COLLEGE PROMISE PROGRAMS IN THE MIDWEST:

Insights for Higher Education Leaders

MIDWESTERN HIGHER EDUCATION COMPACT

Penn GSE
GRADUATE SCHOOL OF EDUCATION
UNIVERSITY of PENNSYLVANIA

POLICY REPORT
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REPORT OVERVIEW

Concerns about the rising cost of college and growing student loan debt have intensified in recent years, with 85% of non-enrolled adults citing affordability as a key barrier (Gallup & Lumina Foundation, 2024) and a third of currently enrolled college students agreeing that their "institution charges too much for an undergraduate degree" (Flaherty, 2024).

This report examines college promise programs in the Midwest, often called "free college" initiatives. An ideal promise program provides a clear, early guarantee that students who meet defined criteria will receive aid to cover specified enrollment costs, typically tuition. By communicating "free tuition" before requiring students to navigate complex admission and financial aid processes, promise programs reduce uncertainty about affordability and encourage college-going behaviors. Additionally, many promise programs include early registration and long-term residency requirements, helping build awareness of college opportunities and incentivizing residents to invest in their communities or states.

RESEARCH HIGHLIGHTS

- Broad Multilevel Adoption: Several types of promise programs have emerged over the years, including state programs that serve state residents, institutional programs that seek to attract prospective students, and local or "place-based" programs that target a community typically defined by a school district or city. In 2023-24, 132 programs in the Midwest[1] met the definition of college promise programs used in this report, including 13 state programs, 78 institutional programs, and 41 local programs. Five states (Indiana, Iowa, Kansas, Michigan, and Minnesota) offer all three types of programs.
- Diverse Program Models: Programs differ across four domains: (a) financial and administrative structure; (b) population served; (c) student eligibility requirements; and (d) enrollment and post-graduation requirements. Most programs provide last-dollar awards, covering tuition after other aid is applied, while others offer first-dollar or middle-dollar awards that address non-tuition costs such as housing, meals, and books.
- Impact: Research shows that promise programs can improve key college readiness measures, including high school graduation rates and college aspirations, while also increasing college enrollment, persistence, and completion rates. Local first-dollar programs, in particular, exhibit the largest impact. Promise programs often influence where students enroll, increasing attendance at eligible in-state institutions while reducing enrollment at ineligible institutions.
- Return on Investment: A study of the Kalamazoo Promise, a local first-dollar program, highlighted the potential for a strong return on investment. The study found that for every dollar spent on the program, the economic benefits – primarily through increased lifetime earnings – were 3.9 to 5.3 times greater than the costs (mainly the cost of the financial award).

[1] Consistent with the U.S. Census Bureau's regional designations, the Midwest is defined to include Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin.

POLICY OPTIONS

- **Goals and tradeoffs:** To optimize impact, promise programs require careful design to address inevitable tradeoffs.
- **Funding adequacy and stability:** Strategies to enhance funding stability, such as guaranteeing minimum awards, establishing reserve funds, and protecting linked aid sources from volatility, are essential to maintain program effectiveness, support students, and uphold public confidence in the promise of "free tuition."
- **Financial award structures:** While first-dollar awards maximize financial support for low-income students, last-dollar awards enable broader reach at lower costs, and middle-dollar awards attempt a balanced approach by covering tuition and essential non-tuition expenses such as books, housing, and transportation.
- **Eligible institutions:** Allowing attendance at both two- and four-year institutions supports diverse credential attainment, while limiting awards to two-year colleges expands access but may divert students from four-year institutions.
- **Adult learners:** Expanding eligibility to adult learners is crucial for meeting workforce demands and addressing enrollment declines but may require additional resources, such as larger awards for students who lack Pell Grant eligibility and tailored supports such as childcare.
- **Eligibility criteria:** Thoughtful design of eligibility requirements can align promise programs with their goals of increasing enrollment and attainment while balancing reach and cost.
- **Student support services:** Comprehensive supports such as advising, mentoring, and tutoring help underserved students meet eligibility requirements and enroll and succeed in college.
- **Program messaging:** Clear, jargon-free communication and personalized outreach about financial benefits, eligibility, and deadlines can raise awareness of promise programs.
- **Integration with policies and practices:** Coordinating promise programs with existing initiatives, such as state grant aid programs, FAFSA completion efforts, direct admissions, and transfer pathways, can enhance impact.
- **Program evaluation:** Embedding mechanisms for data collection and evaluation helps ensure promise programs meet their goals and supports continuous improvement.

Introduction

With rising sticker prices (Ma, Pender, & Oster, 2024) and student loan debt (Farrington, 2024), many people are questioning whether college is worth the cost (Fry, Braga, & Parker, 2024). Recent polls document concerns about affordability, with 85% of American adults who are not enrolled in a postsecondary educational program reporting cost as an important reason (Gallup & Lumina Foundation, 2024), a third (32%) of currently enrolled college students agreeing that their "institution charges too much for an undergraduate degree" (Flaherty, 2024), and virtually all (87%) students who had stopped out of their postsecondary educational programs reporting doing so, at least in part, because of the cost (Marken & Hyrnowski, 2024).

Concerns about college costs have coincided with declines in college enrollment rates and the number of enrolled students nationwide. About 62% of 2022 high school completers were enrolled in college the following fall, down from 69% in 2018. Total undergraduate enrollment at degree-granting institutions fell to 15.4 million in fall 2022, a 15% decrease from 2011 (18.08 million) and an 8% drop from 2017 (16.77 million; National Center for Education Statistics, 2023). Given the many documented benefits of postsecondary education for individuals and our communities, states, and nation (Carnevale et al., 2024), it is critical to advance initiatives that address affordability concerns and encourage students to enroll and complete college.

One approach to addressing these concerns is the college promise program (Harnisch et al., 2024; Kelchen, 2017; Perna & Leigh, 2018). While the scope and structure of these programs vary, a defining characteristic is a clearly communicated commitment to cover a portion of the cost of enrollment for eligible students, typically tuition. Also called "free tuition," "free college," and "debt-free college," these programs have been created by states, colleges and universities, cities and communities, philanthropists, and other entities (Dowd, Rosinger, & Castro, 2020; Perna & Leigh, 2018). The number of college promise programs nationwide has more than doubled in recent years, growing from around 200 in 2016 (Perna & Leigh, n.d.) to more than 400 in 2024 (College Promise, 2024). National data also show regional variation in program availability, with a median number of 7.5 promise programs per state in the Midwest, compared to 6.5 in the South, four in the Northeast, and three in the West (College Promise, 2024).

This report discusses the features that distinguish college promise programs from traditional grant aid programs and details the characteristics of promise programs in the 12 Midwestern states.[2] It also summarizes findings from research on the outcomes of college promise programs and identifies key considerations for program designers and evaluators. This report concludes by identifying policy options and best practices for designing and implementing programs that increase college affordability, enrollment, and attainment.

A Distinctive Approach to Providing Grant Aid

Each year the federal government, state governments, philanthropic organizations, employers, and colleges and universities allocate considerable resources to students in the form of grants – resources that reduce students' out-of-pocket costs of attendance and do not need to be repaid or earned (Ma, Pender, & Oster, 2024).[3] Research has demonstrated positive effects of grants on college enrollment, persistence, credit accumulation, and completion (La Sota et al., 2024; Nguyen et al., 2019). Under the umbrella of programs that provide grant aid, college promise programs have emerged as an approach that is distinctive in two ways: (a) reducing uncertainty about aid eligibility and adequacy and (b) linking college affordability and opportunity with a specific community (Perna & Leigh, 2018).

[2] In an earlier brief, Kelchen (2017) provided an overview of college promise programs in the Midwestern states as of March 2017, profiled three programs (Indiana's 21st Century Scholars Program, Missouri's A+ Program, and Michigan's Kalamazoo Promise) and offered recommendations for program design. Both the number of college promise programs and the availability of research examining college promise programs have since increased.

[3] In 2023-24, undergraduate and graduate students nationwide received an estimated $160 billion in the form of grants through programs sponsored by the federal government, state governments, philanthropic organizations, employers, and colleges and universities (Ma, Pender, & Oster. 2024).

Reducing Aid Uncertainty

An important characteristic of traditional grant aid programs is that students, parents, and other stakeholders do not know whether or how much grant aid students will receive until after they have applied for and been accepted for admission, completed the Free Application for Federal Student Aid (FAFSA), and received a financial aid offer letter. In addition, the availability and amount of a traditional state-sponsored grant aid award may fluctuate depending on annual legislative appropriations. Over the past decade (2015-16 to 2024-25), average net price, defined as total cost of attendance less grant aid, for first-time, full-time undergraduates actually declined in constant dollars by 11% at public two-year institutions, 12% at public four-year institutions, and 8% at private four-year institutions (Ma, Pender, & Oster, 2024). Yet, lack of awareness and uncertainty about grant aid availability may make college seem unaffordable to potential students, especially those who are not already inclined to enroll, missing an opportunity for these programs to encourage them to apply and enroll (Perna, 2010).

Well-designed college promise programs provide a clear and early message that, if students meet defined criteria, they are guaranteed to receive a specified amount of grant aid or that they will not need to pay specified costs, often full tuition and sometimes fees. By communicating “free tuition” before requiring students to first navigate and complete college admission and financial aid application processes, promise programs can reduce uncertainty about whether aid will be sufficient to attend college and increase expectations for college-going (Miron et al., 2011, 2012; Perna, 2010). Consequently, promise programs can be more effective than traditional grant aid programs in encouraging students from groups that are underrepresented in higher education to aspire to attend college, apply for admission, and engage in other behaviors that improve readiness, including taking college-preparatory coursework in high school. By tying aid commitments to a viable amount of time for program completion, promise programs can also assure students that they can attend regardless of future tuition increases.

Building a College-Going Community

Several types of promise programs have emerged over the years, including state programs that serve state residents, institutional programs that seek to attract prospective students, and local or “place-based” programs that target a community typically defined by a school district or city. Unlike traditional grant aid programs, many state and local promise programs have a combination of early registration and long-term residency requirements, which may help build awareness of college opportunities over time and incentivize residents to remain and invest in their community or state. Some local promise programs in particular seek to not only increase postsecondary educational attainment but also strengthen the community by encouraging improvements in K-12 education and increasing the attractiveness of the designated area to residents and employers (Miller-Adams, 2015). By providing targeted financial support and promoting educational opportunity within a particular community, local promise programs can be tailored to address the specific financial, academic, and other barriers to college enrollment and attainment for students in those locations (Miller-Adams, 2015; Perna, 2016; Perna, Leigh, & Carroll, 2018).

Distinguishing Features of Promise Programs in the Midwest

To analyze the landscape of institutional, local, and state college promise programs in the Midwest, this review identified and verified programs that met a minimum definition, namely a clearly communicated commitment to cover a portion of the cost of enrollment for eligible students. The analysis was based on data from the Penn AHEAD (Perna & Leigh, n.d.) and College Promise (2024) My Promise databases, institutional reports from the Fall 2023 Institutional Characteristics Survey of IPEDS,[4] and a systematic web search for additional promise programs. (See the Addendum for additional methodological details and a list of institutional and local programs.)

This review identified 132 college promise programs in the Midwest, with the number ranging from two in South Dakota to 31 in Michigan (see Table 1). Of the 132 college promise programs, 13 are state, 78 are institutional, and 41 are local. Seven of the 12 Midwestern states have at least one state program: Indiana, Iowa, Kansas, Michigan,

[4] IPEDS defines promise programs as “residency-based scholarship programs for high school graduates” that “may have additional requirements beyond residency and can either be a first-dollar or last-dollar benefit” (NCES, 2025).

TABLE 1. Numbers of State, Institutional, and Local College Promise Programs in the Midwest

State	Total	State	Institutional	Local
TOTAL	132	13	78	41
IL	21	0	12	9
IN	15	2	7	6
IA	12	2	9	1
KS	5	1	2	2
MI	31	2	11	18
MN	5	1	3	1
MO	7	3	4	0
NE	5	0	5	0
ND	3	0	3	0
OH	10	0	6	4
SD	2	2	0	0
WI	16	0	16	0

Source: Author's analysis

Minnesota, Missouri, and South Dakota.

The numbers of institutional and local programs, as well as combinations of multiple types of programs, vary across states. Whereas five states have state, institutional, and local programs (Indiana, Iowa, Kansas, Michigan, and Minnesota), two states (Illinois and Ohio) have institutional and local programs but no state program. One state (South Dakota) has two state programs but no institutional or local programs, and three states (Nebraska, North Dakota, and Wisconsin) have only institutional programs. An important goal for future research is to determine how programs at different levels can work together to best serve student and state interests.

As observed in reviews of traditional grant aid programs and college promise programs across the country (Gross, Williams-Wyche, & Williams, 2019; Miller-Adams, 2015; Perna & Hadinger, 2012; Perna & Leigh, 2018), the features of college promise programs in the Midwest vary along several dimensions. These differences are grouped into four categories: (a) Financial and Administrative Structure, (b) Population Served, (c) Student Eligibility Requirements, (d) College Enrollment and Post-Graduation Requirements. This section provides an overview of the prevalence of programmatic variants within each category, highlighting similarities and differences among state, institutional, and local promise programs.

Financial and Administrative Structure

Financial and administrative structure refers to the organization and management of college promise programs. Key components are the program focus, funding source, financial awards they provide, magnitude and reach, and provision of any nonfinancial student support services (see Table 2).

Funding Source. College promise programs are funded by state governments, higher education institutions, local municipalities, private donors, and a combination of these sources. Funding sources vary based on whether the program is state, institutional, or local (see Table 2). Most (10 of 13) state promise programs are funded by state appropriations. Other state programs are funded by a state trust fund (South Dakota's Opportunity Scholarship) or a combination of public and private sector funding (My Missouri Scholarship Promise and South Dakota's Build Dakota).

