

# Early Commitment Financial Aid Programs:

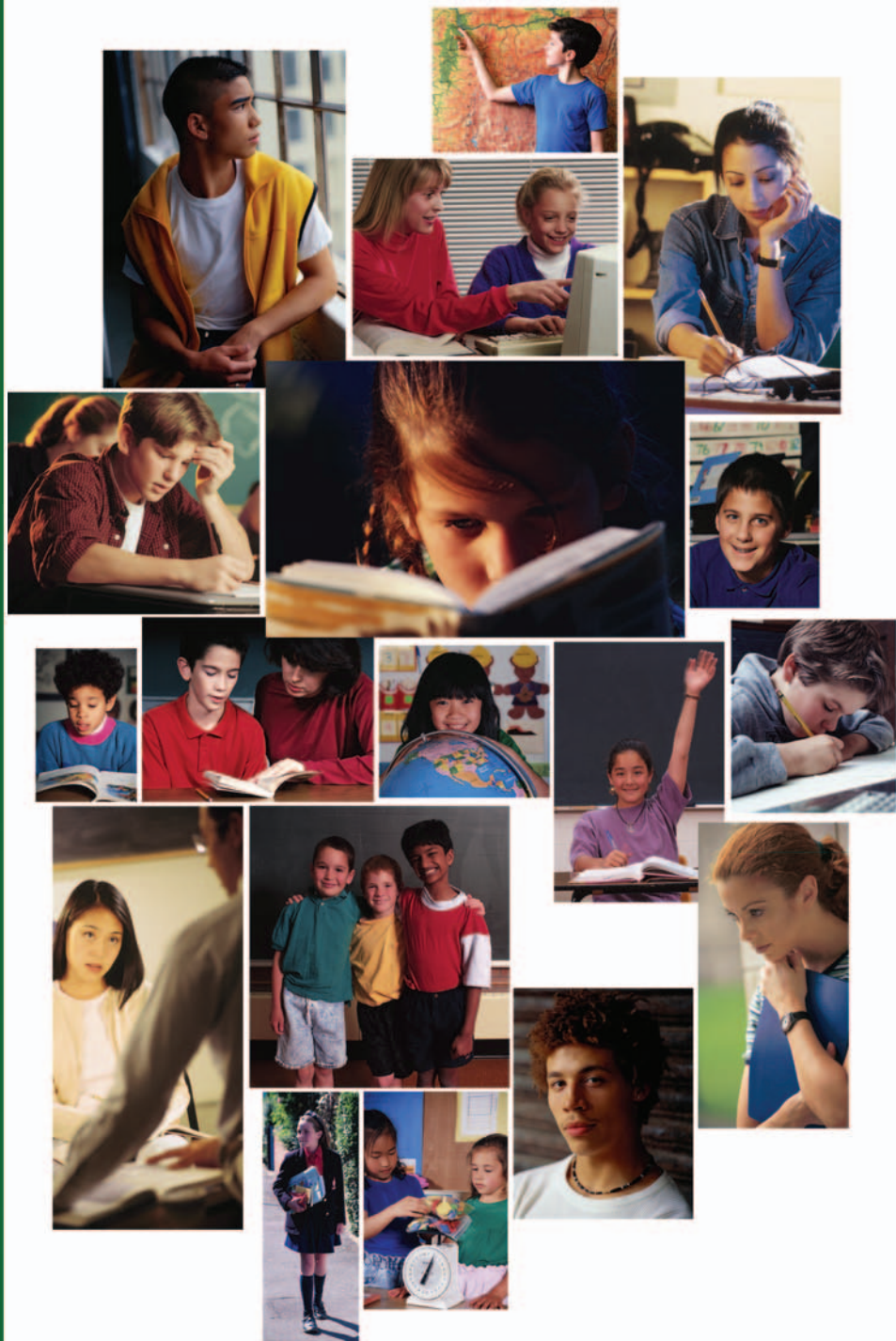
## *Promises, Practices, and Policies*

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Western Interstate Commission  
for Higher Education

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PATHWAYS  
TO COLLEGE  
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Contributors to this paper are many. Foremost among them is Ann Coles, director of the Pathways to College Network and senior vice president for College Access Programs, The Education Resources Institute (TERI). Coles's extensive knowledge and experience with financial aid issues, her strong commitment to access for all students, and her skill in convincing others that the cause is just were significant factors in moving this paper from conception to publication. She earns a very special thanks and acknowledgement of her contributions to this work. Sandy Baum, senior policy analyst at the College Board, also contributed significantly to this paper with her targeted questions, thoughtful comments, and expertise concerning research on federal and state financial aid policies. I also thank David Longanecker, executive director of the Western Interstate Commission for Higher Education (WICHE), and Tom Rudin, vice president of corporate and foundation relations at the College Board, for their helpful remarks on the paper.

Early in the development of the paper, consultant Kathleen Payea conducted research and provided information for the report. Additional valuable comments were given by members of the Pathways to College Network's steering committee for the college affordability and financial aid area: Donald Heller, associate professor and senior research associate at the Center for the Study of Higher Education, The Pennsylvania State University, and Amy Weinstein, executive director of the National Scholarship Providers Association.

Thanks to Matt Wall, consultant to the Pathways to College Network, for editorial assistance and preparation of the executive summary. At WICHE, Annie Finnigan also provided editorial assistance, and Candy Allen produced the design and graphics.

My sincere thanks to these friends and colleagues who took time from very busy schedules to help make this paper better through their questions, observations, and comments. Opinions expressed in this paper are those of the author and do not necessarily reflect the positions of the reviewers, the Pathways to College Network, the College Board, or the Western Interstate Commission for Higher Education.





Too many qualified low-income students do not go to college because they believe they cannot afford to, even though they may be eligible for sufficient financial aid. Learning how to pay for college should not be a guessing game for low-income students. An early commitment of aid can provide a strong incentive for students to complete a college-prep curriculum and for families to encourage and support their children's aspirations.


The idea of providing low-income students with a "promise" of college aid is a recurring theme in Congress, state capitals, and philanthropic organizations. However, there have been few efforts to document early commitment programs – how they work and what student outcomes they produce – or to provide guidance for how a government or private entity can most effectively provide this service.

This paper is intended as a resource for people interested in early commitment programs. It describes existing programs and the various approaches they use. It includes programs mandated by state and federal policies, as well as those sponsored by states and school districts in partnership with private-sector funders. The study identifies practices that appear to work and proposes specific guidelines for state, school district, and other leaders who are interested in starting new early financial aid commitment programs.

Currently, several states, a number of school districts participating in Project GRAD (Graduation Really Achieves Dreams), the federal government through the Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP), and a small number of private-sector programs provide thousands of students with early aid guarantees. In addition, foundations and individuals have played prominent roles in stimulating public investment in early commitment programs and supporting the expansion of programs so that they may serve large numbers of students. Yet hundreds of thousands who could benefit are not being reached. Foundations also have funded limited research to assess the effectiveness of early commitment programs. Much more research is needed in order to fully understand the conditions under which these programs can have the greatest impact.

We hope this paper will stimulate dialogue within states and among school district, higher education, and corporate and philanthropic leaders on the potential of early commitment programs to increase college access and success for economically disadvantaged students throughout the nation.

This study is a joint effort of three partners of the Pathways to College Network – the College Board, The Education Resources Institute (TERI), and the Western Interstate Commission of Higher Education (WICHE) – all of which share a deep and long-standing commitment to expanding opportunities for students who are historically underrepresented in higher education.

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- ◆ The Pathways Network is an alliance of 40 national organizations and funders working collaboratively to improve college access and success for such students through the promotion of research-based knowledge on effective policies and practices for achieving this goal. Removing financial barriers to college is one of the four areas in which Pathways concentrates its efforts.
  - ◆ The College Board is a national, nonprofit membership association whose mission is to connect students to college success. With 4,700 schools, higher education institutions, and other educational organizations as members, the College Board serves more than three and a half million students and their parents each year through programs in college admissions, guidance, and financial aid.
  - ◆ TERI, also a national nonprofit organization, promotes educational opportunities through the administration and guarantee of education loan programs and the sponsorship of college access programs targeting underserved students in Massachusetts, New England, and the U.S. TERI is the managing partner of the Pathways Network.
  - ◆ WICHE is a regional nonprofit organization, established to promote resource sharing and collaboration among Western higher education leaders and policymakers. WICHE has frequently played an important role in increasing national understanding of key issues related to improving financial aid policies that enhance the participation and success of economically disadvantaged students.

We are grateful to Cheryl Blanco, director of Policy Analysis and Research at WICHE, for her willingness to undertake this study and the thoughtful analysis she provides. We also applaud WICHE's commitment to partnering with the Pathways to College Network, the College Board, TERI, and others nationwide in order to expand college opportunities for students from all backgrounds, especially those unlikely to further their education beyond high school without substantial support.

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Student financial assistance has long been a means to promote access to postsecondary education and attainment of college degrees. Numerous types of financial aid programs have proliferated over the years, including a relatively new concept that specifically targets high-risk, low-income students, focusing not just on getting them to go to college but also increasing the chance of their earning a degree.

