





University officials and policymakers have taken some steps toward alleviating this burden with financial aid. From 1996-97 to 2006-07, total student aid increased by about 82% nationwide, which covered almost all the increases in tuition and fees at public four-year colleges and universities during this period.<sup>3</sup> While this may seem promising, the sources of aid have moved increasingly from grants to loans, forcing students and families to take on a greater financial burden. Other states have instituted a variety of strategies to confront this problem, such as higher education compacts and scholarships that use funding sources ranging from tobacco settlements to lottery revenue (see Appendix B).

## Policy Goals and Impact Assessment

The following analysis of state policy interventions aimed at increasing access to higher education focuses on two substantive goals—*efficiency* and *equity*—as these represent the primary values sought in public policy.<sup>4</sup> We will also address the instrumental goal of *political feasibility*, which facilitates the implementation of policies. There are a number of ways to assess the degree to which a particular policy intervention is meeting these three goals, which help guide future policy decisions and designs. This analysis employs the following framework:

### Goal One: Efficiency

A policy intervention must have the immediate goal of making the process of gaining access to a four-year institution more efficient, which may in turn lead to a more highly educated state workforce.

We measure the impact of each policy on the efficiency of student access to higher education based on its ability to do the following:

1. Increase the number of qualified students entering four-year colleges.
2. Lower the actual cost of college.
3. Reduce the use of loans and/or increase grant funding available to students.
4. Increase the number of bachelor's degree holders in the state.

### Goal Two: Equity

A policy intervention focused on increasing access to four-year institutions must have the goal of increasing equity in both opportunity and outcome.

We gauge the impact of each policy intervention on equity based on its ability to do the following:

1. Decrease the enrollment gap between historically under-represented and well-represented students.
2. Raise persistence and graduation rates for under-represented students.
3. Increase the amount of *college knowledge* (the understanding of the processes involved in admission, financial aid, and academic success) available to under-represented groups.
4. Increase the level of students' academic preparation and performance in high school.

### Goal Three: Political Feasibility

A policy intervention targeting public four-year colleges and universities must work toward a level of political feasibility. This goal differs slightly from the previous two in that it does not refer to the impact of the policy on higher education access, but rather the viability of the policy itself.

We measure the political feasibility of each policy based on the following criteria:

1. Ease of implementation and administration
2. Amount of public support
3. Likelihood of broad support in the main budgeting entity, the state legislature
4. Funding sources

Appendix C illustrates these goals and impact categories for each of the three policy options included in this analysis. We have chosen to focus on the Wisconsin Covenant, the Georgia HOPE Scholarship Program, and the Indiana Twenty-first Century Scholars Program because they serve as three examples of state scholarship programs specifically designed to increase college awareness and



attendance. While Wisconsin's program is relatively new, Georgia's and Indiana's are two of the longest operating and most well-known state-sponsored higher education interventions in the nation, and their effects have been studied extensively. Georgia's and Indiana's programs are illustrative of merit-based and need-based aid programs, respectively, and thus, we use them as models.

## Analysis of Policy Interventions

### Overview of the Wisconsin Covenant

The Wisconsin Covenant is a partnership program including the Wisconsin Department of Public Instruction, Wisconsin Technical College System, University of Wisconsin System, Wisconsin Association of Independent Colleges and Universities, and the State of Wisconsin Higher Educational Aids Board.

Initiated in 2006 by Governor Jim Doyle, the Wisconsin Covenant aims to help all students aspire to higher education and increase college enrollments. The Covenant offers students college preparatory information and a guaranteed place at a Wisconsin public postsecondary institution in exchange for a pledge to achieve academically and take the necessary steps to attend college (see Table 2). Students can sign up for the program from the spring of their eighth-grade year to early fall of their ninth-grade year.

The Wisconsin Covenant is a merit-based early commitment program. While completion of the program guarantees a place in Wisconsin's public higher education system, it does not specify a particular campus or type of institution, and students who maintain a B average—with or without the Covenant—are relatively likely

Table 2  
*Wisconsin Covenant at a Glance*

<b>Eligibility</b>	<p><b>Students must:</b></p> <ul style="list-style-type: none"> <li>Be currently enrolled in eighth grade and attending a Wisconsin school</li> <li>Be a Wisconsin resident</li> </ul>
<b>Scholars' Pledge</b>	<p><b>Students must:</b></p> <ul style="list-style-type: none"> <li>Graduate from high school</li> <li>Maintain at least a B average in high school</li> <li>Take courses in high school that will prepare them for college and meet or exceed entrance requirements</li> <li>Demonstrate good citizenship and be active in their community</li> <li>Apply to a Wisconsin postsecondary education institution</li> <li>Apply for state and federal financial aid in a timely manner</li> </ul>
<b>Benefits</b>	<p><b>Students receive:</b></p> <ul style="list-style-type: none"> <li>Recognition as a Wisconsin Covenant Scholar</li> <li>Information regarding resources for academic support</li> <li>Opportunities to attend events at public postsecondary education campuses</li> <li>A place at a UW System institution, Wisconsin Technical College, or Wisconsin private college or university</li> <li>A financial aid package based on the family's federally-defined financial need</li> </ul>
<b>Additional Details</b>	<ul style="list-style-type: none"> <li>The Covenant pledge can be signed in hard copy or completed online. A student and a parent or guardian must sign the pledge.</li> <li>Wisconsin has 13 public colleges and universities that enroll 44% of the state's higher education students.</li> </ul>

Source: <http://www.wisconsin covenant.wi.gov>

to qualify for enrollment at some of these institutions. It also does not give automatic funding for college costs; instead, Covenant Scholars must apply for federal and state financial aid, just as non-Scholars would.

Since the Covenant's initiation, several private scholarships have been created to help qualified, low-income students deal with rising college costs. The Covenant Scholars program and the Fund for Wisconsin Scholars will use their combined \$215 million to offer scholarships that complement the Covenant pledge.<sup>5</sup> While these programs provide another form of financial aid to Wisconsin students, the Covenant, and thereby the state, do not guarantee any aid to the participants.

