for the cost of full-time enrollment. For example, students whose families earn less than \$30,000 pay 82% of their income to attend a public four-year institution, compared to 15% for families that earned more than \$90,000.

State grant amounts also vary by student race and ethnicity. Hispanic or Latino students typically received the highest amount of aid at four-year public institutions, while Asian American students received the most at private non- profit institutions. However, across institutional type, White students and their families paid a lower percentage of their income after grants than any other racial/ethnic group.

POLICY OPTIONS

- Financial need should remain a central criterion for grant aid allocation. Evidence on all forms of need- based aid shows that reducing the net price paid for low-income students is important in promoting postsecondary access and completion.
- Pure merit aid programs may be appropriate if brain drain is problematic, though the effect of merit aid on post-college outcomes, such as instate employment, may vary by state.
- The use of merit criteria in hybrid needplus-merit programs can improve academic preparation by linking aid with high school course-taking and performance.
- Enrollment intensity criteria for aid eligibility should incentivize full- time enrollment, which is

a strong positive predictor of timely completion. However, policymakers should ensure that the resulting aid packages are sufficient to cover the average price of full-time enrollment without excessive reliance on student loans or employment intensity greater than 15 hours per week. Aid options for part-time enrollment should still be retained for non-traditional adult students.

Simplify and consolidate grant aid programs to improve the ease and clarity of the application process for students and parents. This should include expanding the definition of who is eligible, reducing paperwork requirements, and allowing recipients to combine state-based merit aid with the Pell grant.

State Grant Aid: An Overview of Programs and Recent Research

rants awarded by states directly to students for financing their postsecondary education are a proportionally small part of financing higher education.¹ Nationally, state grant aid only comprised about 6% (roughly \$10.4 billion) of all loans and grants from any source to undergraduate students in 2015-2016 (Baum, Ma, Pender, & Welch, 2016). Nonetheless, state grant aid plays a non-trivial role for students in financing their postsecondary education. Grant aid - whether based on financial need, merit, or a combination therein - is the primary form of financial aid awarded by states. Of all types of aid given to students by states, grants constituted about 92% of total undergraduate aid in 2016-2017. By comparison, loans comprised only 2% of all aid from states.² In addition, and perhaps more importantly, grant aid serves as an important policy lever for states. States use grant aid to encourage academic preparation, enhance access to postsecondary education, affect students' choice of college, support persistence, and reduce out-of-state migration, as a few examples. State grant programs can also shape the behaviors of postsecondary institutions, including their use of institutional grant aid. This is important because institutional aid comprised 40% of all grant aid to students in 2015-2016 (Baum et al., 2016).

The purpose of this report is to help policymakers compare their state's grant programs to others and also understand how policy design features relate to student outcomes. First, the report provides context for understanding state grant programs that serve undergraduate students, and then it describes common and distinguishing features of state grant programs by focusing on eligibility requirements, funding sources, and program magnitude, including award amounts and number of recipients. In addition, the characteristics of recipients are considered, including the type of institution attended, family income, race/ethnicity, and enrollment intensity. An overview is then provided of the research findings on the effects of state grants on educational attainment. Finally, implications and recommendations are identified.

DISTINGUISHING FEATURES

State grant aid programs can be distinguished from other sources of grant aid, such as institutional scholarships or tuition discounts as well as the Pell Grant (the federal government's principal need-based program). State grant aid programs differ in terms of sources of funding, criteria for awards, and the types of students served. There is some debate over what constitutes a program, when programs were established, and how programs are similar or different. To address these challenges, only grant programs in the National Association of State Student Grant and Aid Programs (NASSGAP) Annual Survey are considered in this brief.³

Sources of Funding

Nationally, almost two-thirds (62%) of state grant aid came from state general funds in 2016-17, followed by lottery (15%), other sources (17%), and tuition and fees (5%). The "other" sources of funds were diverse, including matching funds; special taxes; endowment earnings; congressional allocations; funds from NASA; trust funds; provisions in estate tax laws; coal severance revenue; and others.

¹ Throughout this report the term *grants* is used to refer to any form of non-repayable aid awarded to a student, including scholarships based on various criteria and for various purposes.

² It should be noted that loans from the federal government were the primary source of undergraduate student aid, constituting about 33% of aid dollars from all sources.

³ This brief does not address program costs, which remain a persistent concern in the implementation of grant programs, particularly as the costs of some programs exceed revenues (Baum, Little, et al., 2012; Domina, 2014). Georgia's HOPE Scholarship and West Virginia's PROMISE Scholarship are two examples of programs where cost concerns required significant program changes in terms of eligibility criteria and awards.

As shown in Figure 1, when we compare sources of funding in the Midwest to the national average, we see that most Midwestern states rely more on general funds than lottery revenues for state grants. In fact, seven states fund their state grants entirely through general funds. Michigan and Nebraska are the relative outliers, with 53% and 50% of total dollars expended from general funds, respectively. Michigan differs from its peers as well and stands out nationally with 47% of its grant funds coming from other sources. Specifically, Michigan's five grant programs were funded through federal GEAR-UP funds, restricted revenues from a tax checkoff, and federal Temporary Assistance for Needy Families (TANF).



FIGURE 1. Primary Sources of Grant Funding in the Midwest

Source: National Association of State Student Grant and Aid Programs. (2018). 48th Annual Survey Report on State-Sponsored Student Financial Aid.

Criteria for Awards

State grant programs have historically been based on financial need. in part because of federal incentives (Cheslock & Hughes, 2011). The State Student Incentive Grant (SSIG), later renamed the Leveraging Educational Assistance Partnership (LEAP), was designed to encourage states to invest in need-based aid. The program provided federal funds for states to award to low-income students with the requirement that states provide matching funds. In 2006, the federal government provided \$66 million in funding for students, with states providing \$840 million (Emrey-Arras, 2014). When the program was discontinued in 2011, every state had a need-based aid program, compared with 28 states when the program began. Among the notable needbased aid programs, the Indiana 21st Century Scholarship Program provides grant aid to low-income students (under \$45,000 for a family of four) for enrollment at two- and four-year colleges in the state. Students must enroll in the program by 8th grade and graduate from high school with a minimum GPA of 2.5. The program is a first-dollar scholarship, meaning it provides funding before considering other student contributions and financial aid (Indiana Commission for Higher Education, 2018), such as the Pell grant.

By contrast, there has been uneven and substantial growth in merit-based programs⁴ (Cheslock & Hughes, 2011). Between 1993 and 2005, 15 states adopted merit-based aid programs, awarding a combined total of \$1.2 billion (Doyle, 2006). For example, the Helping Outstanding Pupil's Educationally Scholarship (HOPE) in Georgia is perhaps the most studied, primarily merit-based state grant program in the country. HOPE served 95,874 students in 2015 with a median award of \$3,488.⁵ The merit-based HOPE Scholarship is one of six HOPE Programs in Georgia. The HOPE Scholarship has relatively simple criteria: A student must graduate from high school with a minimum GPA of 3.0 and maintain a minimum GPA of 3.0 while enrolled in college. Students may receive an award tied to tuition costs at colleges and universities in Georgia for up to 15 credit hours at public institutions and 12 credit hours at private institutions. Other programs like the HOPE Grant or the Zell Miller Grant, use different merit criteria and are designed to support students in career and technical programs.

Seventy-seven percent of state grant programs specify criteria for receiving the grant.⁶ Of all programs nationally, 42% were need-based; about 23% were merit-based; and about 11% were merit- and need-based. About 23% of all programs had no specified criteria or other criteria (e.g., being the child of a safety officer killed in the line of duty). Financial need and academic merit were defined and combined in multiple ways. For example, the cost of attendance less the Expected Family Contribution (EFC) was the most common definition of need, but other definitions of need include measures of income or EFC on its own. High school GPA was the most common measure of merit followed by a combination of high school GPA and test scores. There were 25 grant programs whose criteria included high school GPA and cost of attendance less EFC.