“Early commitment” financial aid programs are designed to provide economically disadvantaged students in middle school and early high school with a guarantee of financial aid for postsecondary education if they meet certain requirements, including successful completion of a rigorous college-prep curriculum. Since affordability and academic preparation are considered the greatest barriers to higher education for low-income students, early commitment initiatives seek to provide a solution to both problems. This paper looks at different types of early commitment programs, summarizes relevant research, and suggests guidelines for future programs.

In the last few decades, a number of innovative early commitment aid programs have emerged in both the private and public sectors. Eugene Lang’s I Have a Dream initiative dates to the early 1980s, with Lang’s personal guarantee to pay for college for East Harlem sixth graders. Project GRAD originated in Houston, spread to other cities across the country, and is now a national model, incorporating private and public support. Funded by the Bill & Melinda Gates Foundation, the Washington State Achievers Program promotes high achievement for low-income students and provides up to \$5,000 a year for four years of college.

Among publicly supported initiatives, very few meet what we see as the three core criteria for early commitment programs: that they make a *guarantee* of aid; that aid is designated only for economically disadvantaged students; and that students are identified in elementary, middle school, or early high school. Notably, Indiana’s Twenty-first Century Scholars Program and Oklahoma’s Higher Learning Access Program (OHLAP) meet these criteria. Indiana’s program guarantees eight semesters of public college tuition, or the equivalent at private institutions, for students who pledge to meet academic and citizenship requirements. In Oklahoma, OHLAP scholarships may be used at public colleges and technology centers and at in-state private institutions. Rhode Island’s Children Crusade Scholarship is an example of a hybrid public-private program. A number of other well-known state scholarship programs that do not meet core criteria of early commitment programs are considered “related” programs for the purposes of this paper. For example, Georgia’s HOPE Scholarship, Florida’s Bright Futures Program, and Nevada’s Millennium Scholarship do not restrict eligibility to the neediest students. Washington’s Promise Scholarship does not target students earlier than the junior year in high school. Even GEAR UP does not have an ironclad promise of aid. Of 36 current state GEAR UP grantees, 22 have requested waivers of a guarantee provision, which is permitted under law for states that have other means of providing student aid.



Also related (though not meeting all of the criteria used here to define early commitment programs) are the institutional initiatives launched by several universities, including Princeton, Harvard, Virginia, Maryland, Nebraska, North Carolina, Michigan, and Yale, with the goal of increasing access and success for low-income students by meeting their full financial need without student loans.

Because early commitment programs are relatively new, and since they target students early in the education pipeline, outcome data are limited. A 2002 study conducted by Edward St. John and colleagues concluded that early commitment programs “can overcome the barriers to access.” The study found that eighth-grade participants in Indiana’s Twenty-first Century Scholars Program were more likely to apply to college than their peers and that about 85 percent of Scholars went on to college, versus 65 percent of non-Scholars. A study by the Oklahoma State Regents for Higher Education found that 81 percent of OHLAP high school graduates in 2003 went on to college, compared to 56 percent of all Oklahoma graduates. OHLAP students also persisted to the second year of college at a higher rate than others: 90.5 percent versus 78.4 percent. In short, evidence from these programs, as well as from Project GRAD, strongly suggests that early commitment programs have taken low-income students into postsecondary education at higher rates than those of peers who have not participated in such programs.

Finally, this paper suggests a few guidelines for state leaders considering new early commitment programs, based on existing models and available research:

1. *Be clear about program goals and expectations* to ensure the program design clearly reflects the three core criteria suggested earlier.
2. *Consider linking early notification and qualification for other federal programs*, such as Medicaid or free and reduced-fee school lunch programs, to establish reliable eligibility.
3. *Provide for fiscal sustainability* by forecasting future demand and persistence.
4. *Require periodic assessment* to increase understanding of a program’s impact.
5. *Invest in support and outreach programs*, including academic and general college preparation, marketing, parent participation, and other support services.
6. *Explore public-private partnerships* as a means of cosponsorship of initiatives by government, business, foundations, and communities.

Early commitment financial aid programs are an emerging alternative for states seeking to increase access and success for economically disadvantaged students in postsecondary education. Current research and individual program reports suggest that they hold promise as a means to break down financial barriers to higher education for these students and to ensure that they are well prepared to succeed in college.

The role of financial aid in promoting access to postsecondary education and success in college has been a popular topic of study and debate. The discussion in education, research, and policy communities is fueled and complicated by the complexity of aid programs, where they are located, how they are administered, what kind of aid is available, who qualifies, what the aid program is trying to achieve, and when aid is awarded. No size fits all in financial aid programs, but there are certainly plenty of sizes available to choose from.

This paper focuses on a relatively recent category of aid programs that has not yet received adequate attention but which holds potential for increasing access for high-risk, low-income students and supporting state goals related to access and success in higher education. Most commonly referred to as “early commitment financial aid programs” or “guaranteed aid programs,” these initiatives now exist in both public and private sectors. No uniform definition of these programs can be found in the literature, but for the purposes of this paper early commitment financial aid programs are *designed to provide economically disadvantaged students in middle school and early high school with a guarantee of financial aid for postsecondary education if they meet certain requirements.*

Interest in early commitment financial aid programs has been growing among public policymakers and foundations in recent years. Part of this interest can be linked to ongoing debates, nationally and statewide, around why more low-income students are not following through on their aspirations for higher education. These dialogues tend to point to either “academic preparation” or “financial constraints” as the major reason disadvantaged students are not pursuing and persisting in postsecondary education. Early commitment programs address both concerns and thus hold hope for a solution to both problems. In theory, the promises of financial aid that are made to students, particularly when they are made when the students are in middle school and early high school, should greatly reduce their anxiety about being able to afford to go to college. Additionally, the promise of financial aid may itself be a catalyst for better academic preparation by making the goal of a college education seem more realistic. The requirements that students take a college prep curriculum or a set of courses that are among the more rigorous in the curriculum and that they maintain a minimum GPA logically address the academic preparation concern. Early assurance of financial aid may serve to motivate low-achieving students to aspire to higher education and increase their willingness to take college preparatory courses. By emphasizing both academic preparation and financial need, early commitment programs aim to change the behavior of students and their families.

This paper looks at early commitment programs in their different forms. This is not a comprehensive study of all early commitment programs, and no attempt was made to survey programs. The purpose of this work is to describe the early commitment concept; provide examples of different types of programs; summarize what the research shows about these programs; and suggest guidelines and implications for public

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## **CHARACTERISTICS OF EARLY COMMITMENT FINANCIAL AID PROGRAMS**

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policymakers and others who are considering establishing a statewide early commitment financial aid program.

As a strategy to increase access and success in postsecondary education, the idea of guaranteeing financial aid to economically disadvantaged students well before they finish high school has been widely endorsed. The Pathways to College Network, a national alliance of organizations committed to using research-based knowledge to improve postsecondary education access and success for the nation's many underserved students, has promoted the interest in early commitment programs and supported the preparation of this paper. In the Network's cornerstone report, "A Shared Agenda," the organization calls on state and federal officials to "provide for early aid commitments guaranteeing students support if they take specific steps to prepare for college."<sup>1</sup> The Advisory Committee on Student Financial Aid also endorses the early notification and assurance of financial aid for low-income youth in its latest report, "The Student Aid Gauntlet: Making Access to College Simple and Certain."<sup>2</sup> The Advisory Committee presents four "national imperatives," one of which is that we "work together to forge creative new public-private partnerships that guarantee access to low- and moderate-income students through transparency, simplicity, and certainty." The report further calls on Congress and the U.S. Secretary of Education to support "an early assurance of financial access," one that is integrated with a state's existing public and private early intervention and outreach programs. Additionally, researcher Edward St. John, in his evaluation of Indiana's Twenty-first Century Scholars Program, notes that the combination of postsecondary encouragement and a guarantee of adequate financial aid enhances the chances of improved access to higher education.<sup>3</sup>

Examples of early commitment programs exist in both the public and private sectors and include state-sponsored programs, such as Indiana's Twenty-first Century Scholars Program and the Oklahoma Higher Learning Access Program (OHLAP), and privately sponsored programs, like Eugene Lang's I Have a Dream initiative and the Washington State Achievers Program, supported by the Bill & Melinda Gates Foundation. There are also public-private initiatives, notably the Rhode Island Children's Crusade for Higher Education. Additionally, federal legislation (Title IV) requires the GEAR UP state partnership grants to have an early commitment component, unless a state is successful in having this requirement waived.