Most institutional programs are funded by institutional resources, such as endowment and tuition revenue (67 of 78), while 11 programs are funded by private donors and institutional foundations. Local programs are most commonly funded by philanthropic organizations and other donors (18 of 41) or a combination of sources (17 of 41). In the latter, Michigan's Promise Zones rely heavily on local community fundraising and private donations to initiate their programs, with the eventual possibility of accessing additional state education tax funds. Other sources of funding for local programs include casino revenues (Indiana's Advantage Shelby County), the sale of water contracts (Indiana's Hammond College Bound Scholarship), and higher education institutions (ISU 4U Promise; Kansas' Shawnee County Thrives).

Financial Award Approach. The financial award provided by college promise programs varies in both the approach to awarding the aid and the costs covered. Awards take one of three forms: (a) a first-dollar scholarship that provides a set dollar award or covers tuition regardless of other grant aid received; (b) a last-dollar scholarship that covers tuition after other grant aid has been applied; or (c) a

TABLE 2. Financial and Administrative Structure of Selected Promise Programs

STATE	PROGRAM	FUNDING SOURCE					AID APPROACH			AID AMOUNT	STUDENT SUPPORTS	
		State	Local	Private/ Donors	Institution	Other/ Combo	First Dollar	Last Dollar	Middle Dollar	Aid Per Recipient	Pre College	In College
IN	21st Century Scholars Program	X						X		$8,640	X	
IN	Workforce Ready Grant	X						X		$2,592		
IA	Future Ready Iowa Last-Dollar Scholarship	X						X		$2,769		X
IA	Kibbie Grant	X						X		N/A		
KS	Kansas Promise	X						X		N/A		
MI	Michigan Reconnect	X						X		N/A		
MI	Michigan Achievement Scholarship	X							X	N/A		
MN	North Star Promise	X							X	N/A		
MO	A+ Program	X						X		$3,476		
MO	Fast Track Workforce Incentive Grant	X							X	$4,117		
MO	My Missouri Scholarship Promise					X	X			N/A		
SD	South Dakota Opportunity Scholarship					X	X			N/A		
SD	Build Dakota					X	X			N/A		
Midwest	All State Promise Programs	10	0	0	0	3	3	7	3	N/A	1	1
Midwest	All Institutional Promise Programs	0	0	11	67	0	4	71	3	N/A	8	7
Midwest	All Local Promise Programs	0	4	18	2	17	7	27	7	N/A	9	10

Source: Author's analysis

middle-dollar scholarship that covers tuition after other grant aid has been applied and also provides a cash award for a portion of other expenses such as books.

Three state programs provide a first-dollar award, with one covering all program expenses (South Dakota's Build Dakota) and two providing a set dollar amount (My Missouri Scholarship Promise and South Dakota's Opportunity Scholarship). South Dakota's Build Dakota covers tuition, fees, books, and other program expenses for eligible students. The South Dakota Opportunity Scholarship (2024) provides $1,500 per year for each of the first three years of attendance and $3,000 for the fourth year. My Missouri Scholarship Promise enables Missouri high school students with financial need to accrue $2,500 per year from 9th through 12th grades ($10,000 total) for college expenses if they meet college-going benchmarks (Missouri Scholarship and Loan Foundation, 2024).

Seven of the 13 state programs provide a last-dollar award, with six programs covering tuition and fees and one program (Kansas Promise) also covering the cost of books and supplies. However, one program does not cover full tuition charges: Iowa's Kibbie Grant is intended to cover "one-half of the average tuition and mandatory fees at Iowa community colleges," for eligible full-time students, with coverage varying based on students' financial need and available program funding (Educate Iowa, 2024, p. 1).

Three state programs provide a middle-dollar award (Michigan Achievement Scholarship, Minnesota's North Star Promise, and Missouri's Fast Track Workforce Incentive Grant). The Michigan Achievement Scholarship covers tuition at community colleges and provides $1,000 for other costs to those who receive a Pell Grant; the program provides up to $5,500 per year for up to five years for students who attend in-state four-year institutions. Minnesota's North Star Promise covers tuition for eligible students, and for those who receive a Pell Grant, the program provides an additional award (calculated as 15% of the amount of the Pell Grant) for non-tuition expenses. Missouri's Fast Track Workforce Incentive Grant provides up to $500 toward books, supplies, housing and food, and transportation if other aid covers tuition and fees.

The vast majority of institutional promise programs (71 of 78) provide a last-dollar award. Four institutional programs – one each in Illinois, Iowa, Minnesota, and Wisconsin – offer a first-dollar award, which guarantees a minimum dollar amount rather than specifying costs covered. Award amounts for these programs range from $500 per semester (Moraine Park Promise in Wisconsin) to $35,000–$37,000 per year (Cornell's Iowa Promise). Three institutional programs – one in Iowa and two in Minnesota – provide a middle-dollar award, which covers tuition and fees and offers additional funds (e.g., $250 or $500 per term) for books and materials.

Last-dollar awards are also most common among local programs (27 of 41). Most institutional and local last-dollar programs cover tuition (and possibly fees), with a small number providing funds for the full cost of attendance (located in Illinois, Indiana, and Michigan). Seven local programs offer a first-dollar scholarship (one in Indiana, one in Kansas, and five in Michigan), and seven local programs offer a middle-dollar award (with three in Michigan and one each in Illinois, Kansas, Minnesota, and Ohio). As with state and institutional first-dollar programs, the costs covered by local first-dollar programs vary. Two local first-dollar programs (Battle Creek Legacy Scholars, Kalamazoo Promise) cover tuition and fees. For the five of seven local first-dollar programs with specific aid amounts, the award varies from $750-$1,000 for Shawnee County Thrives (Kansas) to $4,000 per year for up to four years for the Grant County Promise (Indiana).

Average Award Amount. The number of students served by promise programs, and the average aid awarded to program recipients, varies across programs. While data were not available for all programs, Table 2 shows award amounts per undergraduate recipient for five state programs. Among the largest programs, in 2021-22, Indiana's 21st Century Scholars program provided an average award of $8,640 to 16,675 recipients, while Missouri's A+ Scholarship provided an average award of $3,476 to 14,181 recipients.

Student Support Services. Some promise programs provide more than a financial award to encourage college enrollment or completion. This assistance, in the form of mentoring, advising, career counseling, and other supports, is above and beyond what is already available in the high schools and colleges that students attend. One of 13 state programs, eight of 78 institutional programs, and nine of 41 local programs report on their websites that they provide advising or other nonfinancial supports to students before they enroll in college, with similar numbers of each group of programs reporting that they provide these services after students enroll. As an example of supports offered by a state program, Indiana's 21st Century Scholars, which requires that students be registered by the 8th grade, specifies college preparatory activities that students must complete each year of high school; required activities include watching videos on college costs and college success, completing a career interests assessment, visiting a college campus, and submitting the FAFSA. Future Ready Iowa Last-Dollar Scholarship offers enrolled college students access to college success coaches and guidance via the Future Ready Iowa Texting Program. The institutional Red Wing Promise in Minnesota offers assistance with college enrollment and individualized coaching to enrolled college students. The local Hope Chicago provides counseling and support to enrolled students and a parent. Another local program, Ohio's Say Yes Cleveland, provides a support specialist in the high schools students attend and requires students to work with a mentor while enrolled in college.

Population Served

Population served refers to the groups of students that promise programs are designed to support and benefit. The population served is mainly determined by residency and age requirements (see Table 3).

Residency Requirements. Residency requirements determine the geographic scope of the population served by a program. Most programs require students to be residents of a specific geographic area, such as a state, city, or county, or require that students attend and graduate from specified high schools. Nearly all (12 of 13) state programs require state residency. In the one exception, students who are residents of any state may receive South Dakota's Build Dakota scholarship.

About a third of the institutional programs (18 of 78) – typically offered at two-year colleges – require residency in a designated district, and two-thirds of institutional programs (50 of 78) require state residency, including one in North Dakota that is also available to residents of neighboring Minnesota.[5] Eight institutional programs do not have a residency requirement including Augustana Possible and Chicago State University's Cougar Commitment (Illinois), Hanover College's Pell Promise (Indiana), Northwest Promise and Stephens College Promise (Missouri), Access NWU and Bridge to Union (Nebraska), and Ohio Regional Promise Program.

All 41 local programs require students to reside in a particular K-12 school district or attend particular K-12 schools, with 23 requiring district or community residency, 36 having school attendance requirements, and 18 having both requirements.

Age Group. Many programs explicitly and implicitly focus benefits on traditional-age students by requiring students to use the program award within a few years of graduating from high school or by setting an age limit that excludes older adults. Programs without these requirements extend benefits to non-traditional adult learners, such as returning students or those seeking career changes. Several state promise programs focus either solely on adult learners (Michigan Reconnect and Missouri's Fast Track Workforce Incentive Grant) or are open to all age groups (located in Indiana, Iowa, Kansas, Minnesota, and South Dakota). For example, Missouri's Fast Track Workforce Incentive Grant is for students aged 25 and older who have not been enrolled in an educational program in the past two years. In Michigan's dual approach, the Michigan Achievement Scholarship is available for students who enroll in college within 15 months of high school graduation, and the Michigan Reconnects requires recipients to be age 25 or older. The remaining five state programs focus on traditional-age students by requiring postsecondary enrollment within as long as five years after high school graduation.

Of the institutional programs, 23 of 78 require students to enroll within a few years of high school graduation or before a certain age (e.g., age 24). Two institutional programs (Gateway Promise and MATC Promise in Wisconsin) have separate initiatives for graduating high school seniors and adult learners.

Virtually all local programs focus on encouraging postsecondary enrollment of high school students, with

[5] In response to concerns that the Minnesota North Star Program could reduce enrollment of Minnesotans at their institution, North Dakota State University launched the Tuition Award Program, a last-dollar scholarship that covers tuition and fees for first- and second-year students with financial need from both North Dakota and Minnesota (Dura, 2023).

TABLE 3. Residency and Age-Related Requirements of Selected Promise Programs

STATE	PROGRAM	RESIDENCY REQUIRMENTS			AGE-RELATED REQUIREMENTS			
		District and/or State	State	None	Enrollment Training	Traditional-Age Learners	Adult Learners	Both Traditional & Adult Learners
IN	21st Century Scholars Program		X		X	X		
IN	Workforce Ready Grant		X					X
IA	Future Ready Iowa Last-Dollar Scholarship		X					X
IA	Kibbie Grant		X					X
KS	Kansas Promise		X					X
MI	Michigan Reconnect		X				X	
MI	Michigan Achievement Scholarship		X		X	X		
MN	North Star Promise		X					X
MO	A+ Program		X		X	X		
MO	Fast Track Workforce Incentive Grant		X				X	
MO	My Missouri Scholarship Promise		X		X	X		
SD	South Dakota Opportunity Scholarship		X		X	X		
SD	Build Dakota			X				X
Midwest	All State Promise Programs	0	12	1	5	5	2	6
Midwest	All Institutional Promise Programs	20	50	8	23	30	0	48
Midwest	All Local Promise Programs	41	0	0	28	39	0	2

Source: Author's analysis

28 of 41 requiring students to use the award within a few years of high school graduation. A few programs located in Kansas and Michigan offer a longer enrollment window that would benefit adult learners. Shawnee County Thrives (Kansas) requires only that a student graduate from a designated high school, and Michigan's Kalamazoo Promise allows students to use the award within ten years of high school graduation.

Student Eligibility Requirements

Student eligibility requirements are the demographic and behavioral criteria that determine who, within the target population, qualifies for participation in college promise programs. Key student eligibility criteria are early registration, financial need, academic performance, and other criteria such as community service (see Table 4).

Early Registration. Some programs require students to register in middle school or the early years of high school, while others require students to live in the designated district or attend specified schools for a minimum number of years (e.g., all four years of high school) to qualify for the full financial award. These requirements are intended to encourage early awareness of the program and the possibility of free tuition.

Three of the 13 state programs require registration or other action during middle or high school. Missouri's A+ Scholarship is available only to students who graduate from a designated high school and attend that school for at least two years prior to graduation. My Missouri Scholarship Promise allows students to accumulate $2,500 toward college expenses for each year of high school that they meet specified benchmarks. Students and parents were initially required to register by the eighth grade for Indiana's 21st Century Scholars Program; now the state automatically enrolls 7th and 8th graders who are eligible for free or reduced-price lunch.

None of the institutional programs have time-in-residence or other early registration or awareness requirements, compared with most local programs (31 of 41). A few local programs require students to sign up during 8th grade (e.g., Montgomery County Ohio College Promise) or 9th grade (e.g., Harper College Promise in Illinois). More commonly, local programs provide the full award only to students who attend specified schools for a designated period of time, such as from kindergarten (e.g., Galesburg Promise in Illinois), 1st grade (ISU 4U Promise), 6th grade (Challenge Scholars in Michigan), or 9th grade (e.g., Austin Assurance Scholarship in Minnesota), with some prorating the award based on years of attendance.

Financial Need. Many promise programs are need-based, meaning student eligibility depends on family income. This criterion focuses a program's resources on reducing financial barriers for students who would otherwise be unable to afford college. Financial need is typically defined as being eligible for the federal Pell Grant or state need-based grants and/or having a family income below a specified level.

Financial need requirements are more common for state programs (8 of 13) and institutional programs (66 of 78) than for local programs (9 of 41). Among state programs, two define financial need based on eligibility for other need-based programs: free or reduced-price lunch under the National School Lunch Program (Indiana's 21st Century Scholars) and Pell Grants (My Missouri Scholarship). Three state programs define financial need based on the Student Aid Index, with thresholds ranging from $6,000 (Kibbie Grant) to no more than $20,000 (Future Ready Iowa) and no more than $30,000 (Michigan Achievement Scholarship).[6] The other three state programs define financial need based on family household income (e.g., less than $100,000 for a family of two for Kansas Promise) and adjusted gross income below $80,000 regardless of family size (Minnesota North Star) or if parents are married and filing jointly (Fast Track Workforce Incentive Grant).