Table 1 identifies examples of grant programs in the Midwest, describing variations in enrollment requirements and whether awards are based on need or merit (or both). In most cases, the money flows directly to students, although in a few cases it flows to both students and institutions. (See the Addendum for all 50 states and D.C.)

⁴ The diffusion of merit-based aid programs has been the topic of scholarly research to understand its causes and consequences (see Krueger, 2005).

⁵ This estimate has been adjusted for cost of living at the state level.

⁶ Analysis of open-ended comments in the Program Comments and Other Purposes for Award fields of the database suggest that many of the grant programs with no listed criteria for awarding targeted specific and in many cases relatively small populations of prospective recipients, such as providing educational assistance to survivors of the 9/11 terrorist attacks, aid to New York State Native American students, former foster youth, vocational rehabilitation students, or surviving members of specific families, as a few examples.

TABLE 1. Examples of State-Funded Financial Aid Programs in the Midwest

State	Program	Enrollment Requirements	Standard for Award	Dollars per Full-time Undergraduate Recipient
Illinois	Monetary Award Program	Full-/Part-time	Need	\$3,230
Indiana	Twenty-First Century Scholars Program	Full-time	Need	\$7,716
	Indiana Higher Education Award & Freedom of Choice Grants (Frank O'Bannon Grant)	Full-time	Need	\$3,469
Iowa	Iowa Tuition Grant Program	Full-/Part-time	Need	\$4,511
Kansas	Kansas Comprehensive Grant	Full-time	Need	\$1,751
	Kansas State Scholarship	Full-time	Hybrid	\$996
Michigan	Michigan Tuition Grant	Full-/Part-time	Need	N/A
	Tuition Incentive Program	Full-/Part-time	Need	N/A
Minnesota	MN State Grant	Full-/Part-time	Need	\$3,243
	MN Indian Scholarship Program*	Full-time	Need	\$3,083
Missouri	Access Missouri Financial Assistance Program	Full-time	Need	\$1,676
	A+ Program	Full-time	Merit	\$2,662
Nebraska	Nebraska Opportunity Grant	Full-/Part-time	Need	\$1,522
North Dakota	North Dakota State Student Incentive Grant Program	Full-/Part-time	Need	\$1,674
	North Dakota Academic Scholarship*	Full-time	Merit	\$1,402
Ohio	Ohio College Opportunity Grant Program	Full-/Part-time	Need	N/A
	Choose Ohio First Scholarship Program	Full-time	Merit	\$3,745
South Dakota	South Dakota Opportunity Scholarship	Full-time	Merit	\$1,289
	South Dakota Need Based Grant Program	Full-time	Need	\$722
Wisconsin	Wisconsin Grant - UW	Full-/Part-time	Need	\$1,754
	Wisconsin Covenant Scholars Grant	Full-/Part-time	Need	\$669

Source: National Association of State Student Grant and Aid Programs. (2018). 48th Annual Survey Report on State-Sponsored Student Financial Aid. Note. Data were not available for Michigan grant programs and the Ohio College Opportunity Grant Program. Missing values for Ohio and Wisconsin were imputed with 2016 data.

* This grant program also serves graduate students.

Typical Award Amounts

While state merit-based programs have become more prevalent, pure merit-based aid only accounted for about 20% of total dollars awarded nationally. Need-based aid accounted for about 51% of total dollars awarded, with hybrid programs accounting for 26% of total dollars awarded. Programs that had no specified criteria or other criteria accounted for about 3% of total dollars awarded nationally. Substantial variation exists among Midwestern states with respect to the average need-based grant aid awarded per full-time undergraduate recipient. As shown in Figure 2, Indiana's average award per full-time undergraduate recipient, \$5,022, was almost seven times greater than the average award in South Dakota. The figure also shows that need-based grant aid covers a higher percentage of tuition at public two-year institutions than at public four-year institutions. In fact, need-based aid exceeds the average tuition rate at two-year institutions in Indiana.





Sources: National Association of State Student Grant and Aid Programs. (2018). 48th Annual Survey Report on State-Sponsored Student Financial Aid. National Center for Education Statistics Integrated Postsecondary Education Data System. (2018). Student Charges file. Tuition estimates are weighted by the number of full-time Pell grant students. Grant aid recipient estimates included students enrolled at private and public institutions. Missing values for Wisconsin were imputed with 2016 data.

* Data did not allow for a breakdown of aid awarded by enrollment level.

Award Amounts by Institutional Type

Award amounts vary significantly by institutional type. Table 2 shows that students attending four-year public and four-year private institutions received a higher share of all state grant aid awarded in Midwestern states. By contrast, students attending two-year (or less) institutions and forprofit institutions received a lower share of all state grant aid awarded in Midwestern states. The distribution of aid across institutions partly reflects differences in student financial need.

TABLE 2. Percentage of Dollars Awarded to Recipients by Institution Type and Percentage ofRecipients by Institution Type in the Midwest

Percent of dollars awarded							
State	Public 2-year or less	Public 4-year	Private 2-year or less	Private 4-year	For-profit	Out-of-state	
Illinois	10.4	44.5	0.0	41.9	3.2	0.0	
Indiana	10.8	62.9	0.4	24.4	1.5	0.0	
Iowa	14.8	6.3	0.0	75.4	3.5	0.0	
Kansas	0.9	50.4	0.0	48.7	0.0	0.0	
Michigan	28.1	35.1	0.0	36.8	0.0	0.0	
Minnesota	21.2	44.0	0.3	30.7	3.9	0.0	
Missouri	31.2	47.8	0.6	20.4	0.0	0.0	
Nebraska	21.3	56.5	0.3	17.6	4.3	0.0	
North Dakota	17.3	66.5	0.7	14.8	0.7	0.0	
Ohio	2.6	59.2	0.0	34.2	3.7	0.3	
South Dakota	N/A	N/A	N/A	N/A	N/A	N/A	
Wisconsin	22.1	54.0	0.0	23.9	0.0	0.0	

Percent of recipients							
State	Public 2-year or less	Public 4-year	Private 2-year or less	Private 4-year	For-profit	Out-of-state	
Illinois	30.6	35.5	0.0	30.6	3.3	0.1	
Indiana	23.3	52.9	0.3	20.3	3.1	0.0	
Iowa	38.1	3.9	0.0	52.4	5.6	0.0	
Kansas	1.5	70.8	0.0	27.7	0.0	0.0	
Michigan	20.2	45.2	0.0	34.6	0.0	0.0	
Minnesota	45.6	31.2	0.6	15.9	6.7	0.0	
Missouri	32.7	46.5	0.5	20.4	0.0	0.0	
Nebraska	35.8	39.4	0.4	20.9	3.6	0.0	
North Dakota	17.8	65.0	0.8	15.5	0.9	0.0	
Ohio	17.3	66.4	0.0	14.8	1.5	0.0	
South Dakota	N/A	N/A	N/A	N/A	N/A	N/A	
Wisconsin	34.3	48.9	0.0	16.8	0.0	0.0	

Source: National Association of State Student Grant and Aid Programs. (2018). 48th Annual Survey Report on State-Sponsored Student Financial Aid.

Note. Data were not available for South Dakota grant programs.

Demographics and Ability to Pay for College

Award amounts also vary by student characteristics, including family income and race and ethnicity. Table 3 provides national statistics on total state grant award amounts, including merit- and need-based state grants, disaggregated by income level at public four-year institutions, private, non-profit four-year institutions, and public two-year institutions.⁷ The table shows that students from families earning under \$60,000 per year were typically awarded more aid that was based on need than on merit. Conversely, students from families earning \$60,000 or over received more merit-based aid than need-based aid. However, students from families earning between \$30,000 and \$60,000 received less merit aid than students from higher-income families. Despite typically receiving higher overall award amounts, lower income families—across the board—pay a higher proportion of income after accounting for all grant aid (from any source). For example, students whose families earn less than \$30,000 pay 82% of their income to attend a public four-year institution, compared to 15% for families that earned more than \$90,000. Even at public two-year colleges, the net price of enrollment for students in the lowest income category was equivalent to 47% of family income.