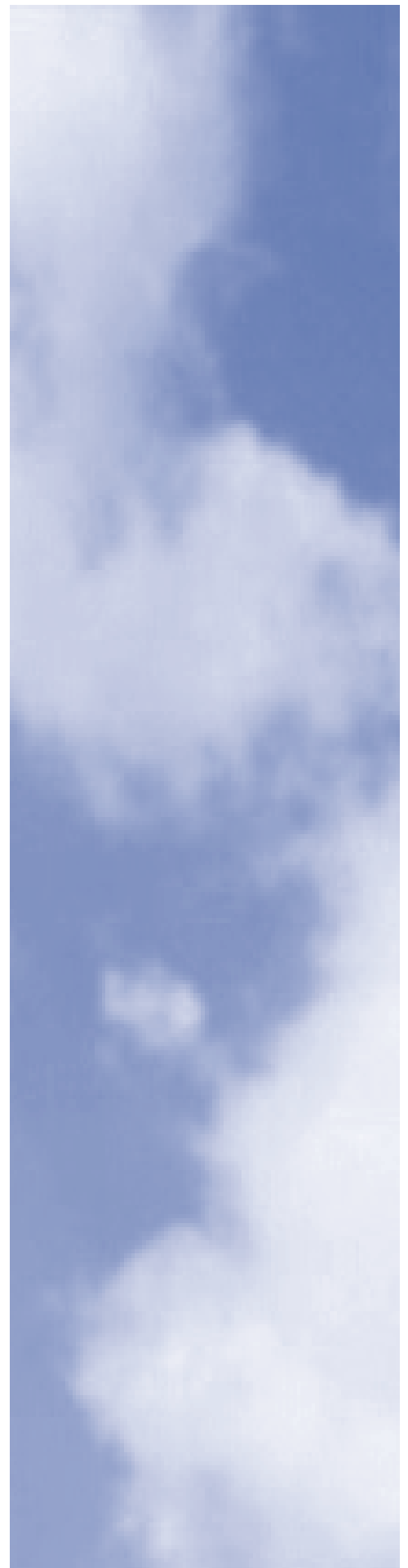
The literature lacks a definition of early commitment financial aid programs, but there are commonalities among established and emerging initiatives that contribute to a shared sense of what is, and what might not be, an early commitment initiative. Drawing on those commonalities, this paper considers early commitment financial aid programs as those targeted initiatives that directly provide economically disadvantaged students in middle school and early high school with a guarantee of financial aid for postsecondary education if they meet certain requirements (the aid may or may not cover all unmet need).

The federal government provides one of the earliest examples of a program that promised young people financial support to attend a postsecondary institution. While it does not precisely conform to the definition of an early commitment program, it is described here because it had many characteristics common to current guarantee programs. The Social Security Student Benefit Program allowed young people who received Social Security dependents' benefits as children to keep getting these payments when they went to college. Although there were no income limits, eligibility based on a deceased or disabled parent effectively targeted the program to a subset of those facing financial hardship. Under this program, the average annual payment to the child of a deceased parent was \$6,700 (expressed in 2000 dollars). At the program's peak, 12 percent of full-time college students aged 18 to 21 were receiving Social Security student benefits. The program was eliminated in 1982.<sup>4</sup>

In the late 1980s, in what may be the first examination of guaranteed aid initiatives, the United States General Accounting Office (GAO) looked at privately funded efforts that guaranteed student aid and support programs to help economically disadvantaged students. The GAO referred to such programs as "tuition-guarantee programs," and its purpose in looking at them was to determine their characteristics, the key issues facing them, and their results to date.<sup>5</sup> When the agency conducted its study, it set out to identify existing programs that "aimed to increase school motivation and completion by guaranteeing minority and disadvantaged students, prior to their senior year, some or all of the funds needed for post-high-school education, together with some supportive services."<sup>6</sup> The GAO found 124 programs, which it analyzed, and it estimated that perhaps another 120 tuition-guarantee programs might exist. Among the report's principal findings was that in 1988-89, at least 42,496 students then in school were involved in tuition-guarantee programs and at least 2,884 additional college students had received a total of \$1.6 million in tuition benefits.<sup>7</sup>

The GAO report lays some helpful groundwork on early commitment programs, grouping existing efforts into four program categories:

1. *Sponsorship*, in which individuals or organizations select one or more classes of students at the elementary or junior high level, guarantee postsecondary tuition, and, in the case of individual sponsors, usually agree to serve personally as mentors through the school years and to pay for support staff and services.
2. *Last-dollar*, in which students in high school are promised help in applying for other student aid and are guaranteed the remaining assistance (the last dollars) needed to attend a postsecondary institution.
3. *University-based*, in which a specific university develops a program with elements such as tutoring or other educational support, personal mentoring, and school-year and summer enrichment experiences, with the tuition guarantee usable at that institution alone or, in some cases, at any institution the student chooses.



*A central tenet of early commitment programs is that financial barriers must be removed for students from the time they first begin to think about higher education.*

4. *Pay-for-grades*, in which the tuition funds are “earned” if a student receives specific grades in high school subjects, are placed in a special account during his or her school years, and are paid out in increments after graduation.<sup>8</sup>

These categories are not as useful in describing programs in 2005 as they were in 1990. As the idea underlying “tuition-guarantee programs” has evolved toward early commitment programs, the programmatic emphasis and the defining characteristics have been placed on both *early* and *commitment*, not just on *commitment*. The *early* element in these programs is a unique and decisive aspect for economically disadvantaged students. Even as early as sixth grade, students from middle- and upper-income families have some degree of certainty that finances will not be a barrier to college. Since students from many poor families are convinced that college is not in their future because it is too expensive, a central tenet of early commitment programs is that financial barriers must be removed for students from the time they first begin to think about higher education.

The *commitment* characteristic is a significant element as well, and its importance has expanded to include a promise from both the provider and the recipient. The provider assures financial assistance to an economically disadvantaged student to pursue postsecondary education in return for a commitment or pledge from the young student (see Appendix A for examples of early commitment pledges). In some states, there is no pledge document for the student to sign, but there is a set of requirements. The requirements vary across programs, but they tend to fall into a few general categories involving academic and social prerequisites that a student must fulfill in order to receive and retain eligibility for an aid award. The requirements may include:

- ◆ Student commitment.
- ◆ Graduation from a high school in the state.
- ◆ Achievement of a minimum grade point average.
- ◆ Successful completion of a core curriculum or specific coursework.
- ◆ No use of illegal drugs or alcohol or involvement in criminal activity.
- ◆ Application to a public, and sometimes a private, postsecondary institution in the state.
- ◆ Submission of a federal and state financial aid application form.
- ◆ Participation in support activities for students selected to be in the early commitment program.

The student’s commitment, expressed either through a pledge or a set of eligibility requirements, may include several of these requirements. What appears to be central to all early commitment programs, though, is a strong link between the aid itself and academic preparation. Designers of these programs have not relied on a need component alone to select program participants. In both public and private programs, students must demonstrate, through their grade point average and/or through the kinds of courses they complete, that they have the academic preparation



needed to succeed in postsecondary education. Although this may seem, on the surface, to be just “pay for performance,” a review of early commitment program brochures for students and parents reveals a frequent message: success in postsecondary education is greatly enhanced when students take and complete a rigorous curriculum in high school. Program founders are not encouraging good grades for the sake of good grades but emphasizing that strong academic preparation is a prerequisite for success in college.

The definition provided earlier offers a framework for delimiting the financial aid programs that might be considered “early commitment” or related programs. For those programs that demonstrate the core criteria for early commitment – a guarantee of financial assistance for college, available only to economically disadvantaged students, and entrance to the program in middle or early high school – it is useful to define three general groups: privately sponsored programs, publicly sponsored programs, and related programs. Each group is discussed briefly below, with examples provided.

## Privately Sponsored Programs

Privately sponsored early commitment financial aid programs predate publicly supported programs. There are many private foundations, corporations, and other groups that provide financial assistance to thousands of students annually through scholarships and grants. Few, however, meet the core criteria of early commitment financial aid programs: a guarantee of financial assistance for college, available only to economically disadvantaged students who, without special support, are not likely to go to college, and who enter the program while they are in elementary, middle school, or early high school. Privately sponsored programs considered here are: I Have a Dream, Project GRAD, and the Washington State Achievers Program.

### I Have a Dream


Private initiatives providing early guarantees of financial assistance for elementary, middle school, or high school youth to pursue postsecondary education appear to have begun in 1981 when Eugene Lang assured a class of sixth graders that funds would be available for their postsecondary tuition. Lang formalized his initiative in 1986 when his I Have a Dream Foundation was launched. Today, there are over 180 I Have a Dream projects in 27 states and 64 cities, serving over 13,500 students. A class of “Dreamers” is composed of an entire grade level in a single elementary school or a whole age group in a single housing project, generally 50 to 80 children.<sup>9</sup> The program works with children and their families from low-income areas year-round, from elementary school through college, providing a long-term program of mentoring, tutoring, and enrichment with an assured opportunity for higher education. Once Dreamers graduate from high school, I Have a Dream provides tuition assistance to assure that they will have the opportunity to attend a college, university, or accredited vocational

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## EARLY COMMITMENT FINANCIAL AID AND RELATED PROGRAMS

*Core criteria for early commitment:*

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school. By making that first pledge to children at a public school in East Harlem nearly a quarter of a century ago – promising he would pay for their college tuition or vocational education – Lang established what many perceive as the first early commitment initiative.