Academic Performance. Some promise programs require students to meet specific academic standards, such as a minimum high school GPA, sometimes in addition to meeting other criteria such as financial need. Three state programs have academic performance requirements (Indiana 21st Century Scholars, Missouri A+ Scholarship, and South Dakota Opportunity Scholarship), with one of these (Indiana's 21st Century Scholars) having both financial need and academic performance requirements. All three of these state programs require a minimum

[6] The U.S. Department of Education calculates the Student Aid Index (SAI) using a formula based on data provided on the Free Application for Federal Student Aid (FAFSA). The SAI ranges from -1500 to 999999. The lower the number, the greater the financial need.

TABLE 4. Student Eligibility Requirements of Selected Promise Programs

State	Program	Early Registration	Income	Academic Performance	Community Service
IN	21st Century Scholars Program	X	X	X	
IN	Workforce Ready Grant				
IA	Future Ready Iowa Last-Dollar Scholarship		X		
IA	Kibbie Grant		X		
KS	Kansas Promise		X		
MI	Michigan Reconnect				
MI	Michigan Achievement Scholarship		X		
MN	North Star Promise		X		
MO	A+ Program	X		X	X
MO	Fast Track Workforce Incentive Grant		X		
MO	My Missouri Scholarship Promise	X	X		
SD	South Dakota Opportunity Scholarship			X	
SD	Build Dakota				
Midwest	All State Promise Programs	3	8	3	1
Midwest	All Institutional Promise Programs	0	66	12	4
Midwest	All Local Promise Programs	31	9	13	5

Source: Author's analysis

high school GPA, with two requiring at least 2.5 on a 4.0 scale (Indiana's 21st Century Scholars and Missouri's A+ Scholarship) and one requiring at least 3.0 (South Dakota Opportunity Scholarship). All three also have academic performance requirements in addition to GPA, including completing a core curriculum (21st Century Scholars; South Dakota Opportunity Scholarship), scoring at least proficient on the Algebra 1 course exam or 17 on ACT Math (Missouri's A+ Scholarship), scoring at least 24 on the ACT Composite (South Dakota Opportunity Scholarship), or maintaining a 95% attendance rate over four years of high school (Missouri's A+ Scholarship).

Academic performance requirements are also relatively uncommon among institutional and local promise programs. About 14% of institutional programs explicitly include academic standards, although additional programs imply academic performance requirements, as students must meet college admission criteria to qualify. About one-third (13 of 41) of local programs have academic requirements.

Community Service and Other Criteria. Some programs require students to fulfill other types of requirements, such as completing a specified number of hours of volunteer or community-focused service, being a first-generation student, or meeting other behavioral expectations. About 9% of all programs have a community service requirement, including one state program (Missouri's A+ Scholarship), four institutional programs, and five local programs. For Kansas' Neodesha Promise Scholarship, 50 hours of community service are required. A few programs (e.g., University of Wisconsin-Madison's Badger Promise) are available only if neither parent has a bachelor's degree. Two state programs require students to refrain from illegal drugs and alcohol (Indiana's 21st Century Scholars; Missouri's A+ Scholarship).

College Enrollment and Post-Graduation Requirements

College enrollment requirements influence how students access higher education and affect the outcomes generated by a program. Key college enrollment requirements are the intensity of enrollment, eligible institution, award level, and field of study (see Table 5). *Post-graduation requirements* stipulate expectations for residency or employment after program completion.

College Enrollment Intensity. Programs may require full-time enrollment or also permit part-time enrollment. Programs that permit part-time enrollment include adult learners who need to work full-time or have caregiving and other demands that restrict their ability to enroll full-time. Full-time enrollment is more commonly required by institutional programs[7] (54 of 78) than state (6 of 13) and local programs (19 of 41). Seven state programs allow part-time attendance, including programs in Indiana, Iowa (two programs), Kansas, Michigan, Minnesota, and Missouri. Indiana's Workforce Ready Grant makes the option for part-time enrollment available only to independent students.

Eligible Institutions. Programs differ with regard to whether their awards can be used at both two- and four-year institutions, and whether they can be used at private as well as public institutions. Seven of the 13 state programs provide an award to attend an in-state community or technical college, while six permit use of the award at both two-year and four-year institutions. For eight state promise programs, students may use the award at private institutions.

Of the 78 institutional programs, 22 are offered by community or technical colleges, 26 are offered by public four-year institutions, and 30 are offered by private four-year institutions.

Of the 41 local programs, 16 provide awards to attend a community or technical college only, three provide awards to attend only a four-year institution, and 22 provide awards to attend either a two- or four-year institution. The amount of institutional choice local programs offer students varies, with 14 local programs permitting attendance at a broad set of two- and four-year institutions. Programs in the latter group variously define the pool of eligible institutions as any in-state public or private non-profit college or university, any in-state public two-year or four-year institution, and any college or university nationwide.

Award Level. Programs differ in the credentials they enable students to earn, with some programs focusing on

[7] At least three institutional programs that require full-time enrollment also require that students live on campus and pay for the associated room and board (e.g., Indiana Tuition Bridge Program, Iowa's Simpson Promise, Wisconsin's Viterbo Tuition Promise).

TABLE 5. College Enrollment Requirements of Selected Promise Programs

PROGRAM	INTENSITY		ELIGIBLE INSTITUTIONS				AWARD LEVEL						ELIGIBLE FIELDS
	Full-Time	Part-Time	2-year Only	4-year Only	2 & 4-year	Private	Certificate	Certificate or Associate	Associate	Associate or Bachelor's	Bachelor's	Any Credential	Career/ Technical
IN Twenty-First Century Scholars Program	X				X	X				X			
IN Workforce Ready Grant	X*	X**	X				X						X
IA Future Ready Iowa Last-Dollar Scholarship		X	X			X		X					X
IA Kibbie Grant		X	X					X					X
KS Kansas Promise		X	X			X		X					X
MI Michigan Reconnect		X	X					X					
MI Michigan Achievement Scholarship	X				X	X						X	
MN North Star Promise		X			X							X	
MO A+ Program	X		X			X		X					
MO Fast Track Workforce Incentive		X			X	X						X	X
MO My Missouri Scholarship Promise	X				X	X						X	
SD South Dakota Opportunity	X				X	X						X	
SD Build Dakota	X		X					X					X
Midwest All State Promise Programs	6	7	7	0	6	8	1	6	0	1	0	5	6
Midwest All Institutional Promise Programs	54	24	22	56	0	30	2	17	3	1	54	1	3
Midwest All Local Promise Programs	19	22	16	3	22	19	0	15	3	2	5	16	1

* If dependent. ** If independent. Source: Author's analysis

certificates and associate degrees and others permitting completion of a bachelor's degree. Five state programs support completion of any undergraduate certificate or degree (Michigan Achievement Scholarship, Minnesota North Star Promise, My Missouri Scholarship Program, Missouri's Fast Track Workforce Incentive Grant, South Dakota Opportunity Grant), while one state (Indiana's 21st Century Scholars) allows students to pursue an associate or bachelor's degree. Six state programs provide support for the completion of a sub-baccalaureate certificate or associate degree, while one state program only supports the completion of a certificate (Indiana's Workforce Ready Grant).

As 56 of 78 institutional programs are to attend a four-year institution, 54 support bachelor's degree completion, one supports either an associate or bachelor's degree, and another supports any sub-baccalaureate certificate or degree. Similarly, as 22 of the institutional programs are designed for community college attendance, 17 support certificates or associate degrees, three support only associate degrees, and two support a program or certificate only.

Of the local programs, 16 support the completion of any sub-baccalaureate credential, while five are geared toward bachelor's degree completion, and two allow students to pursue either an associate or bachelor's degree. Nearly half of local programs specifically focus on associate degree pathways, with three supporting associate degrees exclusively and 15 supporting either associate degrees or certificates.

Fields of Study. Programs may be open to any field of study or specify eligible academic fields, such as STEM disciplines or career and technical education (CTE). Eligible fields may be identified in response to regional economic needs, workforce development goals, and priorities of funding entities.

About half (6 of 13) of state programs specify eligible fields, whereas the other seven allow students to pursue any major. Among the state programs with field of study requirements, three focus on programs in industries like advanced manufacturing, building and construction, health and life sciences, IT and business services, and transportation and logistics (Indiana Workforce Ready Grant; Future Ready Iowa; Iowa's Kibbie Grant). Two state programs also include other industries like hospitality and tourism and/or education and training (Future Ready Iowa Last Dollar Scholarship; Kansas Promise). Two state programs (Iowa Last Dollar Scholarship and Kansas Promise) specify eligible programs while also allowing participating institutions to identify an additional institution-specific program at their discretion. For two state programs (Missouri Fast Track Workforce Incentive Grant; Build Dakota), permitted programs vary among the eligible institutions.

Nearly all institutional (96%) and local (98%) promise programs permit recipients to study any academic field. Just three institutional programs have an explicit workforce focus. The Wichita Promise (Kansas) provides a last-dollar award for state residents who attend Wichita Area Technical College and enroll in specified healthcare, aviation, or manufacturing programs. The MATC Promise for New High School Graduates (Wisconsin) does not have curricular limitations, but the MATC Promise for Adults is available only for students who enroll in academic programs that have been identified by the institution as "linked to top 50 jobs." One of the 41 local programs (Michigan's Coldwater Township Sunrise Rotary Promise) requires students to enroll in specified career training programs related to healthcare and skilled trades.

Post-Graduation Requirements. A small number of programs require that students reside or work in a particular location after they complete their postsecondary program. This condition aims to retain talent within the community or state, address regional workforce needs, and stimulate local economic growth.

Only three of the 132 programs have a post-graduation residency or workforce requirement. Two of these are state programs[8] (Kansas Promise and South Dakota's Build Dakota) and one is institutional (Cherokee County Promise to attend the Cherokee branch of Western Iowa Technical Community College). The Kansas Promise requires recipients to live and work in the state for at least two consecutive years beginning within six months

[8] A third state program (Missouri's Fast Track Incentive Grant) initially required that, if work and residency requirements were not satisfied, the grant would need to be repaid. These provisions were eliminated in 2022 (Missouri Department of Higher Education and Workforce Development, 2022).

of completing their program (or enroll in a Kansas higher education institution or serve in the military). Build Dakota requires recipients to work in the field of study, in the state, for at least three years after graduation. In both cases, failure to meet these obligations converts the scholarship into a loan that must be repaid. Unique among institutional programs, the Cherokee County Promise requires students "to sign a commitment letter indicating their intent to work and live in Cherokee County for three years post-graduation" (Western Iowa Tech Community College, n.d.).

Outcomes Research

A growing body of research uses quasi-experimental methods to identify the causal effects of college promise programs. State, institutional, and local programs have been the subject of analysis, though the majority of programs in the Midwest and nation have not yet been evaluated (see Table A2 in the Addendum for a summary of findings across studies). This section first summarizes findings from research examining the effects of promise programs on measures of college readiness, enrollment, progress, and completion. It then considers the impact of promise programs on institutions attended and student loan debt. Finally, the results of an analysis of return on investment are summarized.

It is important to note that past research has typically examined program effects during the initial years of implementation (e.g., Bartik & Lachowska, 2014; Gonazlez, Bozick, Tharp-Taylor & Phillips, 2011). However, the impact of promise programs may grow over time as implementation matures and awareness increases (e.g., Ash, Swanson & Ritter, 2021). For example, a study of the effects of 32 community-college-sponsored programs found larger positive effects on enrollment in the first and fifth years after program announcement than in the second through fourth years (Gándara & Li, 2020).

College Readiness

By providing clear early information about college affordability to middle and high school students (and their families), promise programs have the potential to improve college readiness (Carruthers & Fox, 2016; Henry & Rubenstein, 2002; Odle, 2022). Georgia's merit-based HOPE Scholarship program was found to increase high school academic preparation (as measured by high school GPA and standardized test scores) in the first six years after program implementation, especially among African American students (Henry & Rubenstein, 2002).

In contrast, some studies of institutional and local promise programs have found little impact on measures of college readiness (Harris et al., 2020; Monaghan & Coca, 2023). A study of the MATC Promise found a small (2 percentage point) increase in the percentage of high school seniors who met the program's 2.0 GPA requirement but a 5-percentage point decrease in the share who met the program's 90% high school attendance requirement (Monaghan & Coca, 2023). A randomized controlled trial of the Milwaukee Degree Project found no effect on the likelihood that high school students would meet the academic performance requirements to receive the financial award, including a 2.5 high school GPA and on-time high school graduation (Harris et al., 2020).

Studies of some local programs have shown positive effects on key measures of college readiness such as high school graduation rates and educational aspirations (Carruthers & Fox, 2016; Odle, 2022). Knox Achieves (now Knox Promise), a local last-dollar program that provides an award to attend a community college, was found to increase high school graduation rates by 3 percentage points overall, with a larger increase for students in the lowest quartile of academic achievement (5 percentage points; Carruthers & Fox, 2016). A quasi-experimental analysis with national data found that, on average, the introduction of a local promise program increased the likelihood that high school students would expect to attain at least an associate degree by 8.5 to 15 percentage points (Odle, 2022). Positive effects were larger for students from racially minoritized groups who were also from low-income families than for other students (21 to 30 percentage point increase).

Studies of the Kalamazoo Promise, a local first-dollar program that requires students to attend Kalamazoo Public Schools from kindergarten through high school graduation to receive the full financial award, have shown positive effects on measures of college readiness (Bartik & Lachowska, 2014), perhaps, as descriptive studies suggest, by improving the college-going culture of a K-12 school (Miron et al., 2011, 2012). Three years after the program was announced, the Kalamazoo Promise had reduced the number in-school suspension days by 1.8 overall and by 3 days for African Americans. For Black students, the program also increased high school GPAs by 0.7 points; Bartik & Lachowska, 2014).

The El Dorado Promise, a local first-dollar program that promises to cover tuition and fees at any two- or four-year institution nationwide for Arkansas students in the El Dorado School District, has been shown to increase K-12 academic achievement (Ash & Ritter, 2014; Ash, Swanson, & Ritter, 2021), a predictor of college enrollment and success. The program was found to increase 8th grade math test scores and literacy scores for the first few cohorts of students eligible for the El Dorado Promise (with increases of 14% and 17% of a standard deviation, respectively, Ash & Ritter, 2014). The increase in test scores was larger for high-achieving African American students and high-achieving low-income students (25% of a standard deviation; Ash & Ritter, 2014). A later study found that the El Dorado Promise increased math achievement among students in 5th through 8th grades (by 11% of a standard deviation), with the magnitude of the positive effects increasing from the first through fourth years after program implementation (from 4% to 26% of a standard deviation), suggesting program benefits may take some time to be fully realized (Ash, Swanson, & Ritter, 2021).