### **Wisconsin Covenant's Impact on Efficiency**

#### *Increase the Number of Qualified Students Entering Four-Year Colleges*

- Early awareness of financial aid—such as the Covenant's written commitment to provide eighth-grade students with a financial aid package—may help increase the likelihood of enrollment.
- The mandatory pre-college high school curriculum required by the Covenant could help insure that students take appropriate coursework for admission.
- The Covenant may encourage and prepare more students for college admission and enrollment by providing additional resources and support in high school.
- Yet, because the Covenant does not explicitly target particular groups of students, it may end up only serving those students who were already college-bound.

#### *Lower the Actual Cost of College*

- Since the Wisconsin Covenant offers no guaranteed funding for its scholars, it does not directly lead to a decrease in the net price of college.
- However, the incorporation of additional pre-college preparation for students, along with the requirement to fill out the Free Application for Federal Student

Aid (FAFSA), may lead more students to recognize, apply for, and therefore receive additional financial aid.

#### *Reduce the Use of Loans and/or Increase Grant Funding Available to Students*

- The Covenant does not provide any mechanism to insure a decrease in student's dependence on loans or an increase in the availability or use of grants.
- The requirement that students must use all available federal aid before accessing state aid may actually prompt students to seek more federal loans than they otherwise would.

#### *Increase the Number of Bachelor's Degree Holders in the State*

- While some evidence may suggest these programs can help increase bachelor's degree attainment in the state, the program's limited history prevents assessment of its impact on persistence and completion at this time.

### **Wisconsin Covenant's Impact on Equity**

#### *Decrease the Enrollment Gap between Historically Under-Represented and Well-Represented Students*

- The Covenant does not target historically under-represented students and, consequently, may not help reduce gaps in enrollment rates among economic and racial groups.
- Although the Covenant has ties to privately-funded, need-based scholarships like the Covenant Scholars and Fund for Wisconsin Scholars, these funds are not directly tied to the state program or subject to public control.
- Similarly, the Covenant may not have a significant impact on equity in outcome due to a lack of consistent funding and additional support systems for students throughout college.<sup>6</sup>



- Although the Covenant provides assistance to students in the process of applying for financial aid, it does not represent an additional source of funding, nor does it account for costs not related to tuition or fees (e.g., books, housing, and transportation).

*Raise Persistence and Graduation Rates for Under-Represented Students*

- The first cohort of Covenant Scholars has yet to enroll in postsecondary education; therefore, it is difficult to know what effects the existing program will have on persistence and what changes, if any, may result between now and when the first class of scholars enrolls.

*Increase the Amount of College Knowledge Available to Under-Represented Groups*

- Any positive impact on opportunity will most likely come as a result of increased college knowledge for under-represented groups through meetings with college counselors, dissemination of information to parents, visits to college campuses, and the promotion of college preparation among students and parents in middle school.
- Many students face considerable challenges in adjusting to the higher education system once they arrive, but the Covenant provides no additional assistance in this area.

*Increase the Level of Academic Preparation and Performance in High School*

- The focus of the Covenant and its complementary private scholarships have been almost entirely on providing support for students to help them access higher education (though little attention is paid to support systems once they enter).
- Students who receive additional college preparation support services typically make better academic choices in high school and have greater incentive to improve grades.<sup>7</sup>

**Wisconsin Covenant’s Political Feasibility**

*Ease of Implementation and Administration*

- The Covenant is fairly simple to implement and administer.
- The application process to become a Covenant Scholar is clear, and information about the program can be easily disseminated through the network of middle school counselors and teachers.

*Amount of Public Support*

- Public support for the Wisconsin Covenant has been high, likely due to the fact that all taxpayers with children can access the program. Universal programs tend to achieve more broad-based public support than targeted programs.
- The creation of privately funded scholarships to complement the Covenant has kept the cost low, and as a result, public support has remained high.

Students who receive additional college preparation support typically make better academic choices in high school...

*Likelihood of Bipartisan Support in the State Legislature*

- The Covenant’s inclusive eligibility and minimal cost to the state make it difficult for politicians to oppose.

*Funding Sources*

- While the state needs to budget additional funds for staff to administer the program, the lack of guaranteed scholarships for students makes the state’s financial commitment relatively low, and this adds to the program’s appeal.

Table 3  
Georgia HOPE Program at a Glance

<b>Eligibility</b>	<p><b>Students must:</b></p> <ul style="list-style-type: none"> <li>Be a Georgia resident and a U.S. citizen or eligible non-citizen</li> <li>Be enrolled as a degree-seeking student at a Georgia postsecondary institution</li> <li>Graduate high school with a B average, or earn at least a 3.0 GPA at the college level at specific credit hour checkpoints</li> <li>Maintain satisfactory academic progress as defined by the college</li> <li>Not have been convicted for certain felony offenses, including marijuana, controlled substances, or dangerous drugs</li> <li>Not be in default on a student financial aid program</li> </ul>
<b>Benefits</b>	<p><b>Students receive (for use at any Georgia public college, university, or technical college):</b></p> <ul style="list-style-type: none"> <li>Tuition for number of hours enrolled, full-time or part-time</li> <li>HOPE-approved mandatory fees</li> <li>Book allowance of up to \$100 per quarter or \$150 per semester</li> </ul>
<b>Additional Details</b>	<p>Students can also use the Georgia HOPE scholarship at private institutions and may receive \$1,500 per semester, or \$1,000 per quarter, for full-time enrollment and \$750 per semester, or \$500 per quarter, for part-time enrollment.</p> <p>The Georgia HOPE program includes a variety of types of financial aid, the two most popular being the Georgia HOPE Scholarship and the HOPE grant. Unlike the scholarship, the HOPE grant does not have academic requirements.</p> <p>Georgia has 21 public colleges and universities, and 43% of students entering higher education in the state study at these institutions.</p>

Source: <http://www.gacollege411.org>

### Overview of the Georgia HOPE Program

The Georgia HOPE (Helping Outstanding Pupils Educationally) Program is one of the oldest and most well-known state merit aid programs. Governor Zell Miller introduced the legislation in 1991, and the state gave the first scholarship in September 1993. Since then, HOPE has awarded over \$3.5 billion to more than one million students, and public colleges and universities have received almost \$2.5 billion for more than 500,000 students.<sup>8</sup>

The Georgia Lottery for Education provides all the funding for HOPE. Students qualify for the HOPE scholarship strictly based on their academic achievement, and they receive tuition,

fees, and a book allowance in exchange for continued academic success (see Table 3). HOPE has no income cap and does not require an early commitment. Students can apply for the scholarship during the college admissions process or after they enroll, and they may reapply for scholarships lost due to low grades.