### Taylor Plan

A privately sponsored program similar to Lang’s effort began to emerge in 1988, when Patrick F. Taylor, a Louisiana businessman, conceived the idea behind the “Taylor Plan.” Taylor promised students in a Louisiana middle school that “if they maintained a B average in school on a college prep curriculum and stayed out of trouble, he would make sure they could go to college.”<sup>10</sup> While Taylor did not fund the program, he conceived of and promoted the concept. In 1989 the original Taylor Plan became law as the Louisiana College Tuition Plan (LCTP), administered first by the Board of Regents and the following year by the Student Financial Assistance Commission as the Tuition Assistance Plan (TAP).

In 1997, the program was replaced with the merit-based Tuition Opportunity Program for Students (TOPS). In 2001, legislation was passed requiring local school governing authorities to provide eighth and ninth graders with comprehensive information about TOPS and to require parents to acknowledge their review of the TOPS eligibility requirements. The promise and magnitude of TOPS (about 40 percent of all graduates are TOPS eligible) has prompted parents to encourage their offspring to qualify for TOPS and, in turn, has increased the number of students taking college prep courses and the ACT. Following the successful Louisiana legislation, Taylor visited several other states with his message, and many have passed some version of his original plan. Although Taylor reached out to middle school students with a promise of guaranteed tuition, this promise does not seem to be an element in the state plans. While state plans may be need-based, there is no commitment or promise made directly to middle school or early high school students, and students do not sign a pledge or agreement prior to entering high school.

### Project Grad

The Project GRAD (Graduation Really Achieves Dreams) model was developed in Houston by a former Tenneco president and CEO, Jim Ketelsen. Within a couple of years, the model had been adopted in other cities and currently serves approximately 135,000 students in 217 schools across the country.<sup>11</sup> Designed as an outreach program, the mission of Project GRAD is to ensure a quality public education for all children in economically disadvantaged communities so that high school graduation rates will increase and graduates will be prepared to enter and be successful in college. Its goal is to see at least 80 percent of all students graduate from high school and 50 percent of these graduates enter and graduate from college.<sup>12</sup> Project GRAD works across all grades, from kindergarten through 16. The early financial assistance piece, or scholarship component, becomes available to all entering ninth graders once the partnership between Project GRAD and a high school in a K–12 feeder system is established. A campus-based scholarship coordinator, with social services and parent involvement,

works to help students graduate and gain access to college through a number of key activities. Early in the ninth grade year, the scholarship coordinator and others visit students' homes to inform them and their families about Project GRAD's goals and college scholarships and to enlist their support in fulfilling the criteria required for the scholarships. They are also asked to sign a learning contract that stipulates what is expected of students and parents and what the high school and Project GRAD will provide during the high school years and beyond. Scholarships averaging \$1,000 to \$1,500 per year are awarded to graduating seniors who successfully:

- ◆ Graduate from the GRAD feeder system high school with at least a 2.5 GPA.
- ◆ Attend at least two summer/intersession institutes.
- ◆ Successfully complete the courses designated as college preparatory by their state, district, and school.
- ◆ Graduate from high school in four or fewer years.<sup>13</sup>

Project GRAD is supported by corporations, as well as by national, state, and local foundations, government grants and programs, and individuals. In addition to receiving overall support from Project GRAD USA, individual sites are supported by a number of philanthropic groups, businesses, and state, local, and federal governmental agencies.

### Washington State Achievers Program

The Washington State Achievers Program is also an example of a privately supported initiative. Established in 2000 and supported by the Bill & Melinda Gates Foundation, the Achievers program applies a comprehensive approach as it works with 16 high schools in the state that serve large, low-income populations. In addition to helping remove financial barriers to higher education, this strategy recognizes and encourages high achievement schools and school districts and promotes professional development to enhance leadership.<sup>14</sup> The programs' four main goals are to: create small learning communities that encourage high achievement and college enrollment; help talented, low-income students attend college by providing financial assistance; offer mentoring and support to students once they enroll in college; and create a group of college-educated citizens and leaders in Washington state.<sup>15</sup> Scholarship recipients may receive up to \$5,000 per year for four years of college leading to a bachelor's degree, and they are expected to work to defray additional educational expenses.<sup>16</sup>

One of the challenges of privately supported programs is scaling up the program so that greater numbers of students are served. Special initiatives like the early commitment aid programs are often initiated through philanthropic action and then adopted by governmental agencies or other groups. The clear benefit of the approach is that these programs can often be structured and funded to reach out to a larger share of the target community. In this way, the privately funded activity serves as a springboard for a larger initiative. The philanthropic community has often taken the role of innovator, providing not only the financial backing needed to conceptualize, design, and implement a

*The philanthropic community has often taken the role of innovator, providing not only the financial backing needed to conceptualize, design, and implement a new venture but also the supportive environment that encourages and rewards entrepreneurs.*

new venture but also the supportive environment that encourages and rewards entrepreneurs. Once success is achieved – or there is a strong indication that success is achievable – policymakers are more amenable to investing public dollars in the program because the scaling-up factor will reap public benefits.

## Publicly Sponsored Programs

Publicly supported programs modeled on the principles embodied in the I Have a Dream initiative began to evolve relatively soon after their private counterparts. At this point, it is useful to specify which state or publicly supported programs are early commitment and which do not quite qualify. The array of potential early commitment programs shrinks considerably when the specific or “core” criteria referenced in the definition of early commitment aid programs are considered. With the three criteria in mind, two state-sponsored programs surface: Indiana’s Twenty-first Century Scholars Program and Oklahoma’s Higher Learning Access Program (OHLAP). The discussion below focuses both on these programs and on others which come close to fitting the definition.

### Indiana’s Twenty-first Century Scholars Program

Former Governor Evan Bayh proposed Indiana’s Twenty-first Century Scholars Program, and the state General Assembly established the program in 1990. A GEAR UP grant to the state in 1999 provided considerable expansion opportunities so that support services would be available for all urban and rural areas of the state.<sup>17</sup> To participate, students must be eligible for free or reduced-priced lunches under the national school lunch program. Income-eligible students who enroll in the program and sign the pledge of good citizenship are guaranteed the cost of eight semesters of college tuition at participating state public institutions. Arrangements are also made with eligible private and proprietary schools. The student pledges to graduate from an Indiana high school with a high school diploma; achieve a cumulative high school GPA of at least 2.0; refrain from using illegal drugs or alcohol or committing a crime; apply for admission to an Indiana college, university, or technical or trade school as a high school senior; and apply on time for state and federal student financial aid.

In 2001, the program began accepting applications from eligible seventh graders, in addition to eligible eighth graders. From the initial class of over 5,700 students in the 1990-91 school year, enrollment in the program grew to nearly 70,000 by 2001. Almost 19,000 Scholars had completed high school, affirmed that they were drug free and had not committed a crime, and were eligible to receive tuition assistance.<sup>18</sup> In the 1999-2000 school year, \$7.5 million in scholarships were awarded to 5,554 students. As a supplemental grant, the Twenty-first Century Scholarship pays the difference, up to certain limits, between the student’s tuition and fees and the Indiana Higher Education Grant, the state’s primary need-based grant.

### Oklahoma’s Higher Learning Access Program (OHLAP)

The second state program that meets the definition of an early

*Income-eligible students who enroll in Indiana’s Twenty-first Century Scholars Program and sign the pledge of good citizenship are guaranteed the cost of eight semesters of college tuition at participating state public institutions.*

commitment initiative is the Oklahoma Higher Learning Access Program (OHLAP). Created by the state legislature in 1992, OHLAP targets eighth, ninth, and tenth graders whose family income is \$50,000 or less. Although younger students do not participate, the program does have a brochure designed for students in fifth through seventh grades. Students are required to successfully complete certain high school courses; achieve a 2.5 GPA or better in those courses and overall in high school; remain drug and alcohol free; and commit no crime. In addition to tuition support, OHLAP, like Indiana's program, provides support services to enhance the potential for student success. Recipients may use OHLAP scholarships at public two- or four-year colleges, or accredited private colleges in the state, or for courses at public technology centers. In 2001-02, OHLAP awarded scholarships to 2,004 students at a cost of \$2.9 million; nearly 6,000 students received scholarships in 2003-04, at a cost to the state of \$10.4 million. The program is projected to have close to 17,800 recipients in 2007-08 and is expected to disperse \$47 million in scholarships.<sup>19</sup>

### Rhode Island Children's Crusade for Higher Education

The Rhode Island Children's Crusade for Higher Education is an example of a public-private program. Founded in 1989 as a partnership between state and business leaders, the Crusade began with an ambitious goal: "Enroll all third graders in the state and provide them with a mentor to guide them on the path to college."<sup>20</sup> Program organizers realized that the most at-risk students were not receiving supplemental services, so in 1995 the program began to make major resource shifts to meet those needs. In addition, since 1995 the Crusade has limited enrollment to approximately 500 to 600 students per year from partner elementary schools in five Rhode Island cities with the highest concentration of low-income and immigrant populations. In other words, a decision was made to target resources on a limited number of students rather than to spread them so thinly as to be ineffective. The Crusade provides "programs and services supporting academic, social, and personal development with four distinct areas of focus"; the areas are elementary school, middle school, ninth and tenth grades, and eleventh and twelfth grades. Students automatically move through the program's focus levels.<sup>21</sup> As in the Indiana program, family engagement is important and permeates all aspects of the Crusade's programs. Although third graders and their parents are counseled on potential financial assistance through a Crusade Scholarship, income eligibility for the scholarship is determined when twelfth graders complete the Free Application for Federal Student Aid (FAFSA). Scholarship awards vary, depending on family income, college costs, and the financial aid policies of the postsecondary institution. Program funding comes from federal and state governments, corporations, foundations, and individuals.