College Enrollment, Progress, and Completion

Research has consistently demonstrated the positive impact of both need- and merit-based grant aid programs on college enrollment, persistence, and completion (LaSota et al., 2024; Nguyen et al., 2019). A recent systematic review and meta-analysis of 82 studies released between 2002 and 2020 showed that, on average, grant aid increased the likelihood of college enrollment by 5.6 percentage points and increased credits earned per semester by 1.5% (LaSota et al., 2024). Grant aid programs also increased the likelihood of persistence and completion by an average of 2 to 3 percentage points (LaSota et al., 2024), which mirrors the findings of an earlier meta-analysis of 43 studies published between 2004 and 2017 (Nguyen et al., 2019).

State Promise Programs. State-level promise programs demonstrate similar impacts (Gurantz, 2020; Toutkoushian et al., 2015). Indiana's 21st Century Scholars, a last-dollar state program that covers tuition and fees for students from low-income families who attend an in-state two- or four-year public institution, was found to increase the likelihood of enrolling in college by 13% to 21% after accounting for students' self-selection into the program (Toutkoushian et al., 2015). The Tennessee Promise, a last-dollar program that covers tuition and fees for Tennessee high school graduates who attend an in-state community or technical college, was found to increase first-time, full-time enrollment at eligible institutions by 40% (Nguyen, 2020). The Oregon Promise, a state middle-dollar program that at the time of the study covered tuition and fees at a community college and provided an additional $1,000 per year if tuition and fees are covered by other federal and state grant aid, increased enrollment in community colleges by 4 to 5 percentage points in the first two years of the program (Gurantz, 2020). In one exception, New York's Excelsior Scholarship was found to have no effect on undergraduate enrollment at public two-year, public four-year, or private four-year institutions (Nguyen, 2019). This program differs from other state programs in its requirement that recipients live and work in New York after completing their education, though it is unknown whether this factor hindered the program's effectiveness.

Institutional Promise Programs. Institutional promise programs also yield positive outcomes (Dynarski et al. 2018; Gándara & Li, 2020; Li & Gándara, 2020). A study of 32 programs that provide an award to attend a specified community college found that they increased first-time, full-time enrollment at the eligible community college by 23% on average, with greater gains among Black males (47% increase), Hispanic males (40% increase), Black females (51% increase), and Hispanic females (52% increase) than for White males (32% increase) and White females (24% increase; Gándara & Li, 2020). A study of the University of Michigan's HAIL scholarship showed positive effects on enrollment and pointed to the role of clear communication about program eligibility. Using an experimental design, Dynarski et al. (2018) examined enrollment outcomes among high-achieving, low-income seniors attending Michigan public schools. Students in the treatment group received personalized messaging that explicitly guaranteed four years of free tuition without having to complete the FAFSA, while those in the control group were informed about the scholarship through standard university processes. This targeted messaging approach increased four-year college enrollment by 7 percentage points and selective college enrollment by 6 percentage points.

Local Promise Programs. With some exceptions (Billings, 2020; Daugherty & Gonzalez, 2016; Gonzalez, Bozick, Tharp-Taylor, & Phillips, 2011; Harris et al., 2020), local promise programs – both first-dollar (e.g., El Dorado Promise, Kalamazoo Promise) and last-dollar (e.g., Knox Achieves, Pittsburgh Promise, Say Yes to Education) – have had positive effects on college enrollment (Bartik, Hershbein, & Lachowska, 2017, 2021; Bifulco, Rubenstein, & Sohn, 2019; Carruthers & Fox, 2016; Page, Iriti, Lowry, & Anthony, 2019; Swanson & Ritter, 2020) and completion (Bartik, Hershbein, & Lachowska, 2021; Swanson & Ritter, 2020). Moreover, the positive effects observed in studies of some local promise programs (Bartik, Hershbein, & Lachowska, 2017, 2021; Bifulco, Rubenstein, & Sohn, 2019; Page, Iriti, Lowry, & Anthony, 2019; Swanson & Ritter, 2020) have been generally larger than those reported for state last-dollar promise programs or in meta-analyses of grant programs overall (LaSota et al., 2024; Nguyen et al., 2019).

Local first-dollar programs, in particular, have yielded large effects on enrollment and completion rates. For example, the first-dollar, local Kalamazoo Promise increased the likelihood of enrollment at any institution within six months of high school graduation by 8 percentage points, enrollment at any eligible institution by 13 to 19 percentage points, and enrollment at an eligible four-year institution by 11 to 17 percentage points (Bartik, Hershbein, & Lachowska, 2017, 2021). The program was also found to increase the likelihood of earning any postsecondary credential within six years of high school graduation by 10 to 12 percentage points and increased the likelihood of attaining a bachelor's degree within six years by 6 to 8 percentage points (Bartik, Hershbein, & Lachowska, 2017, 2021). Similar effects on enrollment and completion have been found for the first-dollar, local El Dorado Promise, as the program was found to increase enrollment within six months of high school graduation by 14 percentage points and increase completion of a bachelor's degree within six years of high school graduation by 8.8 percentage points (Swanson & Ritter, 2020).

The Buffalo Say Yes to Education, a last-dollar local program, increased the likelihood of enrolling in college within a year of high school graduation by 8 percentage points and increased the likelihood of persisting from the first to second year of college by 5.5 percentage points (Bifulco, Rubenstein, & Sohn, 2019). An early study found that the Pittsburgh Promise, a last-dollar program with a GPA requirement that provided up to $5,000 per year toward the costs of tuition, fees, books, housing, and food, for up to four years, had no impact on college enrollment (Gonzalez, Bozick, Tharp-Taylor, & Phillips, 2011), whereas a later study found that the Pittsburgh Promise increased the likelihood of enrolling in any college or a four-year college by 5 percentage points, increased the likelihood of enrolling at an in-state college by 10 percentage points, and increased the likelihood of persisting from the first to second year by 4 to 7 percentage points (Page, Iriti, Lowry, & Anthony, 2019).

Some studies of local programs suggest positive effects that are larger for students from underserved groups than for other students (Carruthers & Fox, 2016). The positive effects of Knox Achieves, a last-dollar program that covers tuition and fees for students from Knox County who attend a community college, were larger for low-income students (measured as eligibility for free or reduced-price lunch) than for other students for on-time high school graduation (4.5 percentage points versus 3.3 percentage points), any college enrollment (25.7 percentage points versus 21.5 percentage points), and credits earned in the first two years of college (7.8 versus 5.7; Carruthers & Fox, 2016).

Studies also find that, while local programs can effectively boost enrollment of students from underserved groups, those students need additional support to be academically prepared for college and persist to degree completion (Swanson & Ritter, 2020). In the study of the local first-dollar El Dorado Promise (Swanson & Ritter, 2020), the positive effect on college enrollment was not statistically different for students with above- or below-average high school GPA. However, the positive effect on bachelor's degree completion was concentrated among students with above-average high school GPAs (with an 11 percentage point increase for students with above-average high school GPAs).

A study of a local promise program that provides an award to attend a community college suggests that programs can be designed to facilitate transfer of program recipients to four-year institutions (Bell, 2021). Tulsa Achieves, a local last-dollar program to attend a community college for students who attend four years of high school in Tulsa County, was found to increase the likelihood of transferring to a four-year institution within six years by 13 to 14 percentage points and increased the likelihood of attaining a bachelor's degree within six years by 2 percentage points (Bell, 2021). Additional analyses show that the positive effects on transfer to a four-year institution were statistically significant for Hispanic students (11 percentage point increase) but not for Black, Native American, White, or Asian students, while the positive effects on five-year bachelor's degree completion were statistically significant only for Hispanic (4 percentage point increase) and Native American students (9 percentage point increase; Bell & Gándara, 2021). Positive effects on five-year bachelor's degree completion were larger for Black, Hispanic, and Native American students (considered as one group) who had above-average high school GPAs than below-average GPAs (12 percentage points versus 5 percentage points; Bell & Gándara, 2021). Bell (2021) attributed the positive effects on transfer and bachelor's degree completion to transfer and articulation agreements between the community college and four-year colleges and the availability of transfer support services and transfer scholarships.

Program Design Effects. Overall, the majority of reviewed studies show that promise programs – whether state, institutional, or local – positively impact college enrollment, persistence, and completion. As observed by others (Billings, 2020; Harris et al., 2020; Perna & Smith, 2020), differences in findings across studies of promise programs point to the importance of program design and implementation. For example, unlike other local promise programs, the New Haven Promise, a local program that provided a last-dollar award for up to $10,000 of tuition at in-state public two-year and four-year institutions, was found to have no impact on college enrollment in the first three years after implementation (Daugherty & Gonzalez, 2016; Gonzalez et al., 2014). This may be attributed to the gradual phase-in of the full award amount or the difficulty students from the targeted low-income community faced in meeting the program's eligibility requirements, which included maintaining a 3.0 GPA, achieving a 90% attendance rate, and completing 40 hours of community service. The experimental Milwaukee Degree Project was also found to have no impact on college enrollment, perhaps because of the stringency of the academic performance requirements, temporary nature of the program, and insufficient communication from counselors to students about the program (Harris et al., 2020). Another example of how strict eligibility requirements can limit program impact is the West Virginia Promise. After the program raised its academic performance requirements, the positive effects on college enrollment declined and became concentrated among students who were already more likely to enroll (Biswas & Dasgupta, 2023).

In contrast, the Kalamazoo Promise, which provides a first-dollar award, requires students to be enrolled in Kalamazoo Public Schools from kindergarten through high school to receive the full award, and has an additional focus on improving K-12 education, was found to have larger positive effects than other programs, including the Pittsburgh Promise (Page et al., 2019) and 10 Michigan Promise Zone programs (Billings, 2020). Billings speculated that the strong outcomes of the Kalamazoo Promise may be due to the larger size of its financial award, the broad range of institutions where the award can be used, and stakeholder awareness.

Institution Attended

Promise programs have been shown to increase the likelihood of enrolling at institutions where students can use the financial award while reducing enrollment at ineligible institutions (Bartik, Hershbein, & Lachowska, 2017, 2021; Carruthers & Fox, 2016; Gándara & Li, 2020; Gurantz, 2020; Nguyen, 2020; Toutkoushian et al., 2015). These programs can influence the distribution of students attending in-state and out-of-state institutions, public and private institutions, and two-year or four-year institutions. For example, Indiana's state 21st Century Scholars program increased the likelihood of enrolling at in-state institutions but reduced the likelihood of enrolling at out-of-state institutions, which are not included in the program (Toutkoushian et al., 2015). Similarly, the local Kalamazoo Promise was found to increase the likelihood of sending ACT scores (an indicator of interest in attending) to in-state public flagship universities by 8 to 12 percentage points but reduced the likelihood of sending scores to the local private liberal arts college by 2 percentage points (Andrews, DesJardins, & Ranchhod, 2010). While students from low-income families were more likely than students from higher-income families to send ACT scores to the local community college before the implementation of the Kalamazoo Promise, they were 10 percentage points less likely than higher-income students to do so after implementation (Andrews, DesJardins, & Ranchhod, 2010). A subsequent study showed that the Kalamazoo Promise increased enrollment within six months of high school graduation at four-year institutions where students could use the award but reduced the likelihood of enrollment at ineligible four-year institutions (11 to 17 percentage point increase compared with an 8 to 12 percentage point decrease; Bartik, Hershbein, & Lachowska, 2021).

For promise programs that provide an award to attend a community college, some of the increased community college enrollment may come from diverting enrollment from four-year institutions (Carruthers & Fox, 2016; Gurantz, 2020). For example, the Tennessee Promise, a state last-dollar program that provides free tuition at in-state community and technical colleges, increased enrollment at eligible institutions but reduced enrollment at four-year institutions by about 2% in the first few years after program implementation (Nguyen, 2020). Diversion from an ineligible four-year institution to an eligible two-year institution is more common for higher-achieving and higher-income students than for other students (Carruthers & Fox, 2016; Gurantz, 2020). The last-dollar local Knox Achieves increased enrollment at the eligible community college but decreased the likelihood of enrolling at a four-year institution by 5.2 percentage points. The decline in four-year college enrollment was concentrated among students in the highest quartile of high school achievement and students whose families did not qualify for free or reduced-price lunch (Carruthers & Fox, 2016). These findings suggest that the program caused some higher-achieving students to attend a less selective institution than they were qualified to attend and caused some higher-income students to receive resources that they did not need to enroll in college.

A study of the state Oregon Promise suggests that limiting eligibility to students with lower family incomes or financial need mitigates shifts in enrollment from ineligible four-year institutions to eligible two-year institutions (Gurantz, 2020). Gurantz (2020) found that the Oregon Promise, a middle-dollar program to attend a community college, increased community college enrollment by 4 to 5 percentage points in the first two years after implementation. In the first year, the program was associated with a shift in enrollment from four-year institutions to two-year institutions. However, diversion from four-year to two-year institutions was reduced in the second year after a cap on family income was added.

Research suggests that when students are given a choice of institutions to attend, promise programs tend to encourage enrollment at more selective rather than less selective institutions (Bartik, Hershbein, & Lachowska, 2021; Bifulco, Rubenstein, & Sohn, 2019; Page et al., 2019). Studies of local programs that permit students to attend both two- and four-year institutions have shown larger positive effects on enrollment at four-year institutions compared to two-year institutions, and at more selective institutions compared to less selective ones (Bartik, Hershbein, & Lachowska, 2021; Bifulco, Rubenstein, & Sohn, 2019; Page et al., 2019). For instance, Say Yes to Education Buffalo, a last-dollar local program that covers tuition at any two- or four-year public institution in New York and 90 selective private institutions nationwide, had larger positive effects on enrollment at four-year in-state public and private institutions and highly selective institutions compared to two-year colleges and less selective institutions (Bifulco, Rubenstein, & Sohn, 2019).