		Public 4-year				
	State grants total	State need-based only grants	State merit-only grants	Net price after grants as percent of income		
<\$29,999	\$3,970	\$3,064	\$3,000	82		
\$30,000 to \$59,999	\$3,692	\$3,000	\$2,156	32		
\$60,000 to \$89,999	\$2,816	\$2,262	\$2,400	24		
>\$90,000	\$2,121	\$1,862	\$2,472	15		
Private Non-profit 4-year						
	State grants total	State need-based only grants	State merit-only grants	Net price after grants as percent of income		
<\$29,999	\$4,200	\$3,868	‡	100		
\$30,000 to \$59,999	\$3,970	\$3,453	‡	46		
\$60,000 to \$89,999	\$3,364	\$3,300	\$3,500	32		
>\$90,000	\$3,000	\$2,617	\$3,000	21		
		Public 2-year				
	State grants total	State need-based only grants	State merit-only grants	Net price after grants as percent of income		
<\$29,999	\$1,434	\$1,570	‡	47		
\$30,000 to \$59,999	\$1,306	\$1,210	‡	19		
\$60,000 to \$89,999	\$1,296	\$852	ŧ	13		
>\$90,000	\$1,500	‡	\$2,000	9		

Source: U.S. Department of Education, National Center for Education Statistics, 2015-16 National Postsecondary Student Aid Study (NPSAS:16). The weight is WTA000.

‡ Estimate not available: Standard error represents more than 30 percent of the estimate.

⁷ Insufficient sample sizes do not allow analysis of private, non-profit two-year institutions.

State grant amounts also vary by student race and ethnicity. Table 4 shows that Hispanic or Latino students received the highest median amount of aid at four-year public institutions (\$4,248), while Asian American students received the most at private non-profit institutions (\$5,046). However, across institution type, White students and their families paid a lower percentage of their income after grants than any other racial/ethnic group.

THE EFFECTIVENESS OF STATE GRANT AID

There is a growing body of research on state grant programs, although considerable debate exists about how to make programs effective, efficient, and equitable.[®] The following review organizes major findings by the key policy objectives of grant aid programs: promoting academic preparation; providing college access for lowand middle-income students; improving persistence; academic performance, and degree completion; and promoting in-state enrollment. Research on the relationship between grant aid and tuition levels is also examined.

Academic Preparation

State grant programs with a merit-based component can affect students' academic preparation in high school through incentivizing college preparatory course-taking. For example, Henry and Rubenstein (2002) found that the merit-based HOPE Scholarship in Georgia improved the quality of K–12 education by prompting students and their families to invest more time and effort in their

TABLE 4. Median State Grant Award per Student by Race, Ethnicity, and Institutional Type Among Dependent, Full-Time Students, 2016

	Public 4-year		Private Non-	profit 4-year	Public	2-year
	State grants total	Net price after grants as percent of income	State grants total	Net price after grants as percent of income	State grants total	Net price after grants as percent of income
White	\$2,970	21	\$3,364	26	\$1,500	16
African American or Black	\$3,692	37	\$3,100	50	\$1,425	23
Hispanic or Latino	\$4,248	29	\$4,405	43	\$1,334	23
Asian American	\$3,799	32	\$5,046	38	\$1,380	22

Source: U.S. Department of Education, National Center for Education Statistics, 2015-16 National Postsecondary Student Aid Study (NPSAS:16). The weight is WTA000. Reporting standards not met for American Indian, Alaskan Native, Hawaiian or Pacific Islander students.

⁸ It is important to keep in mind some of the limitations of current research in this area. First, a weakness of some research on the effects of student financial aid on enrollment or persistence until recently has been the failure to address problems of endogeneity (Hossler, Ziskin, Gross, Kim, & Cekic, 2009). Since students can reject or accept financial aid, they have discretion regarding aid types and amounts and which institution to attend. Researchers (e.g., Scott-Clayton & Zafar, 2016; Sjoquist & Winters, 2016) are now using rigorous methods to address this issue, but more work is needed. Second, Second, changes in policies can make it difficult to relate program design features to student outcomes. For example, in the first few years of West Virginia's PROMISE Scholarship, the ACT scores required to earn the scholarship were raised three times to contain costs, and the award amounts changed from full tuition and fees to a capped amount. Finally, because of differences in programs and state contexts, the findings of one study may have limited relevance for a program in a different context.

schoolwork. In addition, the average SAT score of African American students who met HOPE eligibility requirements (i.e., minimum 3.0 high school GPA) increased by 20 points since the program was created in 1993. Domina (2014) looked at how program design related to program outcomes in 21 states and concluded that full-tuition scholarships had a greater effect on students' taking math courses in high school compared to states with scholarships that only covered part of the cost of tuition. Specifically, between 1992 and 2004 he found that the proportion of students who completed Algebra II or higher increased from 65% to 75% in merit aid states, compared to 72% in non-merit aid states.

Student Access

Different forms of aid, particularly whether it is need- or merit-based, can determine whether that aid improves or diminishes access to college among low-income students (e.g., students in the bottom 20 percent of family incomes). Past research has generally demonstrated a positive effect of need-based aid on college enrollment. Chuang (2010) found that state financial aid in the form of need-based grants had a positive impact on in-state enrollments at community colleges in Virginia, particularly among minority and low-income students. Kim (2012) concluded from her work using national data that state financial aid, particularly need-based aid, significantly increased the likelihood of college enrollment for historically disadvantaged students.

Merit-aid programs may also improve access for students. Dynarski (2000) found that the HOPE scholarship increased the college-going rate of all eighteen- to nineteen-year-olds by about seven percentage points. Binder and Ganderton (2002) found that New Mexico's Legislative Lottery Scholarship increased four-year college enrollments and shifted enrollment patterns from community colleges to four-year institutions, expanding access to all institutions. However, the effects of meritaid programs are not equal across demographic groups. Research on the effect of different qualifying criteria has shown that increasing the academic cutoffs or tightening financial calculation methods excludes more racial and ethnic minority, low-income, limited English-proficiency, and disabled students from scholarship eligibility (Cornwell & Mustard, 2004; Ledbetter & Seligman, 2003; Heller, 2004). For example, Heller and Shapiro (2000)

found that White and Asian American students, and those in wealthier communities, were disproportionately awarded grants in Michigan's merit scholarship program. Consequently, merit-based scholarships tend to maintain and replicate systematic inequities by flowing to more advantaged students (Heller & Marin, 2002, 2004).

The inequities created by merit-based aid might be mitigated by incorporating need-based aid. In contrast to merit-based aid alone, Dynarski (2004) found that expanding academic eligibility, reducing paperwork requirements, and allowing recipients to combine state-based merit aid with the Pell grant increased participation in college. Regardless of form, the literature generally agrees that simplified aid can improve academic achievement (Scott-Clayton, 2012; Bettinger, et al., 2012), increase college attendance (Dynarski, et al., 2011), and more effectively determine eligibility (Dynarski & Wiederspan, 2012).

Persistence and Completion

Need-based grant aid has been positively related to persistence and degree completion (Long, 2008). However, the effect of need-based aid may vary by student group. For example, primarily need-based grant aid in Indiana played a modest role in encouraging degree completion among Latino students but did not have a statistically significant effect on other racial and ethnic groups (Gross, Torres, & Zerguera, 2013). Need-based grants may also reduce the likelihood that a student will transfer to another institution, which in turn can increase the likelihood of completing a degree (Gross & Berry, 2016). In addition, researchers have found that combining needbased and merit criteria may have a positive impact. Mayer et al. (2015) conducted a randomized controlled trial of performance-based scholarships that target lowincome students and provide \$500 to \$1,500 per term based on the completion of at least six credits with a "C" or higher. Mayer et al. found that performance-based scholarships increased degree completion rates by three percentage points, including among at-risk students.