Proponents of merit aid hail the program as an inspiring and rewarding achievement while opponents condemn the program for providing middle- and high-income students with subsidies at the expense of those with the greatest need.



### Impact of Georgia HOPE on Efficiency<sup>9</sup>

#### *Increase the Number of Qualified Students Entering Four-Year Colleges*

- In terms of efficiency, merit programs like Georgia HOPE have consistently been found to increase the college-going rate.
- Georgia HOPE has also been shown to have a more potent effect on enrollments at four-year public colleges and universities, shifting students away from two-year institutions.
- While HOPE shows a slight increase in enrollments, students already likely to attend college seem the most likely to use the scholarship.

#### *Lower the Actual Cost of College*

- While some research has shown that institutions have increased their base tuition in response to this program, others argue that Georgia has actually kept its tuition relatively low because the HOPE scholarship puts college costs in the spotlight.
- Even with a prolific program like HOPE, higher education in Georgia remains relatively unaffordable: after factoring in financial aid, families on average use 15% of their total income to pay for college.
- From 1993 to 2008, Georgia's investment in need-based financial aid dropped from 4% of the federal investment in need-based aid in the state to none at all.<sup>10</sup>

#### *Reduce the Use of Loans and/or Increase Grant Funding Available to Students*

- Georgia has made a large investment in grant aid, mostly due to the HOPE scholarship, and remains a leader in state-sponsored grant aid, contributing more per FTE than most other states.
- Despite this scholarship, students on average still have to rely on a sizable loan burden of \$3,648 each year, an increase of almost \$800 from 1992.

- The state has chosen to invest little money in need-based aid, which means students with the greatest need will not receive the most financial assistance.

#### *Increase the Number of Bachelor's Degree Holders in the State*

- Georgia has increased the overall percentage of the population with bachelor's degrees since the implementation of HOPE, from 22% in 1992 to 26% in 2006.
- HOPE has also prompted many of the top Georgia high school students to enroll at in-state institutions, which may make them more likely to stay in Georgia post-graduation.

### Impact of Georgia HOPE on Equity

#### *Decrease the Enrollment Gap between Historically Under-Represented and Well-Represented Students*

- Merit aid programs like Georgia HOPE have produced mixed results in terms of their impact on equity, and specifically in closing the enrollment rate gap between under-represented students and their peers.
- In Georgia, some research suggests that African American and Caucasian students have seen an increase in enrollment rates, while students from other minority groups have not; others argue that attendance of African Americans at public four-year institutions has not increased, and may have even decreased.
- Research has consistently found that historically well-represented students (white, middle- to high-income) tend to be the primary receivers of HOPE scholarships, which does not help decrease the gap in participation between those students and minority or low-income students.





Table 4  
*Indiana's Twenty-first Century Scholars Program at a Glance*

<b>Eligibility</b>	<p><b>Students must:</b></p> <ul style="list-style-type: none"> <li>Be an Indiana resident and a U.S. citizen or eligible non-citizen</li> <li>Be enrolled in sixth, seventh, or eighth grade at a state-approved school</li> <li>Make a commitment to fulfill the Scholars' Pledge</li> <li>Meet income requirements based on household size or be a ward of the court county or in foster care</li> </ul>
<b>Scholars' Pledge</b>	<p><b>Students must:</b></p> <ul style="list-style-type: none"> <li>Graduate from a state-approved high school with at least a 2.0 GPA</li> <li>Not commit any crime and not use drugs or alcohol</li> <li>Apply for admission to an Indiana postsecondary institution as a high school senior</li> <li>Apply on time for state and federal financial aid</li> </ul>
<b>Benefits</b>	<p><b>Students receive (for use at any Indiana public or private college or university):</b></p> <ul style="list-style-type: none"> <li>Support for college preparation (tutoring, college visits, mentoring)</li> <li>Full tuition and fees guaranteed for eight semesters</li> <li>Coverage of any remaining costs if already receiving other financial aid</li> </ul>
<b>Additional Details</b>	<ul style="list-style-type: none"> <li>If a student chooses to attend a private or independent institution, their tuition is compensated equal to the average amount of public tuition.</li> <li>Students have up to two years after graduating high school to use the scholarship; once enrolled, the student must remain full time.</li> <li>Indiana has 15 public four-year colleges and universities.</li> </ul>

Source: <http://www.scholars.in.gov>

### Overview of Indiana's Twenty-first Century Scholars Program

Indiana's Twenty-first Century Scholars Program began in 1990 as an effort to improve college access and preparation for low-income youth.

This covenant program requires an agreement between low-income sixth-, seventh-, and eighth-grade students and the state, wherein the student consents to academic and behavior requirements in exchange for college preparation support and full tuition and fees for four years of college in Indiana (see Table 4).

A targeted, need-based program, the Twenty-first Century Scholars Program typically enrolls 8,500 eighth-grade students each year. The state

determines eligibility primarily by income instead of academic performance criteria; the 2.0 GPA requirement falls well below the 3.0 expected by both HOPE and the Wisconsin Covenant.

In order for students to be considered low-income, they must be eligible for free or reduced lunches or free or reduced textbooks: a student from a family of four, for example, must have a family income at or below \$38,203. Since the first group of scholars entered college in 1995, scholarships have been provided to almost 15,000 low-income students in the state.



*Increase the Amount of College Knowledge Available to Under-Represented Groups*

- The program brings the need for early college preparation into students' minds in middle school, provides support at regional centers for tutoring and college visits, sends information on higher education and college-preparatory curricula to scholars, as well as a FAFSA application their senior year of high school.

*Increase the Level of Academic Preparation and Performance in High School*

- All students who take the Scholars' Pledge are more likely to take advanced high school courses and are therefore more likely to complete an advanced college preparatory curriculum than their non-Scholar peers.
- For minority students, taking the Scholars' Pledge is positively associated with increased access to advanced math courses compared to their non-Scholar peers.
- Yet, the relatively low GPA requirement (2.0) of Twenty-first Century Scholars may not provide incentive for improved performance in high school.