Student Loans

Little is known about whether state, institutional, or local programs influence how students pay costs that are not covered by the program, including the use of student loans. In one exception, Odle and colleagues (2021) employed a difference-in-differences analytic approach to examine the impact of the Tennessee Promise, a state program that provides a last-dollar award to attend a community or technical college. Their findings revealed that, following program implementation, use of student loans among first-time, full-time community college students fell by 8 to 10 percentage points and the average loan amount fell by $230 to $360 (a 32% decline; Odle, Lee, & Gentile, 2021). Researchers have not yet examined the effects of promise programs on other student financing behaviors, including the number of hours a student works while enrolled in college.

Return on Investment

The return on investment (ROI) of any educational intervention depends on whether it successfully increases higher education attainment and post-college earnings for program participants, relative to the resources invested in the financial aid award, student supports, and program administration (Perna, Wright-Kim, & Leigh, 2021). In one of the few studies evaluating ROI of a college promise program, Bartik et al. (2016) found high benefit-cost ratios for the local, first-dollar Kalamazoo Promise. Overall, benefit-cost ratios ranged from 3.9 to 5.3, meaning that, for every dollar spent on the program, the economic benefits – primarily increased lifetime earnings – were 3.9 to 5.3 times greater than the costs (mainly the cost of the financial award). The study also found variations in benefit-cost ratios across different groups. For participants who were not White (aggregated into one group), the ratio was higher (3.3 to 6.1), indicating greater economic returns compared to White participants (less than 1). Benefit-cost ratios were similar for students from low-income and higher-income families (2 to 4). For females, the ratio was higher (3 to 5.7) than it was for males (less than 1), indicating that females benefited more from the program in terms of lifetime earnings relative to program costs. Calculated ratios varied based on which costs were included in the analysis, assumptions about earnings increases, and whether economic spillover benefits – such as the impact on the local economy – were taken into account (Bartik et al., 2016).

Program Design Considerations

As noted above, differences in findings across studies point to the importance of program design (Billings, 2020; Harris et al., 2020; Li & Gándara, 2020; Page et al., 2019; Perna & Smith, 2020). Critical design considerations include the resource investment, financial award, institutions at which the financial award may be used, population served, requirements for students to receive and keep the award, and student support services. Decisions about some features will have implications for others. For example, the institutions students can attend will influence the postsecondary credentials they can earn. To maximize positive effects, promise program designers should ensure that the target population and other stakeholders are aware of the program and leverage other policies and practices for improving college readiness, enrollment, and success.

Program Impact

A key step in designing a promise program involves clarifying guiding principles to optimize program impact (Perna, Wright-Kim, & Leigh, 2020, 2021). Effective programs achieve intended short-term and long-term outcomes, such as increasing enrollment, persistence, degree completion, career readiness, and reductions in student loan debt. Programs that provide comprehensive support services, such as advising, mentoring, and financial literacy education, are often more effective at improving outcomes, particularly for students who are less likely to enroll and succeed in college (Scrivener et al., 2015).

Also important is the extent to which resources are used to maximize intended outcomes. Efficient programs prioritize resources toward achieving the greatest marginal impact, targeting students or initiatives where the added investment creates the largest improvement in outcomes. A program is more efficient when it enables students who would not have achieved college outcomes to succeed, rather than providing resources to students who would have succeeded regardless. Attention to efficiency is important given the alternative ways that available resources could be used.

Program impact also depends on whether programs address the barriers that limit college attainment, and provide the financial, academic, and social supports students need to enroll and succeed in college, regardless of their starting point (Perna, Wright-Kim, & Leigh, 2020). For example, a program that allocates resources to students from lower-income families recognizes that students from lower-income families have fewer financial resources to pay college costs than students from higher-income families. Recognizing the needs of different groups is important for enabling all students to enroll and succeed, and for maximizing the economic and social benefits of higher education, including higher living standards, economic mobility, and workforce competitiveness.

Tradeoffs among these goals are inevitable, and balancing them requires careful planning of program features (Perna et al., 2018; Perna, Wright-Kim, & Leigh, 2020). For example, efforts to maximize effectiveness by offering large first-dollar awards with high income thresholds could limit efficiency by raising per-student costs without marginal improvements in outcomes. Similarly, using eligibility criteria to focus on students most likely to succeed could improve aggregate success metrics but exclude students with significant barriers to success. Cost-saving approaches aimed at improving efficiency may undermine program impact if they forgo essential support services. Conversely, strategies that target narrowly defined populations may increase administrative costs and complexity, potentially reducing efficiency and effectiveness if eligibility criteria are burdensome or poorly communicated.

Funding Adequacy and Stability

Adequate and reliable funding enables a college promise program to provide a guaranteed financial award and improve outcomes for the target population. When financial resources are insufficient to serve all eligible students, program designers may reduce costs in ways that inadvertently diminish program effectiveness, such as converting a first-dollar award to a last-dollar award, imposing stricter eligibility criteria to reduce the number of program recipients, limiting marketing and communication activities, or eliminating student support services (Perna & Smith, 2020; Perna et al., 2020, 2021).

Also important is ensuring that eligible institutions have the resources to support an increase in enrollment and associated costs that come with the introduction of the promise program (McDonough, Calderone, & Purdy, 2007). These resources should enable students to make timely academic progress, stay enrolled, and complete their educational programs (Harnisch & Lebioda, 2016; Hillman, 2020), and for programs that provide an award to attend a community college, resources to facilitate transfer to a four-year institution. The adequacy of institutional resources is an especially important question for community colleges, which typically have lower revenues per student compared to public four-year institutions (Baum, 2017). A case in point is Ohio's Eastern Gateway Community College, which is now closing after offering free tuition and fees to trade union members. This initiative led to a dramatic increase in enrollment – from 3,000 students in 2015 to 40,000 in 2020 – ultimately putting severe financial strain on the institution (Kelderman, 2024). Promise programs that expand enrollment for historically underrepresented students will also increase demand and associated costs for campus support services (Perna et al., 2020).

In addition to funding adequacy, mechanisms that ensure the stability or reliability of funding are also important. Unlike traditional grant aid programs, "free tuition" programs guarantee that tuition costs are covered for students who meet eligibility criteria, regardless of how tuition changes over time. Yet, state appropriations for higher education are volatile, creating unpredictability for tuition rates at public institutions and state-funded grant programs (Delaney & Doyle, 2023). In times of economic downturn, declining state appropriations could force a program to reduce its financial award or tighten eligibility requirements to reduce participation (Harnisch & Lebioda, 2016). Additionally, volatility in state-funded need-based grants (as well as federal Pell Grants) affects the financial viability of last-dollar promise programs, as these programs depend on those grants as part of their funding structure.[9] To mitigate these risks, state and institutional leaders could establish reserves or "rainy day funds" to improve the stability and predictability of funding (Baum, 2017, p. 2).

When the funding stream is unreliable, a program may also struggle to communicate a clear and consistent message that encourages students to aspire to and plan for college. In fact, the websites of some local programs in this review note that the number and amount of a financial award may change depending on funding availability, and some last-dollar institutional programs mention awards being disbursed on a "first-come, first-served" basis. As argued by Perna and Hadinger (2012), changes in college aspirations, readiness, and enrollment are unlikely if students (and their families, teachers, and counselors) lack confidence that the promised benefits will be provided. This issue is particularly acute for students from groups that are historically underrepresented in higher education, who may be especially skeptical about whether a program will deliver on its promise (Miller-Adams, 2015). Building and maintaining trust through stable funding

[9] For example, the last-dollar Nebraska Promise guarantees that tuition will be covered for eligible Nebraska residents who attend a University of Nebraska campus if they qualify for a Pell Grant or have an annual family income below $65,000. However, the Nebraska Opportunity Grant, which provides need-based grants to students attending eligible institutions (including the University of Nebraska), experienced a funding shortfall in FY23. As a result, fewer than half of the students who qualified for these grants received them, forcing the University of Nebraska system to cover the shortfall in order to uphold its guarantee of free tuition (Nebraska Coordinating Commission for Postsecondary Education, 2024).

and consistent messaging is therefore critical to fostering participation and long-term success. To achieve these goals, programs could commit to a minimum guaranteed award for students who meet clear income criteria and provide additional or supplemental awards based on funding availability.

Financial Award

Program designers should recognize the value of providing aid to students as an unconditional grant, that is, money that does not need to be repaid. Stipulating that the financial award will turn into a loan if certain outcomes are not achieved may discourage participation for students who are uncertain about the benefits of college enrollment or their likelihood of completing a degree (Mishory, 2018).

A second consideration is the approach to disbursement as last dollar, first dollar, or middle dollar, which can affect the award amount and costs covered. Most state, institutional, and local promise programs provide a last-dollar award, typically to cover tuition and potentially fees as well. Because federal- and state-sponsored need-based grants are applied to tuition costs first, last-dollar programs result in lower program costs per student than first-dollar programs. Consequently, promise programs with a last-dollar award serve more students with available fiscal resources. Depending on the income eligibility threshold and the extent to which programs reach the middle class, these lower-cost programs may also garner greater political support and more reliable funding.

Yet, last-dollar programs provide no additional financial assistance to students who face the greatest challenges paying college costs, namely students from lower-income families, and instead disproportionately benefit students with more personal financial resources who may have enrolled without the program's financial award. Federal Pell Grants often cover the cost of tuition and fees for lower-income students attending community colleges, as the maximum Pell Grant exceeds tuition at most community colleges (Harnisch & Lebioda, 2016).[10] Moreover, last-dollar awards that cover tuition and fees fall short of providing the financial resources low-income students need to pay for other costs of attendance, including housing and food, books and supplies, transportation, and caregiving.

By providing an award that is not reduced by Pell or state grants, first-dollar awards that cover the costs of tuition deliver more new financial assistance to students from low-income families than last-dollar awards. Research (e.g., Bartik, Hershbein, & Lachowska, 2017; Swanson & Ritter, 2020) demonstrates the positive effects on college enrollment and completion for first-dollar programs that cover tuition and fees (e.g., Kalamazoo Promise, El Dorado Promise). However, to control program costs, some first-dollar programs offer a specified dollar award rather than covering full tuition and fees.

Middle-dollar approaches, offered by 12% of the programs in this review, recognize the shortcomings of last-dollar awards for low-income students by guaranteeing a minimum financial award so that students whose tuition and fees are covered by federal and state need-based aid receive some new assistance with the non-tuition costs of attendance. Research shows the positive effects of a promise program on enrollment increase with the amount of the award (Gándara & Li, 2020), a finding that is consistent with the results of meta-analyses of the effects of grant aid programs more generally on college enrollment, persistence, and completion (LaSota et al., 2024; Nguyen et al., 2019). According to one study, a $1,000 reduction in the net price of college increases the likelihood of enrollment by 3 to 5 percentage points (Dynarski, 2000).

However, middle-dollar programs often offer only a nominal additional award, which may provide little cost relief for low-income students. For example, the additional award in Midwest middle-dollar programs was frequently $200 to $500, substantially less than the average costs of books and supplies at public two-year institutions in 2024-25 ($1,520) let alone the average costs of housing, food, and transportation for these students ($12,990; Ma, Pender, & Oster 2024). Recognizing the many costs of enrolling and succeeding in college, Hope Chicago, one of seven local programs with a middle-dollar award, provides a last-dollar award covering the cost of attendance, as well as a laptop, annual stipend, and access to emergency funding.

[10] In FY25, average published tuition and fees for first-time, full-time in-district students at community colleges nationwide ($4,050) were about half the maximum Pell Grant ($7,395). Nationwide, average grant aid per student at public two-year institutions has exceeded average published tuition and fees since FY10 ($4,760 versus $4,050 in FY24) but has been less than the average full cost of attendance ($15,810 in FY25; Ma, Pender, & Oster, 2024).

At a minimum, programs would ensure that students from low-income families have resources required to cover the costs of tuition and fees, access all course materials, and meet other basic needs.

Eligible Institutions

Given that college promise programs increase enrollment at the institutions where students are eligible to use the award (Gurantz, 2020; Nguyen, 2020), an important design consideration is determining which types of institutions – two-year, four-year, public, private – students can attend with the award. The most common dilemma is whether a program should be offered only for students attending a public two-year college rather than both public two- and four-year institutions. This decision directly affects the type of credential supported and can influence whether students complete a certificate, associate, or bachelor's degree.

About a third of college promise programs in the Midwest provide an award to attend only a community or technical college. With their open-access mission and lower tuition, community and technical colleges play an important role in enabling students from underserved populations to attain higher education (Cohen et al., 2014). However, promise programs exclusively for two-year colleges may divert some high-achieving and higher-income students from four-year colleges, which has implications for credential distributions and program efficiency.

Limiting eligibility to two-year colleges may be a cost-effective strategy for serving a greater number of students, as tuition at two-year colleges is generally lower than at four-year institutions. This approach allows programs to stretch finite resources and increase the number of students who can participate. However, efficiency gains may be offset in two ways. First, students who plan to obtain a bachelor's degree and start at a two-year college are less likely to obtain a bachelor's degree than those who start at a four-year institution, while controlling for academic preparation (Long & Kurlaender, 2009). Nationally, only 16 percent of community college students who planned to earn a bachelor's degree ultimately completed one within six years (National Center for Education Statistics, 2020). Even among those who successfully transferred to a four-year institution, less than half (48%) completed a bachelor's degree within six years (Velasco et al., 2024). As discussed below, linking two-year promise programs with transfer initiatives, such as guaranteed transfer pathways, articulation agreements, and dedicated transfer advising, could help students successfully transition to four-year institutions if desired.

Another efficiency challenge arises when higher-income students who would otherwise attend a four-year institution opt for a community college to take advantage of two years of tuition-free education (Gurantz, 2020). Financial aid programs are most efficient when they enable students who would not have attended college due to financial constraints to enroll and complete a credential. To mitigate this potential diversion, programs can incorporate financial need requirements that prioritize aid for students with limited financial means. For instance, states could establish thresholds informed by an analysis of college enrollment rates by income and academic preparation to target aid more effectively.