By comparison, research on primarily merit-based programs has yielded mixed results. Scott-Clayton (2009) found that merit aid recipients in West Virginia were 25% more likely to complete 30 credits. Zhang (2011) found that merit aid programs in Georgia and Florida increased the number of baccalaureate degrees conferred in both STEM and non-STEM fields (see also Delaney, 2007, 2011). However, other studies indicated that the HOPE scholarship in Georgia had no meaningful effect on college attainment levels (Sjoquist & Winters, 2015a), and it decreased the likelihood that students would graduate with a STEM degree (Sjoquist & Winters, 2015b). Similarly, Johnson (2005) found that reducing the cost of community college via the Tennessee HOPE scholarship did not affect persistence, academic performance, or degree completion for marginally-eligible students.

Crosta (2014) found that enrollment intensity, measured by the continuity of enrollment and whether a student is enrolled full- or part-time, is strongly associated with success outcomes like transfer and degree completion. Grant programs can have an impact on students' enrollment intensity through the creation of incentives and disincentives. For example, some states limit the receipt of the full award amount to students who enroll full-time and provide a lesser amount to part-time students. Although many of the largest state grant programs do not explicitly restrict awards to full-time students, awarding practices tend to favor full-time enrollment, with a disproportionate amount of aid going to students who take 12 or more credit hours (Griswold & Marine, 1996). Restricting grants to full-time students may be done to encourage quick and timely degree completion, however this may hinder low-income students, who are more likely to enroll part-time because of the need to work (González-Rivera, 2014).

In-State Enrollment and Brain Drain

A stated goal of many grant programs, especially merit aid programs, is to prevent brain drain, which can be addressed by stemming the out-migration of first-year students and retaining in-state college graduates. Zhang and Ness (2010) found that merit-based aid can reduce out-migration by up to 10% while increasing

college enrollment by 4 percent, although some effects may be specific to some states. They further found that state merit aid programs, on average, increase firstvear student enrollment and boost in-state college enrollment by 10%, with states that have more exclusive criteria and higher award amounts yielding greater enrollment. Georgia's HOPE scholarship was found to have increased enrollment in the state's colleges by six percentage points, with most of this effect at four-year, public institutions. This increase was mostly the result of students being diverted from out-of-state to in-state institutions, not new entrants (Cornwell, Mustard, & Sridhar, 2006). However, while merit aid programs can induce students to attend in-state institutions, students may enroll in colleges of lower quality than the out-ofstate institutions they would have otherwise attended (Henry & Rubenstein, 2002).

Some research has also sought to determine whether grant recipients remain in-state after graduation. Bettinger et al. (2016) found that the Cal Grant increased the likelihood of living in California after graduation by three percentage points. Similarly, Hickman (2010) concluded that the Florida Bright Futures Program increased the probability that a Florida native would choose to locate in Florida after completing college. However, using national data, Fitzpatrick and Jones (2016) concluded that merit-aid programs transfer resources to students whose ultimate migration decisions remain unchanged. Welch (2014) also found no effect of merit aid in Tennessee on retaining in-state students after graduation.⁹

Is the Effect of Grant Aid Offset by Tuition Increases?

Some have argued that institutions will raise prices in response to the provision of more grant aid, thereby diminishing the effectiveness of grant aid. However, past research supports this argument mainly in the case of

⁹ Merit aid programs have other types of positive post-college effects. Perhaps one of the most robust studies on the long-term effects of a merit-aid program, Scott-Clayton and Zafar (2016) found that merit scholarship recipients were more likely to earn a graduate degree, more likely to live in higher-income neighborhoods, and more likely to be in better overall financial health (as measured by credit scores, defaults, and delinquencies) than non-recipients.

private for-profit institutions, not public and private notfor-profit institutions (Calcagno & Alfonso, 2007; Turner, 2014; Cellini & Goldin, 2014; Lau, 2014; cf. Long, 2004). For example, in response to the Florida Bright Futures Scholarship, there was no evidence that institutions systematically replaced institutional aid with state aid, and in fact many colleges increased institutional aid (Calcagno & Alfonso, 2007). Moreover, there is no evidence that any price increases have negated the impact of grant aid on student outcomes at public institutions. In contrast, Cellini and Goldin (2014) found that the difference in tuition between Title IV-qualifying and non-qualifying for-profit institutions was about equal to the federal grant aid afforded to students attending the former (about \$3,309 in 2007-08).

CONCLUSION

Making grant-based aid efficient and equitable is a matter of aligning the design of such programs with the needs of intended student recipients. While the majority of state aid is need-based, the median award per FTE student was higher for grants with merit-only criteria compared to need-only criteria. Most aid is awarded to students who are enrolled full-time, attending four-year schools, and whose families earn less than \$30,000. That said, inequities persist as measured by the proportion of total college costs relative to family income and student racial and ethnic identity.

The current state of research suggests five tentative conclusions.

- State grant programs with a merit-based component can affect students' academic preparation in high school through incentivizing college preparatory course-taking. Full-tuition scholarships had a greater effect on students' taking math courses in high school compared to states with scholarships that only covered part of the cost of tuition.
- Need-based aid is most effective in promoting access to college among low- and middle-income students. Past research has generally demonstrated a positive effect of need-based aid on college enrollment. Meritaid programs may also improve access for students, but high academic cutoffs or tight financial calculation methods exclude more racial and ethnic minority, low-income, limited English-proficiency, and disabled

students from scholarship eligibility. Consequently, merit-based scholarships tend to maintain and replicate systematic inequities by flowing to more advantaged students.

- 3. Need-based aid is effective in promoting persistence and degree completion. By comparison, research on primarily merit-based aid, such as the HOPE scholarship, has revealed mixed effects on degree completion.
- 4. Most studies suggest that merit-based aid can reduce out-migration by up to 10% while increasing college enrollment by 4% (Zhang & Ness, 2010). Merit aid programs in some states appear to promote in-state retention of college graduates (e.g., Florida, California), but not in others (e.g., Tennessee).
- Dramatic price increases in response to grant aid increases have been mainly limited to for-profit colleges. There is no evidence that any price increases have negated the impact of grant aid on student outcomes at public institutions.

Given these features and effects, several policy recommendations can be made to improve the design and efficacy of state grant programs:

- Financial need should remain a central criterion for grant aid allocation. Evidence on all forms of needbased aid shows that reducing the net price paid for low-income students is important in promoting postsecondary access and completion.
- Pure merit aid programs may be appropriate if brain drain is problematic, though the effect of merit aid on post-college outcomes, such as in-state employment, may vary by state. Longitudinal studies specific to the merit aid program in question are required to determine whether resources are being efficiently allocated. The opportunity costs of diverting resources away from need-based programs should be carefully considered, as the disproportional flow of merit-based aid to White, wealthier students, many of whom would have attended college regardless of aid (Krueger, 2001), is an inefficient use of scarce resources. Developing merit-based aid as a complement to, not replacement of, need-based aid can mitigate its unintended outcomes.

- The use of merit criteria in hybrid programs can improve academic preparation by linking aid with high school course-taking and performance. Current research suggests that scholarships that cover full tuition are more effective incentives than those that cover partial tuition.
- Enrollment intensity criteria should incentivize fulltime enrollment, which is a strong positive predictor of timely completion. However, policymakers should ensure that the resulting aid packages are sufficient to cover the average price of full-time enrollment without excessive reliance on student loans or employment intensity greater than 15 hours per week. Aid options for part-time enrollment should still be retained for non-traditional adult students.

Simplify and consolidate grant aid programs to improve the ease and clarity of the application process for students and parents. This should include expanding the definition of who is eligible, reducing paperwork requirements, and allowing recipients to combine state-based merit aid with the Pell grant. As an example of a first step, expected aid amounts can be communicated with a simple table that matches family income with an average aid amount (Baum et al., 2012). This simplification can be complemented by providing individualized application support and early eligibility notification. This is particularly important for reaching underrepresented students, such as lowincome and first-generation students who frequently lack knowledge about the college admission process.