**Twenty-first Century Scholars' Political Feasibility**

*Ease of Implementation and Administration*

- A program of this size is not easy to implement or administer and requires a staff assigned to working solely on the program.
- It also requires paperwork processes for coordination with universities and families.

*Amount of Public Support and Likelihood of Bipartisan Support in the State Legislature*

- Although the public and the legislature both support improved access to college education in principle, the details of implementation may present serious challenges in keeping that initial support.

- Some states will have a difficult time obtaining public and legislative support for a targeted, redistributive program that will require significant funds from public sources.

*Funding Sources*

- Indiana's program requires significant and continuous public funding.
- Like many other states, Indiana funds its grant program through state legislative appropriations, which may be less popular than other alternative sources that do not endanger funding to other programs or potentially lead to higher taxes.
- The Twenty-first Century Scholars Program requires additional staffing and money from the state; therefore, it cannot easily ensure full funding over the long term.

Some states will have a difficult time obtaining public and legislative support for a targeted, redistributive program...

**Recommendations for Wisconsin: A Hybrid Approach**

In order to ease the burden of rising tuition costs for all students and families, improve the equity of opportunity and outcome for historically under-represented groups, and boost the potential of the state's workforce, we recommend combining existing portions of the Wisconsin Covenant program with state scholarships targeted to low-income students.

The Wisconsin Covenant has made a promising start in focusing on early awareness of college options for middle school students. Upon signing a pledge, students receive a framework for what they must do to remain eligible for college admission. The Covenant provides opportunities for students and families to attend workshops on college preparation, visit campuses around the state, and receive assistance with the process of applying for financial aid. All of these services



## Appendix A: Returns to a Bachelor's Degree

### National Returns, Public and Private

#### *Economic Returns*

- In 2005, workers age 25 and older with a bachelor's degree earned an average of \$50,900 per year and paid \$3,871 in estimated federal income tax, \$3,894 in estimated Social Security and Medicare taxes, and \$4,131 in state and local taxes, for a tax total of \$11,900. Workers with a high school degree only earned an average of \$31,500 per year and paid \$1,651 in federal income tax, \$2,410 in Social Security and Medicare tax, and \$5,588 in state and local taxes, for a tax total of \$6,600.
- People with a bachelor's degree have an expected lifetime earnings of \$2,054,380, compared to \$1,266,730 for high school graduates.
- For women, the median earnings for full-time, year-round workers age 25 and older with a bachelor's degree in 2005 was \$42,200, compared to \$26,300 for those with only a high school degree. For men, bachelor's degree recipients made \$60,000, compared to \$36,300.
- In 2005, 69% of workers age 25 and older with a bachelor's degree or higher were offered an employer-provided pension plan, and 89% of those offered participated. For high school graduates, 53% of workers were offered an employer-provided pension plan, and 82% of those workers participated.
- In 2005, over 65% of private sector workers ages 18-64 working at least half-time had employer-provided health insurance, compared to just over 50% of high school graduates.

#### *Social Returns*

- In 2006, 43% of people age 25 and older with a college degree volunteered a median 55 hours. In comparison, 19% of high school graduates volunteered a median 52 hours. Volunteerism can result in economic cost savings for specific government entities and improve civic participation, the quality of citizenship, and the level of public trust.
- In 2005, 9.1% of individuals age 25 or older with a bachelor's degree or higher donated blood, compared to 4% of those with only a high school degree.

### Returns in Wisconsin, Public and Private

#### *Economic Returns*

- People age 25 and older with a bachelor's degree received no public assistance in 2003, compared to 0.4% of those with a high school diploma and 3.5% of those with less than high school.
- In 2003, workers age 25 and older with a bachelor's degree earned \$47,170, almost \$20,000 more than those with a high school diploma.
- In 2004, 2.6% of workers age 25 and older in the labor force were not employed, compared to 7.6% of those with a high school diploma.

#### *Social Returns*

- Among people age 25 and older, 57.5% of those with a bachelor's degree or higher reported volunteering through an organization in 2004, compared to 37.5% of those with a high school diploma.
- In the November 2000 election, 87.5% of those with a bachelor's degree reported voting, compared to 62.6% with a high school diploma.
- Almost 95% of all people age 25 and over with a bachelor's degree described their health as "good," "very good," or "excellent," compared to 87% of the population with only a high school diploma.

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## Appendix B: Selected State Scholarship Programs

State	Scholarship Program	Qualifications*	Requisite Student Status	Award Level
Alaska	UA Scholars Award	Top 10% of seniors graduating from Alaska high schools	High school seniors	\$1,375 per semester for 8 semesters, \$11,000 total
Arkansas	Academic Challenge Scholarship	Complete precollegiate core curriculum, have required GPA, achieve at least 15 on ACT, and demonstrate financial need	High school seniors	Up to \$3,500 per year
Arkansas	Governor's Distinguished Scholarship Program	Score 32 on ACT or 1410 on combined math and critical reasoning on SAT and 3.5 GPA or selection as National Achievement Finalist or National Merit Finalist	High school seniors	Up to \$10,000 per year
Arkansas	Governor's Scholarship	Students who score highest on tests in each of 75 counties; top 45% ACT or SAT, top 35% GPA, top 10% class rank, top 10% leadership	High school seniors	Up to \$4,000 per year
California	Cal Grant	Minimum 3.0 GPA for Cal Grant A, 2.0 GPA for Cal Grant B; family income must be below established ceilings; offers both competitive and entitlement grants	High school seniors	Up to \$9,700 per year
Colorado	CollegInvest Early Achievement Scholarship	Must graduate with 2.5 GPA and be Pell Grant eligible	Early commitment (seventh-, eighth-, or ninth-graders)	Maximum award of \$1,500 per year up to five years
Connecticut	Capitol Scholarship	Top 20% of class or SAT scores of at least 1800; priority and amount based on FAFSA need	High school seniors	\$2,000-\$3,000 per year for in-state schools, \$500 for out-of-state
Delaware	Scholarship Incentive Program (ScIP)	Demonstrated financial need and minimum 2.5 GPA	Enrolled college students	\$700-\$2,200 per year, depending on GPA
Florida	Florida Bright Futures Program	Awards based on GPA, required credits courseload, and test scores	High school seniors	Up to 100% tuition and fees per year
Florida	Talented Twenty Program	Top 20% of high school class	High school seniors	Eligible for priority funding and admission
Iowa	All Iowa Opportunity Scholarship	Minimum 2.5 GPA; completion of FAFSA and expected family contribution (EFC) of \$6,420 or less; admission into college and enrolled in at least 3 credits; prioritized by need and at-risk status.	Enrolled college students	Tuition and fees with a maximum of \$6,420 per year
Kansas	Kansas State Scholars	Top 20%-40% students completing precollege curriculum; based on need	High school seniors	Up to \$1,000 per year