Diverting students from four-year institutions could alter local and state distributions of certificates, associate degrees, and bachelor's degrees. Programs that limit awards to two-year colleges align with the growing demand for sub-baccalaureate credentials, such as certificates and associate degrees, in fields such as healthcare, advanced manufacturing, and information technology. However, these programs may inadvertently narrow the pipeline of students pursuing bachelor's degrees, which are also important for accessing high-paying jobs and long-term economic mobility. Effects on credential distributions, while difficult to forecast, should be monitored to ensure they are aligned with workforce needs and consistent with efforts to reduce attainment gaps across demographic groups.

Older Adult Populations

Many college promise programs explicitly and implicitly target traditional-age students by requiring use of the award within a few years of high school graduation or full-time college enrollment. Encouraging students to enroll in college full-time or soon after graduating from high school has value. On average, six-year college completion rates are higher for those who first enroll full-time than part-time (68% versus 33%) and for those who enroll no later than age 20 than for students who first enroll at age 25 and older (64% versus 52%; National Student Clearinghouse

Research Center, 2023a, 2023b). Those who enroll in college directly from high school are more likely to complete an associate or bachelor's degree and have higher lifetime earnings trajectories than those who delay enrollment (Lin & Liu, 2019).

Yet, with requirements that focus participation on traditional-age students, programs miss the opportunity to ensure that adult learners also have the postsecondary education and credentials needed for jobs (Carlson, Laderman, Pearson, & Whitfield, 2016; Carnevale et al., 2023). In fall 2021, 25% of all undergraduates were age 25 or older, highlighting their importance in higher education (National Center for Education Statistics, 2023). Including adult learners in promise programs can also help offset enrollment declines among traditional-age students, as the number of public high school graduates is projected to be 10% lower in 2041 than in 2023 nationwide; in the Midwest projected declines range from 4% in Iowa and Nebraska to 20% in Michigan (Lane, Falkenstern, & Bransberger, 2024). However, permitting adults to receive a promise award may also increase program and institutional costs. Adult learners may require larger promise awards to cover tuition, as many will have already exhausted their lifetime eligibility for Pell Grants and be ineligible for other state-sponsored grant programs (Carlson, Laderman, Pearson, & Whitfield, 2016).[11] Adult learners also require different outreach strategies and support services, such as childcare, to enroll in college and persist to degree completion (Carlson, Laderman, Pearson, & Whitfield, 2016).

Eligibility Criteria

Eligibility requirements play a critical role in shaping who benefits and how resources are allocated. Thoughtful design of these criteria can align a program's goals of increasing enrollment and attainment with the needs of the target populations, while balancing inclusivity and program costs. Some argue that strict academic performance criteria can signal that only students who "deserve" the award receive it, potentially fostering political support (Bell, 2020; Perna et al., 2020). However, even seemingly minimal requirements, such as a 2.0 high school GPA or a 90% attendance rate, can undermine the simplicity of the "free tuition" message and unintentionally exclude students who could benefit from the program (Monaghan & Coca, 2023; Perna, Leigh, & Carroll, 2018).

Residency requirements are a basic feature of many promise programs, particularly those designed to promote K-12 education reform and local economic development. Local programs like the Kalamazoo Promise are available to students regardless of financial need or academic achievement, as long as they meet residency and school attendance requirements. However, the definition of residency should be examined to avoid unintended exclusions within the target population. For example, a residency requirement defined in terms of home ownership can exclude students from families without the resources to purchase a home. A more inclusive approach would define residency in ways that accommodate housing-insecure students and those with foster care experience, ensuring broader access to the program.

Financial need is another common eligibility requirement for promise programs. Nearly two-thirds (63%) of the programs in the Midwest include a financial need criterion. This approach aligns with an economic rationale for maximizing efficiency by prioritizing support for students with the greatest financial need (Baum, 2017). For last-dollar programs, financial need criteria also reduce program expenditures, as the award for lower-income students will be reduced by federal and state need-based grants. For community college promise programs, a financial need requirement can also help limit movement to the eligible two-year institutions among higher-income students who would otherwise enroll elsewhere (Gurantz, 2020). However, research has shown that community college-sponsored programs requiring students to demonstrate financial need or complete the FAFSA had smaller enrollment increases than those without such requirements (Gándara & Li, 2020), which may have been due to added complexity or perceived barriers associated with financial need criteria. To address such challenges, programs should ensure that students and other stakeholders can easily discern their eligibility, ideally without having to first complete the FAFSA. Otherwise, the program may experience similar limitations as traditional

[11] Per federal law, the maximum amount of Pell Grant funding a student may receive is no more than the equivalent of six years over their lifetime (Federal Student Aid, 2024).

need-based grant programs. Following the example of the Nebraska Promise, programs might address this by stating that academically qualified students are eligible for free tuition if they have a family income below a specified level ($65,000) or if they are eligible for federal Pell Grants.

Program designers should also consider how eligibility requirements related to academic performance, college enrollment intensity, and even community service could disproportionately exclude students from underserved groups. Academic achievement requirements may be intended to encourage students to focus on academics or reward students who meet specified academic achievement thresholds, but studies of two institutional promise programs found that having minimum high school grade and attendance requirements did not cause meaningful increases in these performance measures (Harris et al., 2020; Monaghan & Coca, 2023). Moreover, high school academic achievement is strongly correlated with family income, and consequently students from low-income families will be less likely to meet stringent requirements (Duncan, Morris, & Rodrigues, 2011). For instance, only about a third (36%) of 2013 high school graduates met the three requirements at that time for the New Haven Promise (continuous enrollment from 9th through 12th grade, at least 90% school attendance, and a minimum 3.0 GPA). Although those requirements were likely intended to promote college readiness, Black, Hispanic, and low-income students were less likely than other students to meet them (Gonzalez et al., 2014).

Other requirements, such as full-time enrollment, can also pose challenges. While intended to promote timely degree completion, full-time enrollment expectations create barriers for students who need to work full-time while enrolled in college. Similarly, requiring unpaid tutoring, mentoring, or other community service disproportionately limits eligibility for students who need to spend time working for pay. These types of eligibility criteria require thoughtful consideration to ensure the target population has the resources and support needed to meet them.

A final consideration for the design of eligibility criteria is the potential impact on program administration costs. Tracking and facilitating compliance with requirements, such as GPA thresholds or community service hours, requires time, staffing, and potentially new systems. To help students from underserved groups meet eligibility criteria, programs may also need to expand access to high school counselors, tutors, and college access advisors, further increasing resource demands (Perna et al., 2020).

Student Support Services

To meet and maintain eligibility for a promise program – and to enroll and succeed in college – students often need more than financial assistance. Program designers should assess the specific needs of the target population and ensure that students have access to necessary supports (Swanson & Ritter, 2020). The required supports will vary based on the characteristics of the target population, the K-12 schools they attend, the communities where they live, and the types of eligible institutions they enroll in (Perna, 2006).

Research demonstrates the value of adopting a comprehensive approach to student support services that recognizes individual needs and strengths (Scrivener et al., 2015; Weiss & Bloom, 2022; Karp et al., 2021). CUNY's Accelerated Study in Associate Programs (ASAP), for example, covers tuition and fees, requires students to be enrolled full-time so as to graduate in three years, and provides individualized advising, career services, tutoring, a first-year seminar, MetroCards for public transportation, and textbook access (Scrivener et al., 2015). The program was found to increase the number of credits earned within three years (48 for ASAP participants versus 39 for the control group), increase degree completion rates (40% for ASAP participants versus 22% for the control group), and increase transfer to a four-year institution (25% for ASAP participants versus 17% for the control group; Scrivener et al., 2015).

A synthesis of findings from 30 randomized controlled trials of 39 interventions, including CUNY's ASAP, found that the positive effects on the number of college credits accumulated increase with the number of elements included in the intervention. Examples of these elements include financial support, enhanced advising, tutoring, learning communities, success course, incentives or other encouragement for full-time or summer enrollment, and instructional reform (Weiss & Bloom, 2022). From a review of 168 studies that met specified eligibility criteria, an expert panel concluded that effective postsecondary student advising should be "integrated within a broader structure of student support" that "meets students where they are developmentally, addresses their individual needs, leverages their strengths, and focuses on student learning and development" (Karp et al., 2021, p. 1). Recommended research-based practices include identifying needed academic and non-academic supports, fostering relationships between students and advisors that are sustained over the course of students' enrollment, incorporating mentoring and coaching to augment advising, and providing incentives that reward student engagement in advising (Karp et al., 2021).

Notwithstanding the benefits to students of a comprehensive approach, research also demonstrates the positive effects of particular support services, such as individualized coaching (Bettinger & Baker, 2014). In a randomized controlled trial, students who received individualized coaching – focused on goal-setting, time management, self-advocacy, and other skills – had persistence rates that were approximately 5 percentage points higher than those of the control group, and graduation rates that were 4 percentage points higher (Bettinger & Baker, 2014).

Designers of state promise program might consider how to encourage higher education institutions to offer the supports students need and encourage students to use available supports. To illustrate the former approach, Iowa's state Future Ready Iowa requires that, to be eligible, Iowa colleges must provide "orientation and academic and career advising" to students. As an example of the latter, Kansas' Shocker Promise requires recipients to complete one of three academic success programs offered by the institution during their first year of enrollment (Wichita State University, n.d.).

Program Messaging

While more research is needed to understand how to effectively communicate information about promise programs to different populations, the benefits that can come from guaranteeing that tuition costs will be covered will not be realized if the targeted population and other stakeholders are unaware of the program. Exploratory case studies suggest that clear messaging can also have positive spillover effects, potentially increasing college enrollment among students who are ineligible for the program as well as those eligible but unlikely to benefit due to other aid sources (Perna, Wright-Kim, & Leigh, 2020). For example, last-dollar programs that promise free tuition to attend a community college have been found to increase enrollment for Black and Hispanic students at eligible institutions, even though these programs typically provide little to no financial assistance that was not already available to these students from other sources (Carruthers & Fox, 2016; Gándara & Li, 2020).

Reviews of promise programs have found that program-related information is often difficult to locate or understand on program websites (e.g., Gándara et al., 2024; Perna & Hadinger, 2012). To address this issue, program designers should ensure that websites are digitally accessible and provide clear, jargon-free information about financial benefits, eligibility requirements for both initial and renewal awards, deadlines, and contact information (Gándara et al., 2024). State programs can also provide communications toolkits for schools and colleges to improve outreach. For instance, the Minnesota Office of Higher Education's (2024) North Star Promise toolkit includes social media graphics, printable documents, and presentation materials for high schools and higher education institutions to communicate program-related information to students and applicants.

Proactive and individualized outreach can further enhance awareness and participation (Perna, Wright-Kim, & Leigh, 2020, 2021). A study of an institutional program suggests that providing personalized communication to academically qualified, low-income students about their potential eligibility for free tuition at the sponsoring institution can be an effective low-cost approach to increasing program awareness and college enrollment (Dynarski et al., 2018). In contrast, simply providing high school students and their families with general college- and financial-aid-related information does not increase college enrollment (Bettinger et al., 2012; Gurantz et al., 2021).

Integration with Other Policies and Practices

To maximize potential benefits, designers should leverage the availability of other policies and practices that seek to improve college affordability, access, and attainment, including other grant aid programs, FAFSA completion initiatives, and direct admissions policies. Additionally, programs that provide an award to attend a community college should be connected with initiatives that facilitate transfer to four-year institutions.

Other Grant Aid Programs. Last-dollar promise programs, by definition, build on the availability of federal and state grant programs. While some evidence suggests that community colleges in Tennessee and Oregon responded to their statewide promise programs by reducing their average institutional grant awards (Odle, Wright-Kim, & Castrejón, 2025), institutional and local programs can be designed to build on state promise and other grant aid programs to ensure that, together, these programs cover more costs for low-income students. For example, two public four-year institutional programs in Indiana build on the state promise program to cover the total cost of attendance for eligible low-income students. To receive the Indiana University 21st Century Scholarship Covenant (to attend Indiana University Bloomington) or the Purdue Promise (to attend Purdue University), students must be eligible for the state 21st Century Scholars program. Recognizing that the state program covers tuition and fees for eligible students, these institutional programs provide a last-dollar award that covers other costs, namely books, housing, food, and other expenses.

FAFSA Completion Initiatives. Connecting with FAFSA completion initiatives can bolster the success of college promise programs, as FAFSA completion is required for all last-dollar programs. As of October 2024, about 53% of high school seniors nationwide had completed the FAFSA, down from 59% for the class of 2023 (National College Attainment Network, 2024). Completion rates for the class of 2024 ranged from 46% in Kansas to 60% for Illinois in the Midwestern states. Illinois has taken a proactive approach to FAFSA completion. Illinois state law requires students to complete the FAFSA (or a state-specific alternative application) to receive a diploma from a public high school. The Illinois Student Assistance Commission (ISAC), which administers financial aid programs, has also articulated an expectation that high schools offer FAFSA completion assistance to students and families, such as workshops and counseling, either independently or in conjunction with ISAC's near-peer mentorship program, ISACorps (Illinois Student Assistance Commission, n.d.).

Direct Admissions. College promise programs could be linked with direct admissions programs and other approaches to simplifying college application processes. Direct admissions initiatives are emerging in several Midwest states, including Illinois, Minnesota, South Dakota, and Wisconsin (Knox, 2023). These programs allow institutions to notify high school students who meet eligibility criteria that they have been admitted without requiring them to first complete an application. However, although direct admission removes some barriers to college enrollment, it does not address affordability concerns (Knox, 2023). While research is needed, coupling promise programs with direct admissions may be more effective in increasing college enrollment than either initiative alone.