### GEAR UP

Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) is a federal initiative that has been implemented in 36 states and over 200 school districts (see table on p. 20 on Michigan GEAR UP as an example). In GEAR UP's original form, an early commitment

*OHLAP targets eighth, ninth, and tenth graders whose family income is \$50,000 or less. In addition to tuition support, OHLAP, like Indiana's program, provides support services to enhance the potential for student success.*

of financial aid was viewed by Congress as a central attribute of the program. As stated in the 1998 reauthorization of the Higher Education Act of 1965, Congressional intent in establishing the program was “to encourage eligible entities to provide or maintain a guarantee to eligible low-income students who obtain a secondary school diploma (or its recognized equivalent), of the financial assistance necessary to permit the students to attend an institution of higher education.”<sup>22</sup> This guarantee is legally required only for state grantees (as opposed to local partnership grantees), however, and may be waived if states have other means of providing students with financial aid.

Michigan GEARUP			
Eligibility Criteria	Key Characteristics	Commitment Type & Value	Outcomes
<ul style="list-style-type: none"> <li>▪ Scholarship plans are localized (approved by state agency).</li> </ul>	<ul style="list-style-type: none"> <li>▪ GEAR UP scholarship funds are currently placed in trust for future awards.</li> <li>▪ General financial information is provided to students and families based on the 21st Century Scholar Certificate (estimated award letter).</li> </ul>	<ul style="list-style-type: none"> <li>▪ Promise of scholarship based on successful completion of program and signed contract.</li> <li>▪ Award levels (yet to be determined) are expected to be a combination of state grants and GEAR UP.</li> </ul>	<ul style="list-style-type: none"> <li>▪ First awards to be made in 2006.</li> <li>▪ Current projections of average student award is approximately \$1,500.</li> </ul>

In the enabling legislation, Congress mandated that certificates – known as 21st Century Scholar Certificates – be awarded to each GEAR UP participant in both state and local partnership programs. The certificate reads:

As a 21st Century Scholar you will receive services such as tutoring, mentoring, counseling, and other support to help you prepare for college. You will likely be eligible for financial aid to help you and your family pay for your college education. In return, you will be responsible for working hard, doing your homework, reading a variety of books, taking challenging courses, and planning for your future with your parents, teachers, and other adults.<sup>23</sup>

Notwithstanding this implied commitment of aid, participants in local partnership programs receive assistance only if they meet aid eligibility requirements when they actually apply for college as twelfth graders. The assistance also may not materialize for students if states have the option of waiving that stipulation. To fulfill the scholarship component of a state GEAR UP grant, federal statute requires states to spend at least 50 percent of state grant funds on scholarships for participating students. However, the law states that this percentage requirement may be waived if the state grantee demonstrates that it has another means of providing students with aid. A state must request this waiver when submitting a

grant application and include in its request a description of its plan for providing students with financial aid. Among the current 36 state grants, 22 have requested a waiver and 14 have a federally funded scholarship component. Even if a state program has an early aid commitment component, its federal scholarship dollars may be depleted before all eligible GEAR UP participants are funded, and federal statute does not require the state to make up the difference with nonfederal funds.

## Related Programs

A number of other grant programs that do not fit our definition of early commitment financial aid programs are contributing to access opportunities for low-income students and can provide useful lessons for the education community, policymakers, practitioners, and researchers. In particular, many state merit-based grant programs, although not targeted at the economically disadvantaged students on which this report is focused, have other characteristics of effective early commitment programs. In addition, a number of institutions have recently implemented aid programs for low-income students that are promising. Appendix B contains a number of one-page profiles prepared by the Pathways to College Network that highlight programs around the nation that embody the principles of the Network's "Shared Agenda" report, particularly the principle related to ensuring financial aid for students (see [www.pathwaystocollege.net/agenda/profiles.html](http://www.pathwaystocollege.net/agenda/profiles.html)).

State financial aid programs such as Georgia's HOPE (Helping Outstanding Students Educationally) Scholarship, Florida's Bright Futures Scholarship, Washington's Promise Scholarship, and Nevada's Millennium Scholarship, all have some of the same criteria as early commitment programs, but they lack at least one of the three "core" criteria. For example, the Georgia HOPE Scholarship (see table on p. 22), the Florida Bright Futures Scholarship Program, and the Nevada Millennium Scholarship have no "need" criteria to limit the program to economically disadvantaged students – candidates may come from any family income category. These initiatives do, however, provide an important assurance to many low-income students. Designed as entitlement programs, these well-publicized initiatives make it clear to elementary and secondary students that if they meet the academic criteria, the money to pay for college will be available for them. While the absence of income limits makes the programs politically popular, the failure to target the programs makes them very expensive, threatening their long-term viability. The eligibility restrictions that exist, based on grades and test scores, tend to disproportionately eliminate students from low-income backgrounds.

A different approach has been taken in the state of Washington. The Washington Promise Scholarship has a "need" requirement – candidates must have a family income equal to or less than 135 percent of the state median – but the program targets high school juniors and seniors only, not middle school or early high school students. Program funding was discontinued during Washington's 2005 legislative session.

*“As a GEAR UP 21<sup>st</sup> Century Scholar you will receive services such as tutoring, mentoring, counseling, and other support to help you prepare for college. You will likely be eligible for financial aid to help you and your family pay for your college education. In return, you will be responsible for working hard, doing your homework, reading a variety of books, taking challenging courses, and planning for your future with your parents, teachers, and other adults.”*

*– 21st Century Scholars Certificate,  
U.S. Department of Education*

## Georgia HOPE Scholarship and Grant Programs

Eligibility Criteria	Key Characteristics	Commitment Type & Value	Outcomes
<ul style="list-style-type: none"> <li>▪ Scholarship                             <ul style="list-style-type: none"> <li>a) Students must maintain 3.0 in college prep core academic coursework; or</li> <li>b) Maintain 3.2 GPA for career-vocational training.</li> </ul> </li> <li>▪ Grant                             <ul style="list-style-type: none"> <li>No GPA minimum for HOPE grant. Recipients must enroll in an approved diploma or certificate program at a Georgia public institution.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Eligibility differs, based on student's high school graduation year.</li> <li>▪ Merit-based program is widely known.</li> <li>▪ Funding covered, in part, by lottery funds; there is concern about future funding.</li> <li>▪ Beginning with FY 2001, Pell Grant recipients may receive full awards under both programs.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Promise of scholarship based on GPA.</li> <li>▪ Award levels up to public tuition and fees (current range: \$1,891 to \$4,538).</li> <li>▪ Private institution award maximum: \$3,000.</li> <li>▪ Book allowance of \$150 per semester.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unclear promise; funding dependent; ever-changing rules.</li> <li>▪ Pell/HOPE change is anticipated to improve success rates.</li> <li>▪ Number of Pell Grant recipients at Georgia institutions increased.</li> </ul>

A new state need-based program passed by the Colorado Legislature in spring 2005 supports the general tenets of early commitment programs, and it may eventually qualify as an early commitment initiative. The Colorado Achievement Scholarship program was created to promote a pre-collegiate curriculum and increase access to postsecondary education.<sup>24</sup> The program begins with graduates of the class of 2008 who have completed a pre-collegiate curriculum. Qualified full-time and part-time students demonstrate need through their eligibility for the Pell Grant and must have a high school GPA of at least 2.5. The law provides for up to 5 percent of annual revenues from the trust fund to be used for direct marketing; this aspect may characterize the program as early commitment if a guarantee is made to middle school or early high school students.

Many state financial aid programs like those described above may loosely be considered as providing *early notification* of financial assistance in that information about the programs is made available to students in middle school and early high school. But in these programs the state does not *guarantee* financial aid, nor is it the intent of the program to encourage students to follow certain rules and sign a pledge or promise in order to receive the benefits at a future date.