\*All scholarships require graduation from high school and state resident status. Most include a provision for use only at in-state institutions and a U.S. citizenship requirement.



State	Scholarship Program	Qualifications	Requisite Student Status	Award Level
Kentucky	Kentucky Educational Excellence Scholarship (KEES)	Minimum 2.5 GPA, no felony convictions, and completion of KEES curriculum; awards increase for higher GPA; bonus awards based on ACT score of 15 or above.	High school seniors and enrolled college students	Up to \$1,000 per year, depending on GPA
Louisiana	Taylor Opportunity Program for Students (TOPS)	Complete TOPS core curriculum; GPA of 2.5 for Opportunity Award and 3.0 for Performance and Honors Awards; ACT score of prior year's state average for Opportunity Award, 23 for Performance Award, and 27 for Honors Award; complete FAFSA or TOPS online application; academic progress and enrollment requirements once in higher education	High school seniors	Award based on achievement; ranges from tuition and fees to tuition and fees plus \$800 per year
Massachusetts	John and Abigail Adams Scholarship Program	Score in advanced category in math or english on MCAS 10th-grade test and perform either advanced or proficient in second subject; combined MCAS score in the top 25% of school district; complete FAFSA; 3.0 GPA in college required	High school sophomores (notified in fall of senior year)	Tuition up to resident undergraduate rate per year
Michigan	Michigan Promise Scholarship	Take state assessment test, complete 50% of bachelor's degree requirements in maximum of four years, cumulative 2.5 college GPA	Enrolled college students	\$1,000 per year for first two years of college, \$2,000 final payment in third or fourth year of college (\$4,000 total)
Mississippi	Mississippi Eminent Scholars Grant (MESG)	3.5 high school GPA, minimum 29 ACT or 1280 SAT; renewal based on continuing satisfactory progress towards degree and 3.5 college GPA	High school seniors and enrolled college students	Up to \$2,500 per year
Missouri	Missouri Higher Education Academic "Bright Flight" Scholarship Program	Composite ACT or SAT score in top 3% of all Missouri students	High school seniors	\$2,000 per year
Nevada	Nevada Millenium Scholarship	At least 3.25 GPA, pass all areas of Nevada High School Proficiency Exam, complete core curriculum, make satisfactory progress once in college	High school seniors	Award given on per credit basis (\$60-\$80 per credit hour)
New Mexico	New Mexico Lottery Success Scholarship	Maintain 2.5 GPA in college	Enrolled college students in first semester	Tuition at public, in-state institution
North Carolina	North Carolina Education Lottery Scholarship (ELS)	Make satisfactory academic progress; meet need criteria based on Pell Grant	Enrolled college students	Ranges from \$100-\$2,500 per academic year



State	Scholarship Program	Qualifications	Requisite Student Status	Award Level
Ohio	Ohio College Opportunity Grant	EFC of \$2,190 or less with income limit of \$75,000	Enrolled college students in first, second, or third year.	Award based on EFC; maximum award of \$3,996 per year in 2007-08
Oklahoma	Oklahoma Promise	Family income of \$50,000 or less (\$100,000 or less for first-time recipients in 2010-11), precollege coursework in high school, 2.5 GPA, good behavior, school participation	Early commitment (eighth-, ninth-, and 10th- graders)	Full tuition at public; partial tuition at private
Oregon	Oregon Opportunity Grant	Meet eligibility requirements for a Pell Grant; eligibility based on household size and income	Enrolled college students	Percentage of total cost, as approved by Legislature; 2007-08 award of \$1,752 per year for Oregon University System
Rhode Island	Academic Promise Scholarship	Students ranked based on formula that uses EFC and SAT score; scholarships filled from highest ranking down	High school seniors	Up to \$2,500 per year; \$10,000 total
South Carolina	Palmetto Fellows Scholarship Program	3.5-4.0 GPA, 1200-1400 SAT or 27-32 ACT, and top 6% of class sophomore, junior, or senior year; no felonies or no more than one misdemeanor; must major in math or science in college	High school sophomores, juniors, and seniors	\$6,700 for freshman year and up to \$7,500 for sophomore, junior, and senior years
South Carolina	South Carolina Legislative Incentive for Future Excellence (LIFE) Scholarship	Cumulative 3.0 GPA, score at least 1100 ACT or 24 ACT, and rank in top 30% of graduating class; must enroll as math or science major in college	High school seniors	Tuition and fees up to \$4,700 plus \$300 book allowance per year
South Dakota	South Dakota Opportunity Scholarship	Graduate with at least a 3.0 GPA and take pre-college curriculum with no course below a C; score at least a 24 on the ACT or 1090 on SAT; enter college within five years of high school graduation	High school seniors	\$1,000 for first year; up to \$5,000 over four years
Washington	Washington College Bound Scholarship	Washington high school graduates with at least a 2.0 GPA and no criminal record; eligibility based on low-income status (free or reduced lunch, eligible for Temporary Assistance for Needy Families, foster child, or meet prescribed income standards)	Early commitment (seventh- or eighth-graders)	Tuition, fees, and up to \$500 for books per year
West Virginia	West Virginia Promise (Providing Real Opportunities for Maximizing In-State Student Excellence) Scholarship	Minimum core course requirement, 3.0 GPA, minimum 22 ACT or 1020 SAT, submit application for the FAFSA	High school seniors	Tuition and fees (up to \$4,372 per year for 2008-09)