Transfer Initiatives. Programs that are available only to students who attend community colleges can encourage transfer to four-year institutions and boost bachelor's degree completion rates by offering students aiming to pursue further education transfer-related support services and scholarships (Bell, 2021). Community college promise programs could also be designed to connect with four-year college promise programs, ensuring that high school students know they can start at a community college, complete an associate degree, transfer to a specified four-year institution without losing academic credit, and complete a bachelor's degree, all while paying no tuition at either institution (Herder, 2024). As an example, Promise-to-Promise, a partnership between Alamo Colleges District and Texas A&M University-San Antonio (TAMU-SA), guarantees that graduates of designated school districts can receive up to three years of free tuition at one of the five Alamo Colleges through the Alamo Promise program, be admitted and transfer to TAMU-SA, and receive free tuition and fees, as well as $300 per term for books, through the TAMU-SA Jaguar Promise (Alamo Colleges District, 2024).

Program Evaluation Considerations

To ensure that promise programs are achieving their goals, policymakers and program leaders should build in mechanisms for data collection and program evaluation. At the crux of a program evaluation is identifying how an intervention leads to outcomes and specifying the full range of resources used to achieve the outcomes (Levin et al., 2018; Perna et al., 2020). It should assess the program's costs and beneficiaries, program impact, as well as any unintended consequences.

Costs

Given the opportunity costs of any resource investment, it is important to account for the full range of resources used for a promise program. A primary cost is the financial award, which will depend on the number and characteristics of eligible students (as determined by eligibility requirements), characteristics of institutions at which the award may be used, the approach to disbursing the award (e.g., first dollar, last dollar, middle dollar), costs covered (e.g., tuition and fees, books), and the duration of the award (e.g., one semester, four years; Perna, Wright-Kim, & Leigh, 2020). A promise program will also have other costs, including program administration, facilities and meeting space, marketing, and recruitment.

Program evaluation should also recognize that, while a promise program will have costs, it can reduce cost per degree if it improves degree completion (Scrivener et al., 2015). One analysis found that, despite the costs of delivering the multiple program components, cost per degree was lower for those who participated in CUNY's ASAP program than for those who did not, given the large positive effects of the program on degree completion (Scrivener et al., 2015).

Beneficiaries

Program evaluations tend to focus on whether a program improves outcomes for students who are eligible for the program. However, it's also important to consider how other groups are affected by a program, including those who are ineligible for program benefits (Perna, Wright-Kim, & Leigh, 2020). Programs will improve college outcomes for students who do not meet eligibility requirements if, for example, students who are ineligible for the financial award enroll because of the "free tuition" message. Programs will also improve outcomes for non-participants enrolled at eligible institutions if they catalyze systemic improvements in advising and other student supports. In contrast, promise programs could negatively affect non-participants if resources are diverted away from grant aid programs and support services that currently serve them. A program with narrow institutional choice constraints will reduce educational attainment for program recipients if they would have had better outcomes at a different college or university (Perna, Wright-Kim, & Leigh, 2020).

Program Impact

Assessments of costs and beneficiaries should be guided by the principles related to program impact. With a goal of ongoing program improvement, program evaluation should consider not merely whether a program improves college enrollment and other outcomes (Perna, Wright-Kim, & Leigh, 2020, 2021). Program evaluation should also focus on identifying the characteristics of students who are – and who are not – participating in the program, and the experiences of students as they move from program recruitment and college enrollment, through persistence, transfer, and degree completion. It should also consider the role of eligibility requirements, the financial award, and available student supports in promoting and limiting access for the target population. Also important is understanding whether the target population and other relevant stakeholders are knowledgeable about the program and what might be done to improve program awareness, whether the institutions in which students enroll have the resources to adequately support students, and whether and how the program connects with other initiatives (e.g., FAFSA completion, other college access programs, etc.).

Unintended Consequences

Although college promise programs have had positive effects on students' college-related outcomes, they may also lead to unintended consequences that affect the demographic characteristics of the target population (Perna & Smith, 2020). For example, an institutional promise program that provides a last-dollar award to cover tuition and that requires recipients to live on campus will be available only to students who have the financial resources to pay institutional charges for housing and food, which could make the student body less economically diverse. Local programs typically seek to increase higher education attainment for lower- and middle-income populations in a designated place while also improving local economic development (Miller-Adams, 2015). However, these goals may conflict, especially if the program entices more affluent families to move to and remain in the designated community (Miller-Adams, 2015). For example, the announcement of Say Yes to Education was followed by a 4% to 8% increase in enrollment at the eligible public schools in Syracuse and Buffalo (but not Rochester), with higher rates of increase at higher- than lower-performing schools. For one of the two programs (Syracuse), home prices in areas where students were eligible for the program increased by 7% to 17% three years after program announcement and declined in nearby areas where students were not eligible for the program (Sohn, Rubenstein, Murchie, & Bifulco, 2017). Although increased housing prices may promote economic stability and potentially higher tax revenue (Ash & Ritter, 2014), they also reduce the affordability of housing for low-income residents and contribute to their displacement. Attracting more White and affluent families to a district or community could potentially divert K-12 school resources away from underserved students.

Conclusion

College promise programs represent a promising strategy for addressing pressing concerns about the affordability of higher education (Fry, Braga, & Parker, 2024), declining enrollment (National Center for Education Statistics, 2023), and persistent attainment gaps among underserved populations (Cahalan et al., 2024). By reducing uncertainty about college costs and promoting a clear message of affordability, these programs can influence students' aspirations and decisions in ways that traditional grant aid programs may not. Accordingly, promise programs present a powerful option for policymakers seeking to meet state goals and workforce priorities related to college attainment (Perna & Finney, 2014). However, realizing the full potential of promise programs requires careful attention to program design, implementation, and evaluation.

The analysis of college promise programs in the Midwest revealed a diverse landscape with 132 programs across 12 states, including 13 state, 78 institutional, and 41 local programs. Five states (Indiana, Iowa, Kansas, Michigan, and Minnesota) have all three types of programs. The analysis showed that the characteristics of these programs differed along four dimensions, including financial and administrative structure; population served; student eligibility requirements; college enrollment and post-graduation requirements.

- **Financial and administrative structure:** Most programs (105 of 132) provide last-dollar awards, covering tuition after other aid is applied, while others offer first-dollar or middle-dollar awards that address non-tuition costs such as housing, meals, and books. Among the largest programs, in 2021-22, Indiana's 21st Century Scholars program provided an average award of $8,640 to 16,675 recipients, while Missouri's A+ Scholarship provided an average award of $3,476 to 14,181 recipients. Additionally, some programs incorporate mentoring, advising, and other supports to improve student success and program outcomes.
- **Population served:** Most college promise programs require students to reside in a specific geographic area – such as a state, city, or county – or to attend and graduate from designated high schools. While many programs prioritize traditional-age students, several state initiatives focus exclusively on adult learners (e.g., Michigan Reconnect and Missouri's Fast Track Workforce Incentive Grant) or extend eligibility to all age groups, including state programs in Indiana, Iowa, Kansas, Minnesota, and South Dakota.
- **Eligibility criteria:** Financial need is the most common requirement, featured in most state and institutional programs, and typically defined by Pell Grant eligibility or income thresholds. Early registration requirements are more prevalent in local programs. Less common criteria include academic performance (e.g., minimum high school GPA) and community service.
- **Enrollment and graduation requirements:** Institutional promise programs most commonly require full-time enrollment, while seven of 13 state programs and 22 of 41 local programs allow part-time attendance. Regarding eligible institutions, six state programs and 22 local programs permit enrollment at both two- and four-year institutions, while others focus primarily on two-year colleges. Institutional promise programs in the Midwest are offered at both two-year (22) and four-year (56) institutions. Most institutional and local programs are open to any field of study, whereas six state programs prioritize high-demand fields such as healthcare, advanced manufacturing, and IT. Only three of the 132 programs have a post-graduation residency or workforce requirement.

Research has established that state, institutional, and local college promise programs can have positive effects on college enrollment, persistence, and completion (Bartik, Hershbein, & Lachowska, 2017, 2021; Bifulco, Rubenstein, & Sohn, 2019; Carruthers & Fox, 2016; Dynarski et al., 2018; Gándara & Li, 2020; Gurantz, 2020; Page, Iriti, Lowry, & Anthony, 2019; Swanson & Ritter, 2020; Toutkoushian et al., 2015), and positive effects are larger in magnitude for some local programs than for traditional grant aid programs (Bartik, Hershbein, & Lachowska, 2017, 2021; Bifulco, Rubenstein, & Sohn, 2019; Page, Iriti, Lowry, & Anthony, 2019; Swanson & Ritter, 2020). Promise programs have also been found to increase college aspirations and readiness (Ash & Ritter, 2014; Ash, Swanson, & Ritter, 2021; Bartik & Lachowska, 2014; Carruthers & Fox, 2016; Odle, 2022) and reduce use of student loans (Odle, Lee, & Gentile, 2021). Promise programs often influence where students enroll, increasing attendance at eligible institutions while reducing enrollment at ineligible institutions. Highlighting promise programs' potential for a strong return on investment, a study of the Kalamazoo Promise, a local first-dollar program, found that for every dollar spent on the program, the economic benefits – primarily through increased lifetime earnings – were 3.9 to 5.3 times greater than the costs (mainly the cost of the financial award).

The outcomes of a promise program will greatly depend on its design and implementation. Key considerations include aligning eligibility requirements with program goals, ensuring adequate and stable funding, and connecting with other initiatives to support college readiness, persistence, and attainment. Programs should balance tradeoffs among program features, recognizing that decisions about financial awards, eligible institutions, and support services will impact program costs, reach, and outcomes. Robust evaluation frameworks are essential to monitor costs, beneficiaries, and unintended consequences while guiding continuous improvement. More specifically, to maximize the impact of promise programs, the following policy options and best practices can be considered.

- **Goals and tradeoffs: Designing promise programs to maximize impact.** Effective programs achieve outcomes like increased enrollment, completion, and career readiness. Efficient programs direct resources toward investments that yield the greatest marginal impact and significant outcome improvements. Improving student outcomes also requires tailoring resources to recognize the barriers that limit college enrollment and attainment for different groups of students. Thoughtful program design is essential to mitigate tradeoffs, such as the increased cost of providing the supports students need to complete their educational programs.
- **Funding adequacy and stability: Reliable and sufficient funding is needed to fully realize the benefits of a college promise program.** Concerns about the stability and sufficiency of funding may lead to diminished program effectiveness through reduced awards, stricter eligibility requirements that limit participation, or cuts to student support services, messaging, and evaluation. Adequate funding is especially important for community colleges, which often have fewer resources than four-year institutions and may face increased costs or resource dilution from enrollment increases. Public uncertainty about future funding for promise programs could undermine the potential benefits of a clear guarantee of "free tuition." Strategies that may improve funding stability and facilitate consistent messaging include guaranteeing minimum awards that remain stable, establishing reserves or "rainy day funds," and ensuring that any aid sources linked with promise programs, such as state need-based grants, are also protected from volatility.
- **Financial award structures: Financial awards that address both tuition and essential non-tuition costs are most effective in enhancing student access and success.** First-dollar programs that cover tuition regardless of other aid provide low-income students with the greatest additional financial assistance, and these programs have the largest impact on student outcomes. A last-dollar award, covering tuition after applying other aid, enables broader reach and lower costs per student but typically provides no new dollars to students from low-income families who receive Pell and state need-based grants that already cover tuition. Middle-dollar awards attempt to balance these approaches by providing a minimum amount of new aid for non-tuition costs, including books and supplies, housing, food, transportation, and caregiving.
- **Eligible institutions: The choice of eligible institutions**

for promise awards can influence student outcomes, program costs, and the credentials attained by the population. Allowing attendance at both two- and four-year institutions supports alignment between students' academic qualifications and credential aspirations but can increase costs and reduce program reach. Limiting awards to two-year colleges expands access and addresses demand for sub-baccalaureate credentials but risks diverting students from four-year institutions, potentially lowering bachelor's degree completion rates. Program designers should monitor credential distributions and program outcomes for different groups of students to ensure alignment with attainment goals and workforce demands. Incorporating financial need requirements can help prioritize aid for students with limited financial resources, reducing the diversion of higher-income students from four-year to two-year institutions.

- **Adult learners: Both traditional-age students and adult learners can benefit from a college promise program.** Many promise programs target traditional-age students by requiring enrollment shortly after high school, setting a maximum age, or requiring full-time enrollment, which could improve return on investment as younger adults have longer earnings trajectories. However, enabling adult learners to benefit is essential to addressing workforce needs and offsetting projected declines in traditional-age enrollment. Serving adult learners may necessitate additional resources, including larger awards for those who have exhausted Pell Grant eligibility, as well as tailored outreach and support services, such as childcare.
- **Eligibility criteria**: **Thoughtful design of eligibility requirements can align promise programs with their goals of increasing enrollment and attainment while balancing inclusivity and cost.** The use of financial need criteria is consistent with efficiency rationales by prioritizing support for students who might otherwise be unable to enroll and, for last-dollar programs, leveraging other sources of need-based aid to reduce program costs. However, overly complex proof-of-need processes, such as FAFSA completion, may hinder program effectiveness, compared to simpler criteria such as family income thresholds. Academic performance and full-time enrollment requirements are intended to improve college readiness and success, but they may create barriers for low-income and working students. Additionally, facilitating and tracking compliance with eligibility requirements can add administrative costs and may require expanding access to counselors and advisors to support underserved students.
- **Student support services: Students often need support beyond a financial award to meet program eligibility requirements, enroll in college, and succeed academically.** Comprehensive support services, such as advising, mentoring, tutoring, and career counseling, can address the varied needs of the target population and improve persistence and degree completion. Required supports will vary based on the needs and assets of the target population, K-12 schools students attend and places they live, and eligible institutions. Policymakers can encourage institutions to provide these supports by linking program eligibility to their availability and incentivizing or requiring students to engage with them during enrollment.
- **Program messaging: Clear and accessible communication is essential for ensuring that target populations and stakeholders understand the benefits of promise programs.** Websites should offer jargon-free information on financial benefits, eligibility requirements, deadlines, and contact details. However, while general information campaigns can help raise public awareness, personalized outreach, such as direct communication about college options and promise program eligibility, may be needed to increase program participation and college enrollment and attainment.
- **Integration with policies and practices: The impact of promise programs may be increased by coordinating with other college and career readiness programs.** Program designers should consider how their program can connect with and leverage other policies and practices that seek to improve college affordability, enrollment, and attainment, including state grant aid programs, FAFSA completion initiatives, direct admissions, and initiatives that facilitate transfer to four-year institutions, including other college promise programs.