Another recent development in programs that provide a financial aid assurance has occurred at the institutional level. While the institutional efforts described here provide a financial aid commitment to economically disadvantaged students, they do not meet the other criteria for early commitment programs because they are targeting



admitted students, not middle school or early high school students. Led by an initiative at Princeton University, a few highly selective public and private institutions have established programs that meet the needs of economically disadvantaged students with grant aid so that these students do not have to borrow. In the case of Princeton, the institution meets 100 percent of determined need with grant aid. Princeton's policy applies to all students, not just those who are economically disadvantaged. According to the Princeton website, "Since the 2001-02 academic year no Princeton aid student, domestic or international, has been required to take out a loan to pay for his or her education."<sup>25</sup>

In 2004, the University of North Carolina, Chapel Hill, unveiled "The Carolina Covenant," a financial aid commitment program. Under the Covenant, admitted low-income students are assured that their education at the university will be "debt free for four years, providing the student takes a Federal Work Study job on campus and works 10 to 12 hours per week while school is in session."<sup>26</sup> In less than five years, the list of institutions creating financial aid commitment programs similar to Princeton's and North Carolina's has expanded to include Virginia, Maryland, Nebraska, Harvard, Brown, Yale, and Michigan. For the most part, the institutional programs are available at highly selective public or private colleges and universities whose enrollments of low-income students are limited. Certainly no students can be assured that they will be admitted to the particular institutions in question, so these programs cannot qualify as early commitment programs. Also, the significant fiscal investment needed to support these commitments requires substantial wealth on the part of the institution.

An adaptation and extension of the institutional approach can be seen in the Compact for Success, a partnership between San Diego State University (SDSU) and San Diego's Sweetwater Union High School District, which has 40,000 students in grades seven through 12. The university and school district measure eligibility for the Compact and consequent eligibility for scholarships and admission to SDSU beginning in seventh grade. All Compact for Success students must:

- ◆ Complete a rigorous college preparation program with a 3.0 or better weighted GPA.
- ◆ Achieve placement test scores in English and math that qualify them for first-year university courses, rather than remedial courses.
- ◆ Take the SAT or the ACT exam.

The Compact for Success program promises that qualified students who are admitted to the university will be given "last dollar" aid if financial aid from federal, state, and other sources is insufficient to cover their need.

These institutionally based initiatives are important and innovative efforts to increase academic preparation and access for low-income students. Collectively, the array of state, public, private, institutional, and joint programs offers a rich set of strategies to address access and affordability for economically disadvantaged students.

*Led by an initiative at Princeton University, a few highly selective public and private institutions have established programs that meet the needs of economically disadvantaged students with grant aid so that these students do not have to borrow.*

*Collectively, the array of state, public, private, institutional, and joint programs offers a rich set of strategies to address access and affordability for economically disadvantaged students.*

## WHAT WE HAVE LEARNED FROM THESE PROGRAMS

*“The targeting of aid on low-income students, along with a guarantee that shows a commitment to those students, can overcome the barriers to access.”*

– Edward St. John

Early commitment financial aid programs as defined in this paper are still quite new. Their recent emergence, combined with their targeting of students while they are in middle school or early high school, means that limited outcome data are available for most programs. The first cohorts of participating students are now graduating from college in some of the public and private programs, so some college participation and retention data are now available. However, few research studies appear in the literature.

Returning to the GAO study, while this report provides a baseline for identifying tuition-guarantee programs that existed in the late 1980s, the researchers did not measure attainment of individual program goals. The report does describe examples of selected program successes and problem areas and points out, “If [tuition-guarantee programs] are successful in solving operational dilemmas and in designing effective programs that get economically disadvantaged young people to and through college, one conclusion will have to be that the cost of a program, assuming adequate support, is less important than the timing of the intervention.” In reporting on some of the results of responses from program staff, the report noted that staff predicted that “others attempting such programs would most often encounter problems finding funds to pay for current services, to hire staff, and to fund the tuition guarantees.”<sup>27</sup> Other implementation concerns identified in the study were difficulties maintaining contact with students and the problem of minimal cooperation or even resistance from family members.<sup>28</sup>

### Indiana and Washington

The most comprehensive and recent work on the impact of two early commitment programs has been conducted by Edward St. John and colleagues, who looked at the impact of financial aid guarantees on enrollment and persistence.<sup>29</sup> In their study of the Indiana Twenty-first Century Scholars Program and the Washington State Achievers Program, they found that “the targeting of aid on low-income students, along with a guarantee that shows a commitment to those students, can overcome the barriers to access.” Additionally, “the financial guarantee of access provided by comprehensive encouragement programs like [the Washington State Achievers Program] and Twenty-first Century Scholars appears to be a critical element of efforts to expand access.”<sup>30</sup>

St. John and his colleagues reported that Indiana “made remarkable progress toward its goal of improving postsecondary access between 1992, when the Twenty-first Century Scholars Program was created, and 2000.”<sup>31</sup> In examining the Indiana program, they found that eighth graders who participated were more likely to apply to college than their peers: 64 percent of Scholars enrolled in Indiana public institutions, 15 percent enrolled in private colleges, and an estimated 5 percent probably enrolled out of state, leaving about 15 percent who did not enroll in any postsecondary institution. In contrast, 44 percent of non-Scholars did not enroll in college.<sup>32</sup> According to the authors, “because the Twenty-first Century Scholars awards increased the chances that low-income students will enroll in college, and because these students persisted as well as did other financial aid recipients, we can conclude

that the program substantially increased the number of low-income students who attained at least one year of college."<sup>33</sup> In a recent follow-up study, St. John and his coauthors examined whether the Twenty-first Century Scholars Program had an effect on students' persistence or success in postsecondary education, although the program was not designed to improve either of these factors. The authors found that low-income students who pledged as eighth graders had higher odds of enrolling in college than low-income students who did not pledge. They were also more likely to attain two-year degrees and were no less likely to persist and attain four-year degrees.<sup>34</sup>

St. John and S. Hu also studied the Washington State Achievers Program (WSAP) and found that it had "a substantial influence on reducing the gap between early aspirations to attend college and expectations of doing so as a senior."<sup>35</sup> The research showed that students who did not apply for the Achievers program had lower odds of enrolling in college than students in comparison schools. Since high school preparation is a key factor in access and success, the researchers were interested in the relationship between the program and preparation for college, and the research showed a substantial positive effect. An examination of the 2002 cohort students in the Tacoma area found that "receiving the guarantee also substantially improved the odds of enrolling in colleges as well as increased chances of attending a four-year college. Students who did not apply for WSAP had lower odds of enrolling in college than students in comparison schools, while WSAP recipients had substantially higher odds of enrolling in college than did students in comparison schools."<sup>36</sup> Although these findings are not conclusive because of the differences in the characteristics of the students who received the grants and those that did not, they provide an indication of the promise of early commitment programs.

## Oklahoma

The Oklahoma State Board of Regents is charged with overseeing and administering OHLAP. In that capacity, the regents publish an annual report with data collected since the high school graduating class of 1996. Enrollments in OHLAP have fluctuated over the years but have generally trended up: from an enrollment of 1,610 students in the 1996 high school graduation year, enrollments have grown to 7,960 students who expect to graduate in the high school class of 2006. In the first graduating class, nearly 40 percent of the students who were enrolled in OHLAP completed the program. That percentage increased gradually to a high of almost 72 percent for the high school graduating class of 2003. The percentage dropped slightly to 70 percent for the 2004 class.<sup>37</sup>

Data indicate that OHLAP students enroll in higher education the year immediately following high school graduation at a much higher rate than Oklahoma high school graduates in general: 81 percent of 2003 OHLAP high school graduates went on to college, compared to 56 percent of all 2002 Oklahoma high school graduates. OHLAP students also persisted to the second year of college at a higher rate than all students: 90.5 percent of 2002 OHLAP graduates continued to the second year of college, compared to 78.4 percent for all

*Data indicate that OHLAP students enroll in higher education the year immediately following high school graduation at a much higher rate than Oklahoma high school graduates in general.*

students. Because a precise comparison with similar students who didn't participate in the program was not possible, the state compared degree completion data of different groups. The six-year degree completion rate was higher for OHLAP students: 56.7 percent of the high school graduating class of 1993 who received an OHLAP scholarship had completed a degree (includes baccalaureate and associate's degrees) in the state six years later, while only 42 percent of all first-time freshmen enrolled in the state that year had done the same.<sup>38</sup>

### Other Programs

Project GRAD USA's web pages ([www.projectgradusa.org](http://www.projectgradusa.org)) contain information on the evaluation approach used by the national project to assess its impact. Funded by a grant from the University of Houston, evaluation began in Houston in the 1994-1995 school year. In that year, the first feeder system of nine schools was studied. When the GRAD model was adopted by other cities, the Manpower Demonstration Research Corporation (MDRC) began an independent, five-year evaluation of each of the initial five expansion sites in Houston, Atlanta, Los Angeles, Newark, and Columbus, Ohio. The national evaluation addressed three questions:

- ◆ How was Project GRAD implemented in the expansion sites, and what are the lessons emerging from this experience?
- ◆ What were the outcomes for schools and students after Project GRAD was put in place?
- ◆ How did this differ from what would have happened had Project GRAD not been implemented?