## Appendix C: Policy Goal Matrices

Policy Goal Matrix 1: Efficiency

Impact Categories	Wisconsin Covenant (Merit-based, no scholarship)	Georgia HOPE (Merit-based scholarship)	Indiana 21st Century Scholars (Need-based scholarship)
Increase number of qualified high school students entering four-year colleges	<b>Medium:</b> The Covenant could insure college curriculum and application, making more students eligible for four-year campuses.	<b>Medium:</b> While HOPE does result in an increased propensity to enroll in four-year colleges, students already likely to attend college seem the most likely to use the scholarship.	<b>High:</b> The scholarship program addresses preparation and financial barriers to college and increases enrollments for qualified students at four-year institutions.
Lower actual cost of college	<b>Medium:</b> The Covenant would help students access aid, but it does not provide additional funding beyond what already exists. However, Covenant Scholars are eligible for need-based financial aid provided by the Covenant Foundation.	<b>Medium:</b> For scholarship students, HOPE covers tuition and fees. However, institutions have raised their base tuition in response to HOPE, so non-recipients now face an even higher financial burden to attend.	<b>High:</b> The program covers tuition and fees, creating a new source of financial aid for students.
Reduce use of loans and/or increase grant funding available for students	<b>Low:</b> The Covenant does not change existing funding streams nor does it insure that students receive maximum grants instead of loans.	<b>Medium:</b> The HOPE scholarship creates a new source of financial aid for Georgia families. Despite the scholarship, Georgia still shows a high level of loans and offers no need-based state grants.	<b>High:</b> The program gives financial aid in the form of grants and covers a majority of financial need. It also requires students to apply for additional financial aid from other sources.
Increase number of bachelor's degree holders in the state	<b>Unknown:</b> It could prompt students to focus on college early, but it may only impact those already likely to attend. The program is too new to make a determination.	<b>Medium/High:</b> HOPE reached over one million students and prompted an overall increase in bachelor's degree holders in the state. HOPE seems to keep top students enrolled in-state but does not necessarily help keep them there upon graduation.	<b>High:</b> The program targets students from socioeconomic backgrounds who otherwise may not get a degree. This targeting increases the number of students enrolled and persisting in four-year degree programs.



## Policy Goal Matrix 2: Equity

Impact Categories	Wisconsin Covenant (Merit-based, no scholarship)	Georgia HOPE (Merit-based scholarship)	Indiana 21st Century Scholars (Need-based scholarship)
Decrease the enrollment gap between under-represented groups and historically well-represented groups.	<b>Low:</b> Although the Covenant has the potential to increase the rate of economically under-represented groups through a limited, need-based scholarship available through application, this is not guaranteed. The potential is even less certain for racially and ethnically under-represented groups.	<b>Low/Medium:</b> HOPE has been shown to increase enrollments for white and black students, but not for other racial minorities. Merit aid in general has led to a larger gap between under-represented students and their white, middle- to high-income peers.	<b>High:</b> While the program only targets students based on income, it helps students from other under-represented groups because of the intersection of race and class.
Raise persistence and graduation rates for under-represented groups	<b>Low/Medium:</b> Although the Covenant does assist in negotiating the process of federal loans and provides the opportunity for additional need-based state grants, it does not guarantee these grants or assist in related costs of attending college, such as housing, books, and transportation. Since no Covenant scholars have yet entered postsecondary education, the research lacks any conclusive evidence on this issue.	<b>Medium:</b> HOPE provides funding for four years, contingent upon certain academic requirements, which may help decrease stop-out or drop-out rates. Georgia has seen some gains in these areas, but merit aid in general has been shown to be less effective at increasing persistence. Once enrolled, merit aid can prompt students to make less rigorous college choices in hopes of retaining their scholarship.	<b>Medium/High:</b> The program provides funding for four years, which eliminates part of the financial burden that contributes to stop out and drop out. This program raises persistence among low-income students.
Increase the amount of college knowledge* available to under-represented groups	<b>Medium/High:</b> It makes eighth-graders aware of the need for early college preparation; assists with the loan and grant application processes, meetings with college counselors, and campus visits; and provides an additional network of information for parents and schools.	<b>Medium:</b> HOPE allows students to make financial plans for college early, under the presumption that they will qualify for funds. It does not provide additional resources to help students plan for other costs of attendance and does not make any college preparation tools available to recipients.	<b>High:</b> It makes eighth-graders aware of the need for early college preparation; provides support for tutoring and college visits; and sends scholars information on higher education and college preparatory curricula, as well as a FAFSA application, their senior year of high school.
Increase the level of students' academic preparation and performance in high school	<b>Medium:</b> Students who receive additional college preparation support services make better academic choices in high school; yet, research shows this should not end upon graduation. Students, particularly under-represented students, need continual help navigating academic and social choices throughout college—something the Covenant does not provide.	<b>Medium:</b> Merit aid has been shown to lead to an increase in high school GPA and SAT scores in certain states. However, low GPA requirements may serve as disincentives for students and ultimately lead to a less-prepared college population.	<b>Medium:</b> Need-based programs that couple high school counseling (for course choices), tutoring, and mentoring improve college aspirations and preparation for college. Yet, the relatively low GPA requirement of the program (2.0) may not provide incentive for improved performance in high school.

\*College knowledge refers to the understanding of the processes involved in admission, financial aid, and academic success.