- **Program evaluation: To ensure that college promise programs achieve their goals, mechanisms for data collection and evaluation should be embedded to guide refinements.** Evaluations should assess costs, beneficiaries, and outcomes for different groups of students. This includes identifying the full range of resources used, understanding how program features (e.g., eligibility criteria, financial awards) influence access and outcomes, and monitoring unintended consequences such as shifts in community demographics or resource allocation. Evaluations should also examine how promise programs impact non-participants, such as through systemic improvements in campus conditions or potential resource diversion, and identify opportunities to enhance awareness, institutional capacity, and integration with other initiatives to support continuous improvement.

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Addendum

Methodological Notes

To identify college promise programs, programs in the Penn AHEAD (Perna & Leigh, n.d.) and College Promise (2024) My Promise databases were reviewed. Additional institutional programs were identified from a review of institutions that reported they had a promise program in the Fall 2023 Institutional Characteristics Survey of IPEDS. Google was also used to search for other “free tuition” and “college promise” programs in each Midwestern state. The websites of each institution/program were reviewed to verify whether the program met the minimal definition (clear communication of the commitment to cover a portion of the cost of enrollment for eligible students) and identify current program characteristics. Excluded from program counts and tables are programs that appear to have been discontinued (e.g., College of Lake County Promise; Pottawattamie Promise), have announced an end date (e.g., Campus and Community Together), or were offered by institutions that are closing (e.g., Fontbonne University). Also excluded are programs that state that they “meet 100% of financial need,” as this information does not convey the costs that the program covers.

Although a category in Perna and Leigh’s (2018) typology, this brief does not consider state-sponsored need-based grant aid programs to be promise programs. These programs provide grants to eligible students, but do not provide a clear message of how much aid a student can expect to receive. For these programs, the amount of aid depends on students’ financial need and is not communicated until after students apply for admission, are admitted, complete the FAFSA, and receive a financial aid offer letter. Also excluded are programs available only to particular populations, including youth in foster care and children of firefighters.

The clarity and completeness of program information on websites vary considerably. The findings in this report represent the best effort, following reviews by multiple members of the research team, to best categorize and describe program characteristics based on publicly available information. It is also important to note that new programs are continuing to be created, with a few of the programs in this report first offering awards to students in fall 2025.

TABLE A1. Names of Institutional and Local Programs Identified in the Midwest

	INSTITUTIONAL	LOCAL
Illinois	Aim High/Saluki Commitment (Southern Illinois University Carbondale) Augustana Possible Chicago Star Scholarship (City Colleges of Chicago) Cougar Commitment (Chicago State) EIU Promise (Eastern Illinois University) Good Neighbor, Great University (Northwestern University) Illinois Promise (University of Illinois-Urbana Champaign) Macoupin Promise (Blackburn College) Roosevelt University Pledge SIUE Commitment (Southern Illinois University-Edwardsville) UIC Aspire Grant (University of Illinois Chicago) Uniquely Eureka Promise (University of Eureka)	Dell and Evelyn Carroll Scholarship Galesburg Promise Harper College Promise Hope Chicago Jacksonville Promise Peoria Promise Rockford Promise SVCC Earned Tuition Program UChicago Promise
Indiana	All IN: Indiana Tuition Promise (Goshen College) Indiana Promise (Trine University) Indiana Tuition Bridge Program (Manchester University) IU 21st Century Scholarship Covenant Inspire Earlham Program Pell Promise (Hanover College) Purdue Promise	Advantage Shelby County Grant County Promise Hammond College Bound Scholarship Indy Achieves Promise Scholarship Jeffersonville's Promise Michigan City Promise
Iowa	Ambrose Advantage Full Tuition Scholarship Cherokee County Promise (Western Iowa Tech Community College-Cherokee branch) Cornell's Iowa Promise Loras Tuition-Free Promise Mside (Morningside University) North Iowa Area Community College Promise Peacock Promise (Upper Iowa University-Fayette) Simpson Promise Wartburg Commitment	ISU 4U Promise

	INSTITUTIONAL	LOCAL
Kansas	Shocker Promise (Wichita State University) Wichita Promise (Wichita Area Technical College)	Neodesha Promise Scholarship Shawnee County Thrives
Michigan	Brain Gain Promise (Siena Heights University) Bronco Promise (Western Michigan University) Ferris Pledge Go Blue Guarantee (University of Michigan – Ann Arbor, Dearborn and Flint campuses) Golden Guarantee (Oakland University) Green Light Guarantee (Southwestern Michigan College) Lake Michigan Promise Macomb Tuition Advantage Spartan Tuition Advantage (Michigan State University) University of Olivet ADVANTAGE Wayne State Guarantee	Battle Creek Legacy Scholars (Promise Zone) Bay Commitment First Generation Scholarship Buchanan Promise Challenge Scholars Coldwater Township Sunrise Rotary Promise Detroit Promise (Zone) Flint Promise (Zone) Grand Rapids Promise Zone Hazel Park Promise Zone Scholarship Holland-Zeeland Promise Kalamazoo Promise Lansing Promise (Zone) Mason County Promise (Zone) Muskegon Promise (Zone) Newaygo County Area Promise (Zone) Northport Promise Pontiac Promise Zone Saginaw Promise (Zone)
Minnesota	Power of YOU (Minneapolis Community & Technical College) Red Wing College Promise (Minnesota State College Southeast) UPromise (University of Minnesota - 5 campuses)	Austin Assurance Scholarship
Missouri	Avila University Access Award Will to Do Award (Southeast Missouri State University) Northwest Promise Program (Northwest Missouri State) Stephens College Promise	
Nebraska	Access NWU Scholarship (Nebraska Wesleyan University) Bridge to Union (Union Adventist University) Nebraska Promise (4 University of Nebraska campuses and its two-year technical college) Nebraska State College Tuition Guarantee (Chadron State, Peru State, Wayne State) Path to HC (Hastings College)	

	INSTITUTIONAL	LOCAL
North Dakota	Great Plains Promise (Bismarck State College-North Polytechnic Institution) Tuition Award Program (North Dakota State University) Williams County Graduate Regional County Academic Achievement Award (Williston State College)	
Ohio	Buckeye Opportunity Program (Ohio State University) Collins Promise Scholarship (Collins Career Technical Center) COTC Promise Firelands Grant (Bowling Green State University-Firelands campus) Capital Gateway Scholarship Ohio Regional Promise Program (Ohio University)	Clark State Scholars Program Columbus Promise Montgomery County Ohio College Promise Say Yes Cleveland
Wisconsin	Bucky Tuition Promise (University of WI-Madison) Carthage Commitment FVTC Promise Gateway College Promise and Promise 2 LTC Promise Lawrence University Advantage Madison College Scholars of Promise MATC Promise- New HS and Adults Moraine Park Promise Nicolet Promise Northcentral Technical College (NTC) Promise Northwood Tech Promise Parkside Promise (University of WI-Parkside) University of Wisconsin-Madison's Badger Promise Viterbo Tuition Promise Wisconsin Tuition Promise (12 public universities in the state except UW-Madison)	

Note: The analysis considers a program that is available to students at multiple campuses to be one program. As indicated in the table above, institutional programs that are considered to be one program but are available at multiple campuses include the Go Blue Guarantee (Michigan), Nebraska Promise, Nebraska State College Guarantee, UPromise (Minnesota), Ohio Regional Promise, and Wisconsin Tuition Guarantee.

TABLE A2. Summary of Findings from Studies of State, Institutional, and Local College Promise Programs

PROGRAM NAME AND TYPE	STUDY AUTHOR AND YEAR	MAIN EFFECTS
State Programs		
Indiana 21st Century Scholars	Toutkoushian, Hossler, DesJardins, McCall, & González Canché (2015)	Increased college enrollment by 13% to 21%
New York Excelsior Scholarship	Nguyen (2019)	No effect on enrollment at two-year public, four-year public, or four-year private institutions
Oregon Promise	Gurantz (2020)	Increased community college enrollment by 4 to 5 percentage points
Tennessee Promise	Nguyen (2020)	Increased community college enrollment by 40%
Tennessee Promise	Odle, Lee, & Gentile (2021)	Decreased use of loans by 8 to 10 percentage points; decreased average loan amount by 32%
Institutional Programs		
MATC Promise	Monaghan & Coca (2023)	Increased share of students with 2.0 HS GPA by 2 percentage points; Decreased share of students with 90% high school attendance by 5 percentage points
University of Michigan HAIL	Dynarski, Libassi, Michemore, & Owen (2018)	Increased enrollment by 4 percentage points, increased selective college enrollment by 6 percentage points
Community College Sponsored Programs	Li & Gándara (2020)	Increased enrollment at eligible community colleges by 22% relative to enrollment at nearby colleges
32 single Community College Programs	Gándara & Li (2020)	Increased overall enrollment at eligible institutions by 23%; larger increases for Black and Hispanic male students (47% and 40%) and Black and Hispanic female students (51% and 52%)
Local Programs		
Multiple local programs	Odle (2022)	Increased likelihood of expecting to earn at least an associate degree by 8.5 to 15 percentage points
El Dorado Promise	Ash & Ritter (2014)	Increased 8th grade math test scores by 14% of a standard deviation; increased 8th grade literacy scores by 17% of a standard deviation
El Dorado Promise	Ash, Swanson, & Ritter (2021)	Increased math achievement of 5th-8th graders by 11% of a standard deviation
El Dorado Promise	Swanson & Ritter (2020)	Increased college enrollment by 14 percentage points, increased bachelor's degree completion by 8.8 percentage points
Kalamazoo Promise	Andrews, DesJardins, & Ranchhod (2010)	Increased likelihood of sending ACT scores to in-state public flagship universities by 8 to 12 percentage points and local community college by 2 percentage points; Reduced likelihood low-income students send scores to local community colleges

PROGRAM NAME AND TYPE	STUDY AUTHOR AND YEAR	MAIN EFFECTS
Kalamazoo Promise	Bartik, Hershbein & Lachowska (2021)	Increased enrollment in eligible institution within six months by 13 to 19 percentage points, increased enrollment in eligible four-year institution by 11 to 17 percentage points; increased completion of any credential in six years by 12 percentage points
Kalamazoo Promise	Bartik, Hershbein & Lachowska (2017)	Increased enrollment within six months of high school graduation by 8.3 per-centage points and enrollment in four-year college by 9.4 percentage points; increased number of credits attempted within two years of HS graduation by 13% (3.24 additional credits); increased completion of any credential in six years by 10 percentage points; increase completion of bachelor's degree by 7.4 percentage points
Kalamazoo Promise	Bartik & Lachowska (2014)	Reduced days suspended per year by 1.8 overall and by 3 days for African Americans; Increased GPAs for African American students by 0.7 points
Knox Achieves	Carruthers & Fox (2016)	Increased on-time high school graduation by 3 percentage points, increased enrollment by 24 percentage points, increased community college enrollment by 30 percentage points
10 Michigan Promise Zone programs	Billings (2020)	Increased enrollment for students eligible for full award by 4.5 percentage points and increased first-to-second year persistence by 3.5 percentage points; estimates imprecise and not statistically significant
Milwaukee Degree Project	Harris et al. (2020)	No impact on high school GPA, attendance, or graduation or immediate college enrollment
New Haven Promise	Daugherty & Gonzalez (2016)	No impact on enrollment or persistence
Pittsburgh Promise	Bozick, Gonzalez, & Engberg (2015)	No impact on overall enrollment or enrollment in two-year institutions; increased enrollment in four-year institution by 7 percentage points
Pittsburgh Promise	Gonzalez, Bozick, Tharp-Taylor, & Phillips (2011)	No impact on enrollment
Pittsburgh Promise	Page, Iriti, Lowry, & Anthony (2019)	Increased enrollment by 5 percentage points, four-year college enrollment by 5 percentage points, in-state college enrollment by 10 percentage points, and persistence from first to second year by 4 to 7 percentage points
Say Yes to Education-Syracuse	Bifulco, Rubenstein & Sohn (2017)	Increased K12 district enrollment by 3% to 6%; no effect on high school graduation rates
Say Yes to Education-Buffalo	Bifulco, Rubenstein, & Sohn (2019)	Increased enrollment by 8 percentage points; increased persistence by 5.5 percentage points
Tulsa Achieves	Bell (2021)	Increased transfer to four-year institutions by 13 to 14 percentage points and bachelor's degree attainment by 2 percentage points; No effect on GPA, number of credits earned, number of semesters enrolled, or three-year completion of a credential at the community college
Tulsa Achieves	Bell & Gándara (2021)	Increased five-year bachelor's degree completion by 9 percentage points for Native American Students and 4 percentage points for Hispanic students; Increased transfer to 4-year institution by 13 percentage points for Hispanics

Mission MHEC brings together midwestern states to develop and support best practices, collaborative efforts, and cost-sharing opportunities. Through these efforts it works to ensure strong, equitable postsecondary educational opportunities and outcomes for all.

Vision To improve individual career readiness and regional economic vitality through collective problem-solving and partnerships that strengthen postsecondary education.

Who MHEC Serves MHEC is comprised of member states from the midwestern United States. MHEC works with and for a variety of stakeholders within and across member states, including higher education system leaders, state policymakers, legislators, and institutional leaders, while always maintaining a focus on students and their success.

How MHEC Works MHEC's strategic approach highlights member states' strong desire for collaboration, effectiveness, and efficiency. MHEC believes that collaborative actions informed by research and best practices are the catalyst for improving quality, accessibility, relevance, and affordability of postsecondary educational opportunities. MHEC does this primarily through the following approaches: convenings, programs, research, and cost-savings contracts. Increasingly, MHEC looks to leverage these approaches in conjunction with each other to serve its strategic priorities.

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