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ADDENDUM: State-Funded Grant Aid Programs in the United States

State	Program	Enrollment Requirements	Standard for Award	Dollars per Full-time Undergraduate Recipient
Alabama	AL Student Grant Program	Full-/part-time	Merit	\$893
Alabama	Alabama G.I. Dependent Scholarship Program	Full-/part-time	Hybrid	\$23,270
Alabama	Alabama National Guard Educational Assistance Program*	Full-/part-time	Hybrid	\$1,356
Alabama	Alabama Student Assistance Program	Full-/part-time	Hybrid	\$675
Alabama	American Legion Scholarships	Full-/part-time	Merit	\$850
Alabama	Dependents Blind Parents Scholarship	Full-time	Need	\$419
Alabama	Police Officer's & Firefighters Survivors	Full-/part-time	Merit	\$8,996
Alaska	Alaska Education Grant	Full-/part-time	Need	\$2,243
Alaska	Alaska Performance Scholarship*	Full-/part-time	Merit	\$3,299
Arizona	(AFAT) Arizona Financial Aid Trust*	Full-/part-time	Need	\$2,937
Arizona	AZLEAP	Full-/part-time	Need	\$740
Arkansas	Academic Challenge Scholarship	Full-/part-time	Merit	\$2,429
Arkansas	Arkansas Geographical Critical Needs Program	N/A	Merit	\$1,468
Arkansas	Arkansas Single Parent Scholarship Fund	Full-/part-time	Hybrid	N/A
Arkansas	Governor's Distinguished Scholars Program	Full-time	Merit	\$9,473
Arkansas	Governor's Scholars Program	Full-time	Merit	\$5,593
Arkansas	Higher Education Opportunities Grant Program	Full-/part-time	Need	\$723
Arkansas	The Washington Center	Full-/part-time	N/A	\$5,824
Arkansas	Workforce Improvement Grant	Full-/part-time	Need	N/A
California	Cal Grant A	Full-/part-time	Hybrid	\$9,982
California	Cal Grant B	Full-/part-time	Hybrid	\$5,010
California	Cal Grant C	Full-/part-time	Need	\$1,294
California	California National Guard Education Assistance Award Program*	Full-/part-time	Merit	\$6,147
California	Child Development Teacher & Supervisor Grant Program	Full-/part-time	Hybrid	N/A
California	Law Enforcement Personnel Dependents Scholarships (LEPD)	Full-/part-time	Need	\$11,260
California	Middle Class Scholarship (MCS)	Full-/part-time	Need	\$1,505
Colorado	Colorado Merit-Based Grant	Full-/part-time	Merit	\$1,458
Colorado	Colorado Student Grant	Full-/part-time	Need	\$2,390
Colorado	CTE Grant	N/A	Need	\$1,278
Colorado	Dependent Tuition Assistance Program	Full-time	Merit	N/A
Connecticut	Education Grant to Dependents Deceased/Disabled & MIA Veterans*	Full-/part-time	N/A	N/A
Connecticut	Minority Teacher Incentive Program Grant*	Full-time	N/A	\$4,875
Connecticut	Roberta B. Willis Scholarship Program - Need-Based Grant	Full-/part-time	Need	N/A
Connecticut	Roberta B. Willis Scholarship Program - Need-Merit Scholarship	Full-/part-time	Hybrid	N/A
Delaware	B. Bradford Barnes Memorial Scholarship	Full-time	Merit	\$17,615
Delaware	Charles L. Hebner Memorial Scholarship	Full-time	Merit	\$21,130
Delaware	Critical Need Scholarship	Part-time	N/A	N/A
Delaware	Delaware SEED Program	Full-time	Merit	\$1,886
Delaware	Delaware State University Aid to Needy Students*	Full-time	Need	N/A
Delaware	Delaware State University Scholarships*	Full-/part-time	N/A	N/A
Delaware	Delaware Technical and Community College Aid to Needy Students	Full-/part-time	Need	\$948
Delaware	Deleware State University INSPIRE Scholarship	Full-time	Merit	\$3,829
Delaware	Diamond State Scholarship	Full-time	Merit	\$1,244
Delaware	Educational Benefits for Children of Deceased Veterans and Others		N/A	\$13,567
Delaware	Governor's Education Grant for Working Adults	Part-time	N/A	N/A
Delaware	Herman M. Holloway Sr. Memorial Scholarship	Full-time	Merit	\$17,971
Delaware	Michael C. Ferguson Achievement Award	Full-/part-time	Merit	\$1,093
Delaware	Scholarship Incentive Program*	Full-time	Hybrid	\$1,439
Delaware	University of Delaware Aid to Needy Students	Full-/part-time	Need	\$2,426
Delaware	University of Delaware General Fund Scholarships	Full-/part-time	Need	\$2,420
Delaware			N/A	
	University of Delaware Minority Student Recruitment Funds	Full-/part-time		\$5,209
Delaware	University of Delaware Other State Funded Scholarships	Full-/part-time	Need	\$6,565
Florida	Access to Better Learning and Education Grant	Full-time	N/A	\$1,072
Florida	Benacquisto Scholarship	Full-time	N/A	\$17,889
Florida	First Generation Matching Grant	Full-/part-time	Need	\$1,544

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Florida	Florida Bright Futures Scholarship Program-ATS Awards	Full-/part-time	Merit	\$1,177
Florida	Florida Bright Futures Scholarship Program-FAS Awards	Full-/part-time	Merit	\$2,674
Florida	Florida Bright Futures Scholarship Program-FMS Awards	Full-/part-time	Merit	\$1,900
Florida	Florida Bright Futures Scholarship Program-GSV Awards	Full-/part-time	Merit	\$1,043
Florida	Florida Education Fund	N/A	N/A	N/A
Florida	Florida Fund for Minority Teachers	Full-time	N/A	\$2,816
Florida	Florida Prepaid College Foundation	N/A	Need	N/A
Florida	Florida Student Assistance Grant Postsecondary	Full-time	Need	\$1,250
Florida	Florida Student Assistance Grant Private	Full-time	Need	\$1,160
Florida	Florida Student Assistance Grant Public	Full-/part-time	Need	\$1,475
Florida	Florida Student Assistance Grant Public Postsecondary Career Education	Full-/part-time	Need	\$745
lorida	Honorably Discharged Graduate Assistance Program	Full-/part-time	Need	\$629
lorida	Jose Marti Scholarship Challenge Grant	Full-time	Hybrid	\$1,905
lorida	Mary McLeod Bethune Scholarship Program	Full-time	Hybrid	\$2,343
lorida	Rosewood Family Scholarship Program	Full-time	Need	\$3,938
lorida	Scholarship for Children/Spouses of Deceased or Disabled Veterans	Full-/part-time	N/A	\$4,231
Georgia	Accel	Full-/part-time	N/A	N/A
ieorgia	Georgia HERO	Full-/part-time	N/A	N/A
ieorgia	HOPE Grant	Full-/part-time	Merit	N/A
ieorgia	HOPE Scholarship	Full-/part-time	Merit	N/A
Georgia	North Georgia College Military Grants	Full-time	N/A	N/A
ieorgia	North Georgia Military College Scholarship	Full-time	N/A	N/A
ieorgia	Public Safety Memorial Grant	Full-time	N/A	N/A
Georgia	Strategic Industries Workforce Development Grant (SIWDG)	Full-/part-time	Merit	N/A
Georgia	Tuition Equalization Grant	Full-/part-time	N/A	N/A
ieorgia	Zell Miller Grant	Full-/part-time	Merit	N/A
Georgia	Zell Miller Scholarship	Full-/part-time	Merit	N/A
lawaii	Hawaii B Plus Scholarship	Full-/part-time	Hybrid	\$2,087
lawaii	Hawaii State Student Incentive Program	Full-time	Need	\$1,898
daho	Idaho Promise Category A Scholarship Program	Full-time	Merit	\$3,000
daho	Opportunity Scholarship	Full-time	Hybrid	\$2,669
daho	Postsecondary Credit Scholarship	Full-time	N/A	\$1,297
daho	Public Safety Officer Dependent Scholarship	Full-/part-time	N/A	\$19,005
llinois	Higher Education License Plate (HELP) Program	Full-/part-time	Need	N/A
llinois	Illinois National Guard Grant*	Full-/part-time	N/A	N/A
llinois	Monetary Award Program	Full-/part-time	Need	\$3,230
llinois	Police/Fire/Corrections Dependents*	Full-/part-time	N/A	N/A
ndiana	Adult Student Grant	Part-time	Need	N/A
ndiana	Indiana Higher Education Award & Freedom of Choice Grants (Frank OBannon Grant)	Full-time	Need	\$3,469
ndiana	Indiana National Guard Supplemental Grant	Full-/part-time	Need	\$6,843
ndiana	Mitch Daniels Early Graduation Grant	Full-time	N/A	\$4,046
ndiana	Twenty-First Century Scholars Program	Full-time	Need	\$7,716
ndiana	Vocational Rehabilitation Services	Full-/part-time	N/A	N/A
owa	All Iowa Opportunity Foster Care Grant	Full-/part-time	N/A	\$2,528
owa	All Iowa Opportunity Scholarship	Full-/part-time	Hybrid	\$4,547
owa	Iowa Barber and Cosmetology Arts and Sciences Tuition Grant	Full-/part-time	Need	\$430
owa	Iowa National Guard Educational Assistance	Full-/part-time	N/A	\$4,574
owa	Iowa Tuition Grant Program	Full-/part-time	Need	\$4,574
owa	Iowa Vocational-Technical Tuition Grant	Full-/part-time	Need	\$945
	Skilled Workforce Shortage Tuition Grant	Full-/part-time	Need	\$945
owa				
(ansas	Kansas Career Technical Workforce Grant	Full-/part-time	Need	N/A
(ansas	Kansas Comprehensive Grant	Full-time	Need	\$1,751
(ansas	Kansas Ethnic Minority Scholarship	Full-time	Hybrid	\$1,760
(ansas	Kansas State Scholarship	Full-time	Hybrid	\$996
Cansas	Military Service Scholarship	Full-/part-time	Need	N/A
Kentucky	College Access Program (CAP) Grant	Full-/part-time	Need	\$1,639
Kentucky	Early Childhood Development Scholarship	Part-time	N/A	N/A
Kentucky	Early Graduation Scholarship Certificate Program	Full-/part-time	N/A	\$1,975
Kentucky	Go Higher Grant	Full-/part-time	Need	\$1,000
Kentucky	Kentucky Coal County College Completion Scholarship	Full-/part-time	N/A	\$3,923