## Policy Goal Matrix 3: Political Feasibility

Impact Categories	Wisconsin Covenant (Merit-based, no scholarship)	Georgia HOPE (Merit-based scholarship)	Indiana 21st Century Scholars (Need-based scholarship)
Ease of implementation and administration	<b>Medium:</b> The Covenant is primarily an information campaign to alert students, parents, and schools about the program. The application process is relatively simple. There are some additional staffing needs in the Office of the Governor.	<b>Low:</b> The coordination between lottery funding, individual students and families, and universities would take a dedicated staff. The paperwork process is relatively simple, but the students are continuously monitored for eligibility.	<b>Low:</b> A program of this size requires a staff dedicated to working on the program. It also requires paperwork processes for coordination with universities and families.
Amount of public support	<b>High:</b> Since the program is essentially universal and accessible to all taxpayers, public perception has been relatively positive.	<b>High:</b> Since its inception, HOPE has been widely supported by the public.	<b>Low:</b> Broad-based support for targeted programs is difficult to maintain, especially in the context of tightening state budgets.
Likelihood of broad support in the state legislature	<b>Medium/High:</b> Inclusive eligibility and minimal investment would make it difficult for legislators to oppose.	<b>High:</b> Because the program is universal, it is a politically attractive program for legislators to support.	<b>Low:</b> It may be difficult to garner political support within the legislature for this type of targeted higher education funding.
Funding sources	<b>Medium/High:</b> While it does not involve a significantly higher financial commitment, it does require some funds for operational costs.	<b>Medium:</b> The Georgia Lottery for Education provides all the funding, so low-income and minority residents (disproportionate participants in the lottery) pay for the program indirectly. The lottery funding prevents the creation of new taxes to pay for the program but does create a volatile funding source that may need to be revised to keep up with demand.	<b>Low:</b> The program requires extensive and continuous government funding, which may ultimately lead to higher taxes or the need to find an alternative funding source, such as lottery funds.



## Notes

<sup>1</sup> For college enrollment data specific to Wisconsin and other Midwestern states, see Allen, J. (2006, Winter). Priced out of the promised land? *On Wisconsin*, 28-33; Baum, S. & Ma, J. (2007). *Trends in college pricing 2008*. Trends in Higher Education Series. College Board. Retrieved from <http://www.collegeboard.com/trends>; The National Center for Public Policy and Higher Education. (2006). *Measuring up 2008: The state report card on higher education: Wisconsin*. Retrieved December 2008, from <http://measuringup.highereducation.org/>; Midwestern Higher Education Compact. (2007, March). *Average tuition and required fees: A comparison of public colleges and universities in the midwest and beyond*. Retrieved March, 2008, from <http://www.mhec.org>; State Higher Education Executive Officers. (2006, October). *Recession, retrenchment, and recovery: State higher education funding and student financial aid*. Volume II State Profiles. Normal, IL: Center for the Study of Education Policy.

<sup>2</sup> Researchers are currently debating how to best calculate the backgrounds of students, and reliable measures of socioeconomic status (which includes both income and parents' education levels) have not yet been found. At UW–Madison, for example, researchers in the La Follette School of Public Affairs are currently working with United States Census data to see if and how this change in student background has occurred. For data cited, see Allen, J. (2006, Winter). Priced out of the promised land? *On Wisconsin*, 28-33; Webster, Jr., B. H., & Bishaw, A. (2007, August). *Income, earnings, and poverty data from the 2006 American community service*. U.S. Census Bureau. U. S. Department of Commerce, Economics and Statistics Administration. Retrieved from <http://www.census.gov/prod/2007pubs/acs-08.pdf>.

<sup>3</sup> Baum, S., & Payea, K. (2008). *Trends in student aid 2008*. Trends in Higher Education Series. College Board. Retrieved from <http://www.collegeboard.com/trends>.

<sup>4</sup> Weimer, D., & Vining, A. (2005). *Policy analysis: Concepts and practice* (Fourth Edition). Upper Saddle River, NJ: Pearson-Prentice Hall.

<sup>5</sup> For more information on the Fund for Wisconsin Scholars, see <http://www.ffws.org/>. For more information on the Wisconsin Covenant Foundation, see <http://wisconsin covenant.wi.gov/section.asp?linkid=1205&locid=124>.

<sup>6</sup> St. John, E., Musoba, G., & Simmons, A. (2003). Keeping the promise: The impact of Indiana's Twenty-first Century Scholars Program. *The Review of Higher Education*, 27(1), 103-123; St. John, E. (2004). The impact of financial aid guarantees on enrollment and persistence: Evidence from research on Indiana's Twenty-First Century Scholars and Washington State Achievers Programs. In Civil Rights Project (Ed.), *State merit scholarship programs and racial inequality*. Retrieved from <http://www.civilrightsproject.ucla.edu/research/meritaid/fullreport04.php>.

<sup>7</sup> Henry, G.T., & Rubenstein, R. (2002, Winter). Paying for grades: Impact of merit-based financial aid on educational quality. *Journal of Policy Analysis and Management*, 21(1), 93-109.

<sup>8</sup> Georgia HOPE Program. Georgia College 411. Retrieved (n.d.) from <http://gacollege411.org/FinAid/ScholarshipsAndGrants/HOPEScholarship/>; Cornwell, C., & Mustard, D.B. (2006). Assessing public higher education in Georgia at the start of the twenty-first century. In R.G. Ehrenberg (Ed.), *What's happening to public higher education*. ACE/Praeger Series on Higher Education; Georgia Student Finance Commission. *Scholarship and grant HOPE statistical report*. Retrieved March 2008, from [https://www.gsf.org/gsfnew/SandG\\_StatReport.CFM](https://www.gsf.org/gsfnew/SandG_StatReport.CFM).