The evaluation indicated that by the end of two to three years of implementation, Project GRAD produced significant evidence of a measurable impact on student achievement in most feeder systems.<sup>39</sup> There are more than 27,000 students in GRAD's high school pipeline, and the project has awarded scholarships to over 3,100 students from low-income communities around the nation. While individual program outcomes vary, some of the early sites have reported success. For example, prior to starting a GRAD program, one of the Houston high schools had fewer than 20 graduates enrolling in college annually. Since the first class of graduating scholars in 1992, the school has seen an average of 110 students going on to college per year.<sup>40</sup>

Research on related programs, notably the popular state merit scholarship programs, may provide insights that inform policy and practice concerning early financial aid commitment programs and access for economically disadvantaged students. Researcher Susan Dynarski looked at seven Southern states with merit aid programs to examine how the programs affected various schooling decisions. Using data from the Census Bureau's Current Population Survey, she compared enrollment patterns in states with merit-based state grant programs to earlier enrollment patterns and enrollments in states without these aid programs. Her goal was to determine whether the programs changed schooling decisions or simply subsidized students who would be enrolling in four-year colleges even without these programs. Dynarski

*Dynarski found that the new programs typically increased the probability of 18- to 19-year-olds enrolling in college by 5 to 7 percentage points.*

found that the new programs typically increased the probability of 18- to 19-year-olds enrolling in college by 5 to 7 percentage points.<sup>41</sup> Dynarski also examined the effect of the elimination of the Social Security Student Benefit Program and estimated that the effect of aid eligibility on college attendance ranged from 22 to 25 percentage points. Elimination of the program reduced the probability of college attendance among students with a deceased parent by more than a third.<sup>42</sup>

A recent evaluation of another related program, the District of Columbia's Tuition Assistance Grant (TAG) program, reported a large increase in the proportion of D.C. youth going on to college. TAG allows D.C. residents to attend public institutions in other states at in-state rates and provides grants to students selecting private nonprofit institutions in the D.C. metropolitan area or any private, nonprofit, historically black institution. In his evaluation of the TAG, Thomas Kane found a 23 percent increase in the number of D.C. residents reported as first-time freshmen by colleges and universities in the nation between 1998 and 2002. Additionally, between 1999 and 2001, there was a 15 percent increase in the number of FAFSA applications submitted by dependent first-time freshmen in D.C., and a 21 percent increase in the number of first-time freshman Pell Grant recipients from D.C. The number of high school graduates remained flat over this period.<sup>43</sup>

As may be expected with a high-risk group like those targeted by these initiatives, and given the fact that these students must maintain their commitment over a period of at least five years, program completion can be problematic. The public programs, however, appear to have relatively good completion rates. Data for the Indiana program show that approximately 45 percent of students who enrolled in the program in 1990-91 affirmed and upheld the pledge as twelfth graders; a few years later, that percentage had increased to nearly 65 percent for students who enrolled in 1994-95, though it dropped to 59 percent and 54 percent for enrollees in 1995-96 and 1996-97, respectively.<sup>44</sup> OHLAP provides another example: as mentioned earlier, the number of students who completed the program rose from about 40 percent for the class of '96 to 70 percent for the 2004 class.<sup>45</sup>

Increasing the racial/ethnic diversity of higher education and fostering access for underrepresented minority students is a goal in most states. One of the questions asked about early commitment programs relates to their impact on increasing racial/ethnic diversity as well as on economic diversity among college students. While the emphasis in early commitment programs is on low-income students, reaching out to that population is also likely to draw in a significant number of underrepresented minority students. Little data are available on the racial/ethnic composition of participants in these programs. The latest Oklahoma program report contains racial/ethnic breakdowns on the 2004 OHLAP graduates and the state's high school seniors for academic year 2003-04. These data indicate that the proportion of 2004 OHLAP graduates who were students of color closely reflected the proportion in the class of 2004. For example, 9 percent of program graduates were Black/African American, as were 9 percent of Oklahoma high school seniors that year. Nearly 15 percent of OHLAP

*The number of students who completed OHLAP rose from about 40 percent for the class of '96 to 70 percent for the 2004 class.*

*While the available research is limited, there are clear indications that early commitment and related programs have taken low-income participants into postsecondary education at a higher rate than their low-income peers.*

graduates were American Indian/Alaska Natives, as were 17 percent in the state's senior class. Among Hispanics/Latinos, the percentages were close to 4 percent and 5 percent, respectively. It must be noted, however, that if eligible White and non-White students participated equally in these programs, the proportion of minority students in OHLAP would be higher than their proportion in the senior class overall, since they are more likely to be low income. Moreover, available data do not tell us whether students who enroll as eighth graders are from underrepresented racial/ethnic groups and if they complete the program at rates at least equivalent to those of white students. Supplemental studies conducted on the Indiana Twenty-first Century Scholars Program looked at whether the program improved the college-going rates of African-American students. In her research, Glenda Musoba found that, controlling for other factors, African American Scholars were six times more likely to enroll in college than non-Scholars. Additionally, she reported that African-American Scholars were more likely to apply for financial aid than non-Scholars.<sup>46</sup>

Studies on related programs may also offer insights on this issue. In her research on merit scholarship programs in Southern states, Dynarski found differential effects by race/ethnicity. While the effects of the programs on college enrollment varied across states, in all states these merit-based grants flow disproportionately to white, non-Hispanic, upper-income students. This occurs both because these young people are more likely than others to enroll in college and because they are more likely to have the academic credentials required for grant eligibility. Dynarski's research found that the Georgia HOPE Scholarship's greater effect on white attendance than on black and Hispanic attendance widened racial gaps in college attendance. Other states' merit aid programs, however, have actually narrowed racial and ethnic gaps in attendance.<sup>47</sup>

While the available research is limited, there are clear indications that early commitment and related programs have taken low-income participants into postsecondary education at a higher rate than their low-income peers. Both the Oklahoma program and the Indiana program, as well as related programs such as Project GRAD and the D.C. TAG program, report high percentages of their programs' high school graduates enrolling in postsecondary education. There is also considerable evidence that the transparency and the guarantees involved in the state merit-based grant programs have a positive impact on college participation.

Existing research and program review approaches help us understand how effective the programs are, and they suggest several questions that might be asked during an assessment of individual early commitment programs. The initial set of questions should address the program's purpose and intended outcomes; additional questions should be more research oriented in order to determine the programs' progress in reaching its goals. Overarching programmatic concerns might include:

1. What is the purpose of this program? Are there specific, identifiable objectives or targets to meet? Where are the purposes and objectives identified?
2. Which agency or office has authority to manage the program? What are its reporting requirements, and to whom does the managing agency report the program's progress and outcomes?
3. Whom is this program intended to benefit?

Examples of research questions might include:

1. Did participation in the early commitment financial aid program by a target group of students result in more of them graduating from high school when compared to similar nontargeted students in a comparison group?
2. Did the target group successfully complete a college preparatory curriculum or a more rigorous core curriculum than the comparison group?
3. What proportion of the target group cohorts completed the early commitment program?
4. Did target group completers graduate from high school at a higher rate than the comparison group?
5. Did the target group enroll in postsecondary institutions at a higher rate than the comparison group?
6. Did the target group complete associate or baccalaureate degrees at a higher rate than the comparison group?
7. How did the target group compare to the greater student population at its grade level in terms of racial/ethnic and gender composition?

In concluding this section, it is useful to reflect on some general aspects of a sound financial aid program, suggested by David Longanecker and Cheryl Blanco. In "Student Financial Assistance," Longanecker and Blanco note that a well-grounded state financial assistance program should be:

- ◆ Student oriented.
- ◆ Integrated with state tuition and financing policies, as well as with federal and private aid programs.
- ◆ Accountable and appropriate for the goals it serves.
- ◆ Transparent and predictable.
- ◆ Comprehensive and inclusive.
- ◆ Designed to reinforce readiness.<sup>48</sup>

Many of the programs mentioned in this paper, and others not specifically mentioned, do reflect many, if not all, of these attributes. *Transparency and predictability* are arguably the most central of all the characteristics of an early commitment program. From the perspective of

*Transparency and predictability are arguably the most central of all the characteristics of an early commitment program.*

## GUIDELINES FOR STATE LEADERS AND OTHERS CONSIDERING NEW EARLY COMMITMENT FINANCIAL AID PROGRAMS

### Guidelines

1. Be clear on program goals and expectations.

the students and their families, knowing what they need to do to qualify for tuition assistance – *transparency* – and knowing that this is a promise that the state will keep – *predictability* – are pivotal in convincing them that their promise to work hard, take rigorous courses, and maintain a good GPA will pay off.

Legislation used to create the few existing models in operation can help state policymakers design new programs and assess existing ones that might be converted to early commitment programs. Additionally, the state programs and most of the private and institutional programs have websites with good descriptive information; some also include program assessments and other reports with evaluative information and data on participants. To complement these resources, in addition to emphasizing the goals and program characteristics discussed above, this paper provides a few additional guidelines or general concepts that policymakers and others might find useful as they consider creating an early commitment financial aid program.