Kentucky	Kentucky Educational Excellence Scholarship	Full-/part-time	Merit	\$1,641
Kentucky	Kentucky National Guard Tuition Award Program	Full-/part-time	N/A	N/A
Kentucky	Kentucky Tuition Grant	Full-time	Need	\$2,671
Louisiana	Louisiana Go Grants	Full-/part-time	Need	\$1,163
Louisiana	Rockefeller State Wildlife Scholarship Program*	Full-time	Merit	\$1,982
Louisiana	Taylor Opportunity Program for Students*	Full-time	Merit	\$3,942
Louisiana	TOPS Tech Early Start	Part-time	Merit	N/A
Maine	Maine State Grant Program	Full-/part-time	Need	\$1,520
Maryland	2+2 Transfer Scholarship Program	Full-time	Need	\$1,457
Maryland	Delegate Scholarship*	Full-/part-time	Hybrid	\$997
Maryland	Edward T. Conroy Memorial Scholarship Program*	Full-/part-time	N/A	N/A
Maryland	Howard P. Rawlings Campus-Based Educational Assistance Grant	Full-time	Need	\$1,806
Maryland	Howard P. Rawlings Educational Assistance Grant	Full-time	Need	\$2,189
Maryland	Howard P. Rawlings Guaranteed Access Grant	Full-time	Need	\$13,171
Maryland	Jack F. Tolbert Memorial Student Grant Program	Full-time	Need	\$500
Maryland	Part-Time Grant	Part-time	Need	N/A
Maryland	Senatorial Scholarship*	Full-/part-time	Hybrid	\$816
Maryland	Veterans of the Afghanistan and Iraq Conflicts Scholarship	Full-/part-time	N/A	\$5,304
Maryland	Workforce Shortage Student Assistance Grant Program*	Full-/part-time	Hybrid	\$3,691
Massachusetts	Christian Herter Memorial Scholarship	Full-time	Hybrid	\$12,479
Massachusetts	Early Childhood Educators Scholarship	Full-/part-time	N/A	\$5,278
Massachusetts	Foster Child Grant	Full-time	Need	\$4,109
Massachusetts	Gilbert Matching Grant	Full-time	Need	N/A
Massachusetts	Massachusetts Access Grant	Full-/part-time	Need	N/A
Massachusetts	Massachusetts High Demand Scholarship	Full-/part-time	Hybrid	\$3,971
Massachusetts	Massachusetts Part-Time Grant	Part-time	Need	N/A
Massachusetts	MASSGrant	Full-time	Need	\$1,069
Massachusetts	Paraprofessional Teacher Preparation Grant	Full-/part-time	N/A	\$7,500
Massachusetts	Public Service Grant	Full-time	N/A	\$14,972
Michigan	Children of Veterans Tuition Grant	Full-/part-time	Merit	N/A
Michigan	Michigan Competitive Scholarship	Full-/part-time	Hybrid	N/A
Michigan	Michigan Merit Award	Full-/part-time	Merit	N/A
Michigan	Michigan Tuition Grant	Full-/part-time	Need	N/A
Michigan	Tuition Incentive Program	Full-/part-time	Need	N/A
Minnesota	Minnesota GI Bill Program*	Full-/part-time	N/A	N/A
Minnesota	MN Indian Scholarship Program*	Full-time	Need	\$3,083
Minnesota	MN State Grant	Full-/part-time	Need	\$3,243
Minnesota	Post-Secondary Child Care Grant*	Full-/part-time	Need	N/A
Minnesota	Safety Officers Survivors Grant*	Full-/part-time	N/A	N/A
Mississippi	Law Enforcement; Firemen	Full-time	Merit	\$10,812
Mississippi	Mississippi Eminent Scholars Grant	Full-time	Merit	\$2,344
Mississippi	Mississippi Resident Tuition Grant	Full-time	Merit	\$570
Mississippi	MS Higher Ed. Legislative Plan	Full-time	Hybrid	\$5,756
Missouri	A+ Program	Full-time	Merit	\$2,662
Missouri	Access Missouri Financial Assistance Program	Full-time	Need	\$1,676
Missouri	Advanced Placement Incentive Grant	Full-time	Hybrid	\$500
Missouri	Higher Education Academic Scholarship Program	Full-time	Merit	\$2,862
Missouri	Kids' Chance Scholarship Program	Part-time	Need	\$4,500
Missouri	Minority Underrepresented Environmental Literacy Program*	Full-time	Merit	\$2,491
Missouri	Missouri Minority Teaching Scholarship*	Full-time	Merit	\$2,000
Missouri	Public Service Officer Survivor Grant Program	Full-time	N/A	\$5,773
Missouri	Ross Barnett Memorial Scholarship	Part-time	Need	N/A
Missouri	Wartime Veterans Survivors Grant	Part-time	N/A	\$10,447
Montana	Governor's Postsecondary Scholarship - Merit	Full-time	Merit	\$1,988
Montana	Governor's Postsecondary Scholarship - Merit-At_Large	Full-time	Merit	\$1,740
Montana	Governor's Postsecondary Scholarship - Need	N/A	N/A	N/A
Montana	State SEOG Match	Full-/part-time	Need	N/A
Nebraska	Access College Early	Part-time	Need	N/A
Nebraska	Nebraska Opportunity Grant	Full-/part-time	Need	\$1,522
Nebraska	Vocational Rehabilitation	Full-/part-time	N/A	N/A
Nevada	Governor Guinn Millennium Scholarship Program	Full-/part-time	Merit	\$1,677
Nevada	Nevada Student Access Grants/Scholarships*	Full-/part-time	Need	\$1,448
Nevada	Silver State Opportunity Grant (SSOG)	Full-time	Need	\$1,844