<sup>9</sup> Due to space constraints, citations for data referenced in this section are condensed and contained in the following list. For data on the Georgia HOPE program, see Carl Vinson Institute of Government. (2003). *HOPE Scholarship: Joint study commission report*. Athens, GA: Carl Vinson Institute of Government. Retrieved April 25, 2008, from <http://www.cviog.uga.edu/hope/report.pdf>; Civil Rights Project. (2002). *Who should we help? The negative social consequences of merit scholarships*. Retrieved from <http://www.civilrightsproject.ucla.edu/research/meritaid/fullreport02.php>; Civil Rights Project. (2004). *State merit scholarship programs and racial inequality*. Retrieved from <http://www.civilrightsproject.ucla.edu/research/meritaid/fullreport04.php>; Cornwell, C., & Mustard, D.B., (2001, December). *HOPE Scholarship affects where, not whether, students attend college*. Public Policy Research Series, Carl Vinson Institute of Government at the University of Georgia. Retrieved April 25, 2008, from <http://www.cviog.uga.edu/publications/pprs/80.pdf>; Cornwell, C., & Mustard, D.B. (2006). Assessing public higher education in Georgia at the start of the Twenty-First century. In R.G. Ehrenberg (Ed.), *What's happening to public higher education*. ACE/Praeger Series on Higher Education; Cornwell, C., Mustard, D.B., & Sridhar, D.J. (2006). The enrollment effects of merit-based financial aid: Evidence from Georgia's HOPE Program. *Journal of Labor Economics*, 24(4), 761-786; Dee, T.S., & Jackson, L.A. (1999, October). Who loses HOPE? Attrition from Georgia's college scholarship program. *Southern Economic Journal*, 66(2), 379-390; Dynarski, S. (2000, June). *Hope for whom? Financial aid for the middle class and its impact on college attendance*. National Bureau of Economic Research: Working Paper 7756. Retrieved from <http://www.nber.org/papers/w776>; Dynarski, S. (2002, December). *The consequences of merit aid*. National Bureau of Economic Research. Working Paper 9400. Retrieved from <http://www.nber.org/papers/w9400>; Groen, J.A. (2004). The effect of college location on migration of college-educated labor. *Journal of Econometrics*, 121, 125-142; Henry, G.T., & Rubenstein, R. (2002, Winter). Paying for grades: Impact of merit-based financial aid on educational quality. *Journal of Policy Analysis and Management*, 21(1), 93-109; Henry, G.T., Rubenstein, R., & Bugler, D.T. (2004). Is HOPE enough? Impacts of receiving and losing merit-based financial aid. *Journal of Policy Analysis and Management*, 21(1), 93-109; Long, B.T. (2004, Autumn). How do financial aid policies affect colleges? The institutional impact of the Georgia HOPE Scholarship. *The Journal of Human Resources*, 39(4), 1045-1066; State Higher Education Executive Officers. (2006, October). *Recession, retrenchment, and recovery: State higher education funding and student financial aid*. Volume II State Profiles. Normal, IL: Center for the Study of Education Policy; Student aid in Georgia: Less HOPE for college-bound blacks. (2002, Autumn). *The Journal of Blacks in Higher Education*, 37, 74-76.

<sup>10</sup> Families in the lowest 40th percentile by income needed 19% of their income to afford the net costs of a public college or university. See The National Center for Public Policy and Higher Education. (2008). *Measuring up 2008: The state report card on higher education: Georgia*. Retrieved December 2008, from <http://measuringup.highereducation.org/>.

<sup>11</sup> Singell, Jr., L.D. (2004). Come and stay a while: Does financial aid affect retention conditioned on enrollments at a large public university? *Economics of Education Review*, 23, 459-471.

<sup>12</sup> Once in college, Georgia HOPE scholars seem to do well academically, with a higher level of persistence and graduation than other students. The grade minimum required to keep a merit scholarship can play a great role in academic decisions, prompting students on the bubble to drop more courses, enroll in lower-level courses, take fewer courses, and stay away from STEM field majors, all of which may increase the time to degree.



<sup>13</sup> While the governor championed the initial HOPE scholarship, the program has enjoyed such high levels of public support as to make it relatively difficult for anyone to oppose. In general, merit programs are much easier to support across parties because of the perception that the program provides universal opportunity, since any student can theoretically work hard enough to achieve good grades. See Heller, D.E. & Rasmussen, C.J. (2002, August). Merit scholarships and college access: Evidence from Florida and Michigan. In Civil Rights Project (Ed.), *Who should we help? The negative social consequences of merit scholarships*. Retrieved from <http://www.civilrightsproject.ucla.edu/research/meritaid/fullreport02.php>

<sup>14</sup> Citations for data referenced in this section are condensed and contained in the following list. State Student Assistance Commission of Indiana. *The Twenty-first Century Scholars Program*. Retrieved April 2008, from <http://www.scholars.in.gov>; St. John, E. (2004, October). The impact of financial aid guarantees on enrollment and persistence: Evidence from research on Indiana's Twenty-first Century Scholars and Washington State Achievers Programs. In Civil Rights Project (Ed.), *State merit scholarship programs and racial inequality*. Retrieved from <http://www.civilrightsproject.ucla.edu/research/meritaid/fullreport04.php>; St. John, E., Fisher, A.S., Lee, M., Daun-Barnett, N., & Williams, K. (2008). *Educational opportunity in Indiana: Studies of the Twenty-first Century Scholars Program using state student unit record data systems*. Indianapolis: Lumina Foundation; St. John, E., Hu, S., & Weber, J. (2001). State policy and the affordability of public higher education: The influence of state grants on persistence in Indiana. *Research in Higher Education*, 42(4), 401-428; St. John, E., Musoba, G., & Simmons, A. (2003). Keeping the promise: The impact of Indiana's Twenty-first Century Scholars Program. *The Review of Higher Education*, 27(1), 103-123; St. John, E., Musoba, G., Simmons, A., Chung, C., Schmit, J., & Peng, C.J. (2004). Meeting the access challenge: An examination of Indiana's Twenty-first Century Scholars Program. *Research in Higher Education*, 45(8), 829-871.

<sup>15</sup> Duffourc, D. (2006). State-funded college scholarships: General definitions and characteristics. *The Review of Policy Research*, 23(1), 235-248.

<sup>16</sup> The National Center for Public Policy and Higher Education. (2008). *Measuring up 2008: The state report card on higher education: Indiana*. Retrieved December 2008, from <http://measuringup.highereducation.org/>.

<sup>17</sup> St. John, et al (2001, 2003, 2004) and St. John (2004) found that receiving aid had a "substantial and direct" impact on student persistence, and that considering aid packages made income variables (low, lower-middle, and high income) no longer statistically significant, showing the program's impact on equity of outcome among income groups.

<sup>18</sup> Isaacs, J. B., Sawhill, I.V., & Haskins, R. (2008). *Getting ahead or losing ground: Economic mobility in America*. Washington, D.C.: Brookings Institution. Retrieved from [http://www.economicmobility.org/reports\\_and\\_research/mobility\\_in\\_america](http://www.economicmobility.org/reports_and_research/mobility_in_america); U.S. Bureau of the Census. (2006). *Income, poverty, and health insurance coverage in the United States: 2006*. Retrieved September 2008, from <http://www.census.gov>.







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