New Hampshire	Scholarships for Orphans of Veterans	Full-/part-time	N/A	N/A
lew Jersey	Educational Opportunity Fund (EOF) Article III Undergraduate	Full-/part-time	Need	\$2,042
lew Jersey	Governors Urban Scholars	Full-time	Hybrid	\$952
lew Jersey	Law Enforcement Officer Memorial (LEOM) Scholarship	Full-time	N/A	\$21,100
lew Jersey	New Jersey Veterans Tuition Credit Program*	Full-/part-time	N/A	\$171
lew Jersey	New Jersey War Orphans	Full-time	Merit	N/A
lew Jersey	NJ Governor's Industry Vocations Scholarship	Full-/part-time	Need	\$1,510
New Jersey	NJ Prisoner of War/Missing in Action Program	Full-time	Merit	N/A
New Jersey	NJ STARS (Student Tuition Assistance Reward Scholarship)	Full-time	Merit	\$2,823
New Jersey	NJ STARS II	Full-time	Merit	\$2,161
New Jersey	Part-Time TAG for County College Students	Full-time	Need	\$903
New Jersey	Part-Time TAG/EOF	Full-time	Need	\$916
lew Jersey	Survivor Tuition Benefits	Full-time	N/A	\$9,126
New Jersey	Tuition Aid Grant	Full-time	Need	\$5,437
New Jersey	World Trade Center Scholarship	Full-time	N/A	\$4,562
New Mexico	3% Scholarships	Full-time	Need	N/A
lew Mexico	Athletic Scholarship	Full-/part-time	Merit	N/A
lew Mexico	Fire Fighter Peace Officer and Survivor Scholarship*	Full-/part-time	N/A	N/A
lew Mexico	Legislative Endowment	Full-time	Hybrid	N/A
lew Mexico	Legislative Lottery Scholarship	Full-time	Merit	N/A
New Mexico	NM Competitive Scholarship	Full-time	Merit	N/A
New Mexico	NM Scholars	Full-time	Hybrid	N/A
New Mexico	NM State Student Incentive Grant	Full-time	Need	N/A
New Mexico	NM Vietnam Veterans*	Full-/part-time	N/A	N/A
New Mexico	Wartime Veteran Scholarship*	Full-/part-time	N/A	N/A
New York	Flight 3407 Memorial Scholarship	Full-time	N/A	\$15,000
New York	Flight 587 Memorial Scholarship	Full-time	N/A	\$13,765
Vew York	Military Service Recognition Scholarship	Full-time	N/A	\$14,828
New York	Native American Postsecondary Aid	Full-/part-time	N/A	N/A
New York	NYS Achievement and Investment In Merit Scholarship	Full-time	Merit	\$488
New York	NYS Aid for Part-Time Study	Part-time	Need	N/A
New York	NYS Memorial Scholarships for Families of Deceased Firefighters, Volunteer Firefighters, Police Officers, Peace Officers, and Emergency Medical Service Workers	Full-time	N/A	\$16,628
New York	NYS Regents Awards for Children of Deceased and Disabled Veterans	Full-time	N/A	\$394
lew York	NYS Scholarships for Academic Excellence	Full-time	Merit	\$687
New York	NYS Science, Technology, Engineering and Mathematics (STEM) Incentive Program	Full-time	Merit	\$5,606
New York	NYS World Trade Center Memorial Scholarship	Full-time	N/A	\$17,314
lew York	Tuition Assistance Program	Full-time	Need	\$3,320
New York	Vietnam Tuition Award*	Full-/part-time	N/A	\$3,482
North Carolina	Appropriated Grants*	Full-/part-time	Need	N/A
North Carolina	Community College Grant	Full-/part-time	Need	\$751
North Carolina	NC National Guard Tuition Assistance Program*	Full-/part-time	N/A	\$2,876
lorth Carolina	NC Reach	Full-/part-time	N/A	\$5,911
North Carolina	NC Veterans Scholarships	Full-/part-time	Need	N/A
North Carolina	NC Veterans Scholarships - nonneed	Full-/part-time	N/A	N/A
North Carolina	Need Based Scholarship	Full-/part-time	Need	\$3,890
North Carolina	North Carolina Education Lottery Scholarship	Full-/part-time	Need	\$1,296
North Carolina	North Carolina School of Science & Mathematics Tuition Grant	Full-time	N/A	N/A
Iorth Carolina	UNC Campus Scholarships*	Full-/part-time	Need	\$2,182
Iorth Carolina	UNC Need Based Grant	Full-/part-time	Need	\$2,480
lorth Carolina	Vocational Rehabilitation*	Full-/part-time	Need	N/A
lorth Dakota	ND Scholars Program	Full-time	Merit	\$7,308
lorth Dakota	North Dakota Academic Scholarship*	Full-time	Merit	\$1,402
lorth Dakota	North Dakota Career and Technical Education Scholarship*	Full-time	Merit	\$1,370
North Dakota	North Dakota Indian Scholarship- Need*	Full-time	Need	\$1,053
North Dakota	North Dakota Indian Scholarship- Nonneed*	Full-time	Merit	\$1,252
North Dakota	North Dakota State Student Incentive Grant Program	Full-/part-time	Need	\$1,674
Ohio	Choose Ohio First Scholarship Program	Full-/part-time	Merit	N/A
Ohio	Ohio College Opportunity Grant Program	Full-/part-time	Need	N/A

Ohio	Ohio National Guard Tuition Grants	Full-/part-time	N/A	N/A
Ohio	War Orphans Scholarship	Full-time	N/A	\$6,757
Oklahoma	Academic Scholars*	Full-time	Merit	\$4,412
Oklahoma	Future Teacher Scholarship*	Full-/part-time	Merit	\$915
Oklahoma	Oklahoma Tuition Aid Grant	Full-/part-time	Need	\$923
Oklahoma	Oklahoma Tuition Equalization Grant	Full-time	Need	\$1,627
Oklahoma	Oklahomas Promise	Full-/part-time	Hybrid	\$3,848
Oklahoma	Regional University Baccalaureate Scholarship	Full-time	Merit	\$2,947
Oklahoma	William P. Willis Scholarship	Full-time	Need	\$1,800
Oregon	Barber & Hairdresser Grant	Full-time	Need	\$533
Oregon	Oregon Opportunity Grant	Full-/part-time	Need	\$1,992
Oregon	Oregon Youth Conservation Corps*	Full-/part-time	N/A	N/A
Oregon	Student Child Care Grant	Full-/part-time	Need	\$5,466
Pennsylvania	Blind or Deaf Beneficiary Grant Program*	Full-/part-time	N/A	N/A
Pennsylvania	Cheyney University Keystone Honors Academy	Full-time	Merit	\$21,583
Pennsylvania	Institutional Assistance Grants	Full-/part-time	Need	\$644
Pennsylvania	PA Targeted Industry Program (PA-TIP)	Full-/part-time	Need	\$3,451
Pennsylvania	Partnership for Access to Higher Education (PATH)	Full-/part-time	Need	\$1,460
Pennsylvania	Pennsylvania State Grant Program	Full-/part-time	Need	\$2,967
Pennsylvania	Ready to Succeed Scholarship Program	Full-/part-time	Hybrid	\$1,597
Rhode Island	Rhode Island State Grant Program	Full-/part-time	Need	\$1,093
SC CHE	Legislative Incentives for Future Excellence (LIFE) Scholarship	Full-time	Merit	\$5,028
SC CHE	Lottery Tuition Assistance	Full-/part-time	N/A	N/A
SC CHE	Palmetto Fellows Scholarship	Full-time	Merit	\$8,043
SC CHE	SC HOPE Scholarship	Full-time	Merit	\$2,591
SC CHE	SC Need-based Grant	Full-/part-time	Need	N/A
SC TGC	SC Tuition Grants Program	Full-time	Hybrid	\$2,897
South Dakota	Jump Start Scholarship	Full-time	N/A	\$1,232
South Dakota	South Dakota Need Based Grant Program	Full-time	Need	\$722
South Dakota	South Dakota Opportunity Scholarship	Full-time	Merit	\$1,289
Tennessee	ASPIRE supplement to the HOPE Scholarship	Full-/part-time	Hybrid	\$1,159
Tennessee	Community College Reconnect Grant	Part-time	Merit	N/A
Tennessee	Dependent Children Scholarship	Full-time	Need	\$9,358
Tennessee	Dual Enrollment Grant	N/A	Merit	N/A
	GAMS (General Assembly Merit Scholars) supplement to the HOPE			
Tennessee	Scholarship	Full-/part-time	Merit	\$947
Tennessee	Helping Heroes Grant	Full-/part-time	N/A	\$1,674
Tennessee	HOPE Access Grant	Full-/part-time	Hybrid	\$1,777
Tennessee	HOPE Foster Child Tuition Grant	Full-/part-time	Hybrid	\$6,152
Tennessee	HOPE Scholarship	Full-/part-time	Merit	\$3,390
Tennessee	HOPE Scholarship for Nontraditional Students	Full-/part-time	Hybrid	\$2,737
Tennessee	Ned McWherter Scholars Program	Full-time	Merit	\$2,918
Tennessee	STEP UP Scholarship	Full-/part-time	N/A	\$3,158
Tennessee	TCAT Reconnect	Full-time	N/A	\$992
Tennessee	Tennessee Student Assistance Award	Full-/part-time	Need	\$1,454
Tennessee	TSAA-Restoration	Full-/part-time	Need	\$2,126
Tennessee	Wilder-Naifeh Technical Skills Grant	Full-/part-time	N/A	\$1,281
Texas	Designated Tuition- Grants*	Full-/part-time	Need	\$2,498
Texas	License Plate Insignia Scholarship*	Full-/part-time	Need	N/A
Texas	Student Deposit Scholarships*	Full-/part-time	Need	\$1,821
Texas	Texas Education Opportunity Grant	Full-/part-time	Need	\$2,339
Texas	TEXAS Grant	Full-time	Hybrid	\$4,978
Texas	Texas Public Education Grant*	Full-/part-time	Need	\$1,456
Texas	Top 10% Percent Scholarship Program	Full-time	Hybrid	\$1,985
Texas	TX Tuition Equalization Grant*	Full-time	Need	\$3,622
Utah	New Century Scholarship	Full-time	Merit	\$1,950
Utah	Regents' Scholarship	Full-time	Merit	\$1,930 N/A
Utah	Utah Higher Education Success Stipend Program (HESSP)	Full-/part-time	Need	N/A
Utah	Veterans Tuition Gap Program	Full-/part-time	Need	N/A N/A
Vermont	Armed Services Scholarship	Full-/part-time	N/A	N/A
	Emily Lester Vermont Opportunity Scholarship	Full-/part-time	Need	N/A N/A
Vermont	Emily Lester Vermont (Innortlinity Scholarship			NI / A

Vermont	Vermont Endowment Scholarship	Full-/part-time	Need	N/A
Vermont	Vermont Honor Scholarships	Full-/part-time	Merit	N/A
Vermont	Vermont Incentive Grant*	Full-time	Need	\$1,916
Vermont	VSAC Next Generation Initiative Scholarship (Cohort 3)	N/A	N/A	N/A
Vermont	VSAC Next Generation Initiative Scholarship (Cohort 4)	N/A	N/A	N/A
Vermont	VSAC Next Generation Initiative Scholarship (Cohort 5)	Full-/part-time	Need	N/A
Vermont	VSAC Next Generation Initiative Scholarship (Cohort 6)	Full-/part-time	Need	N/A
Vermont	VSAC Next Generation Initiative Scholarship (Cohort 7)	Full-/part-time	Need	N/A
Vermont	VSAC Next Generation Initiative Scholarship (Cohort 8)	Full-/part-time	Need	N/A
Vermont	VSAC Next Generation Initiative Scholarship (Cohort 9)	Full-/part-time	Need	N/A
Vermont	VT Part-Time Grant	Part-time	Need	N/A
Virginia	Brown v Board of Education Scholarship *	Full-/part-time	N/A	N/A
Virginia	GEARUP Scholarship	Full-/part-time	Need	N/A
Virginia	Granville P. Meade Scholarship Program	Full-/part-time	N/A	N/A
Virginia	Space Grant Consortium*	Full-time	Merit	\$2,861
Virginia	Tobacco Region Scholarship Program - Southside	Full-/part-time	Merit	N/A
Virginia	Tobacco Region Scholarship Program - Southwest	Full-/part-time	Merit	N/A
Virginia	Tuition and Fee Revenue used for Financial Aid - Undergraduate	Full-/part-time	Need	N/A
Virginia	Tuition Assistance Grant Program*	Full-time	N/A	\$2,969
Virginia	Virginia Military Survivors and Dependents Education Program Stipend - Undergraduate	Full-/part-time	N/A	N/A
Virginia	Virginia National Guard Scholarship - Undergraduate	Full-/part-time	N/A	N/A
Virginia	Virginia Two-Year College Transfer Grant Program	Full-time	Need	\$1,347
Virginia	Virginia Woman's Institute of Leadership	Full-time	N/A	\$2,891
Virginia	VSFAP - Virginia Commonwealth Award	Full-/part-time	Need	\$2,571
Virginia	VSFAP - Virginia Guaranteed Assistance Program	Full-time	Hybrid	\$4,703
Virginia	VSFAP Matching Program	Full-/part-time	Need	\$181
Washington	American Indian Endowed Scholarship*	Full-time	Need	\$917
Washington	College Bound Scholarship	Full-/part-time	Need	\$1,664
Washington	Passport to College Promise Scholarship	Full-/part-time	Need	\$4,482
Washington	SBCTC Opportunity Grant	Full-/part-time	Need	\$2,823
Washington	Student Teaching Grant*	Full-/part-time	Need	N/A
Washington	Washington Award for Vocational Excellence	Full-/part-time	Merit	N/A
Washington	Washington Scholars	Full-/part-time	Merit	N/A
Washington	Washington State Need Grant Program	Full-/part-time	Need	\$5,758
Washington	Washington State Opportunity Scholarship	Full-/part-time	Hybrid	\$3,422
Washington	Worker Retraining Program	Full-/part-time	N/A	N/A
West Virginia	Higher Education Adult Part-Time Program	Full-/part-time	Need	N/A
West Virginia	PROMISE Scholarship	Full-time	Merit	\$4,574
West Virginia	Vocational Rehabilitation	Full-/part-time	N/A	N/A
West Virginia	West Virginia Higher Education Grant Program	Full-time	Hybrid	\$2,312
Wisconsin	Academic Excellence Scholarship	Full-/part-time	Merit	\$1,083
Wisconsin	Foundation Grant	Full-/part-time	Need	N/A
Wisconsin	Hearing & Visually Handicapped Student Grant	Full-/part-time	Need	N/A
Wisconsin	Indian Student Assistance Grant*	Full-/part-time	Need	N/A
Wisconsin	Minority Undergraduate Retention Grant - Private	Full-/part-time	Need	N/A
Wisconsin	Minority Undergraduate Retention Grant - WTC	Full-/part-time	Need	N/A
Wisconsin	Talent Incentive Program Grant	Full-/part-time	Need	N/A
Wisconsin	Technical Excellence Program	Full-/part-time	Merit	N/A
Wisconsin	Wisconsin Covenant Scholars Grant	Full-/part-time	Need	N/A
Wisconsin	Wisconsin Grant - Private Nonprofit	Full-/part-time	Need	N/A
Wisconsin	Wisconsin Grant - Technical Colleges	Full-/part-time	Need	N/A
Wisconsin	Wisconsin Grant - Tribal	Full-/part-time	Need	N/A
Wisconsin	Wisconsin Grant - UW	Full-/part-time	Need	N/A
Wyoming	Hathaway Scholarship*	Full-/part-time	Hybrid	N/A

Source: National Association of State Student Grant and Aid Programs. (2018). 48th Annual Survey Report on State-Sponsored Student Financial Aid. Note. Data were not available for all programs. Hybrid refers to aid programs that incorporate both merit and need. Programs described as "need-based" or "merit-based" mean they rely solely on those respective criteria.

* This grant program also serves graduate students.