1. **Be clear on program goals and expectations.** If the purpose of the target program is to foster an early commitment financial aid focus, the program design should be shaped by the characteristics suggested above: guarantee of financial assistance for college, available only to economically disadvantaged students who, without special support, are not likely to go to college, and who enter the program while they are in elementary, middle, or early high school. Transparency on these program components will protect the program from “mission creep” and inappropriate uses. Because it is not uncommon for policymakers and others to expect a program to accomplish objectives for which it was not designed, specificity established in enabling language or other documentation at the outset of the design of the program will help keep it on track. Clarity on goals and expectations will also provide solid parameters for program evaluation. This is discussed further below.

Program goals and expectations are also communicated through participation requirements, and the interaction of these requirements with the goals is critical. Academic requirements are a good example. If a GPA requirement is set too high, the program becomes a merit scholarship; it rewards high academic performance but does not alter future postsecondary participation because high achievers are already likely to go on to college. The result may diminish or override the goal of increasing access for underrepresented students. On the other hand, requiring a rigorous high school curriculum or specifying high-level courses that have been shown to best prepare students for college-level work reinforces the overall potential for student success in higher education.



2. **Consider linking early notification and qualification for other federal programs, such as Medicaid.** Many need-based financial aid programs have tied eligibility to Pell Grants. This is a reasonable approach if the aid program's target students are in their last year or two of high school, when Pell eligibility is determined. This approach is not useful for early commitment aid programs, when much younger students are promised aid. To assist program administrators in identifying qualified recipients as early as possible, consideration should be given to using another low-income indicators such as Medicaid or free or reduced-fee school lunch programs. For example, families qualify for Medicaid and participation in a free school lunch program on the basis of family income. A family with middle school children that receives Medicaid assistance will most likely still need tuition assistance four or five years later, when those children are finishing high school.

Using Medicaid or eligibility for a similar federal program to establish qualification for an early assistance financial aid program is efficient and transparent. Rare would be the case of a family that, over the course of five or six years, moves from being a Medicaid recipient to middle income status. Donald Heller used a large, longitudinal national database to estimate the overlap between eligibility for publicly funded financial aid and eligibility for either the OHLAP or Indiana early commitment programs. He found that only 18 percent of students from families whose income made them eligible for the federal free or reduced-fee lunch program in 1987 "had incomes that grew enough by 1991 to make them ineligible for the National School Lunch program."<sup>49</sup> Although this national data set included high school students and families from approximately 15 years ago, it provides the best estimate to date of how few families – perhaps one in five – are able to raise their income enough in four years to become ineligible for the free or reduced-fee lunch program. It is highly likely that many of these students still qualified for Pell Grants or other need-based financial aid, and one could argue that continuing financial aid support to this 18 percent is a good investment in human capital for the state.

An additional benefit of using Medicaid or free/reduced-fee lunch participation as an eligibility criterion may be the program application form. The FAFSA has over 100 questions that students and their families must answer for the form to be processed. In contrast, the free/reduced-fee lunch form is one page, with only a few questions. For students from families whose English is limited, complex and lengthy forms are a major barrier. Dynarski hypothesizes that the "costs" of applying for need-based aid – long, complex forms requiring extensive financial information – are highest for nonwhite and Hispanic families, in which the parents may not speak English or have attended college. Simple, untargeted programs may have a

2. Consider linking early notification and qualification for other federal programs, such as Medicaid.

### 3. Provide for fiscal sustainability.

greater impact on this population than a targeted program with complex application requirements.<sup>50</sup>

3. **Provide for fiscal sustainability.** The weakest link in the chain of events for financial aid programs is usually the funding. That has been clearly demonstrated in recent years, as most states saw their revenues decline significantly, with subsequent extensive program cuts at the state and institutional levels. Forecasting future needs for a program is complicated by several unknowns, most particularly the number of eligible applicants for the funds and the potential resources available to meet the demand. If states are successful in improving student preparation generally, then that alone will undoubtedly translate into higher participation rates. If specific programs, like early commitment financial aid programs, work as well as hoped, then the demand will also increase. States must have a program funding structure in place that will not only cover current qualified applicants but also project applicants through at least four years of college. The guaranteed aid should be an entitlement, not subject to annual appropriations.

In addition to ensuring that early commitment aid programs have adequate funding, states and other funders need to assure students and their families that the award levels are adequate. One strategy would be to link the award amount to the cost of attendance or to tuition and fees. In that way, as tuition and fees rise, even the neediest student receives sufficient funding.

### 4. Require periodic program assessment.

4. **Require periodic program assessment.** A well-grounded, rigorous, and comprehensive annual program review process is a very effective and efficient way of understanding a program's impact. Whether required in legislation or addressed in a separate document, the program evaluation process and outputs should be clearly delineated so that required baseline data can be collected before the program begins, as well as periodically or annually. To further strengthen the impartiality of the evaluation, consideration should be given to inclusion of earmarked funds to enable the administering agency to have the review conducted by an independent agency or entity.

There are several program review formats that can be used for financial aid programs. The most ambitious and perhaps defensible is a comparison-group design, which shows how the recipients performed when compared to a similar group that did not participate in the program. The comparison-group approach allows for more robust conclusions regarding the program's impact than if no control group is used. At a minimum, a systematic process for collecting and analyzing programmatic data should be developed as the program itself is designed.

It is notable that the two comprehensive evaluation studies which were found in the literature were both supported by philanthropic organizations: Lumina Foundation for Education and the Bill & Melinda Gates Foundation. As more state governments,

businesses, and private foundations create early commitment programs, the research community should be called upon to conduct studies that will help all of us better understand the effectiveness of this approach and the appropriateness of this investment, particularly when public funds are involved.

- 5. Invest in support programs and outreach efforts.** The two state early financial aid commitment programs, as well as most of the privately sponsored programs and the institutionally based programs mentioned in this paper, offer or require support services. The most common support activities found in existing programs are academic and general college preparation activities. But programs have developed specific strengths through other support programs. The Indiana Twenty-first Century Scholars Program has found that the Scholars Parents Project, which involves parents as partners, not just as participants or volunteers, is highly effective and of interest to states. In Indiana's case, Lilly Endowment stepped up in 1991 to provide seed funds to implement The Parents Project in several sites statewide. According to the "Twenty-first Century Scholars Progress Report," "The Parents Project provides parents the skills and knowledge they need to make themselves educational leaders in their families."<sup>51</sup> GEAR UP funds are also being used to provide a parent leader for every county and increase regional support program budgets for parent activities, transportation, and childcare. The importance of efforts to involve parents is reinforced by a recent California study that found the influence of parents is the most critical factor for determining whether low-income and first-generation students who filled out financial aid applications actually enrolled in college.<sup>52</sup>

An associated element of support programs is the recognition that marketing is vital. Students and their families must know about the early guarantee of aid in time to take advantage of the program. This is an ongoing responsibility of the state, higher education institutions, and schools and requires annual appropriations or budget commitments. Assigning overall marketing and communication accountability to a specific agency might produce a more coordinated and comprehensive effort. Working in tandem with support services, marketing strategies would result in broadly disseminated information, possibly in multiple languages and using a wide range of media.

- 6. Explore the value of public-private partnerships.** When feasible, states may want to explore the potential of public-private partnerships. The Rhode Island Children's Crusade, for example, combines funding from federal and state government, corporations, foundations, and individuals. Other state agencies and community groups are also valuable partners. Indiana's Twenty-first Century Scholars Program collaborates with Communities in Schools, a federally funded program that pairs school corporations with local businesses and service

5. Invest in support programs and outreach efforts.

6. Explore the value of public-private partnerships.

agencies to develop a comprehensive roster of community services available for students and their parents.<sup>53</sup> Other partners include AmeriCorps, the Indiana Commission for Higher Education, and the Indiana Department of Education. In some instances, philanthropic organizations or business entities may take on sponsorship of a program component or may provide a community base for connecting with students and their families.

The value and importance of public-private collaboration was central to recommendations made by the Advisory Committee on Student Financial Assistance in its recent report on simplification of need analysis:

A large part of the complexity that students and families face in student aid can be attributed to the failure of the federal government, states, colleges, and other stakeholders to work together. Too often in the past, Congressional efforts to simplify and improve access for students from low- and moderate-income families have been unintentionally stymied by the Secretary, states, and colleges. To be effective, legislative actions in this reauthorization designed to simplify student aid and promote access must be implemented effectively by the Secretary and systematically carried through by states, colleges, and other stakeholders. There is a critical role for each stakeholder to play in ensuring that students and families have accurate and timely information, fair treatment, easy application, and sufficient awards delivered through a state-of-the-art student aid system.<sup>54</sup>

The Advisory Committee recommended the creation of a national partnership to make access simple and certain. Among the key goals and components of this partnership would be an early assurance of financial access that is integrated with a state's existing public and private early intervention and outreach programs. The report further calls on the Secretary of the U.S. Department of Education to give preference to states that establish broad partnerships and effectively notify eligible students as early as middle school with an estimate of their total award eligibility, relative to the full cost of attendance at public and private colleges.

*The Advisory Committee recommended the creation of a national partnership to make access simple and certain. Among the key goals and components of this partnership would be an early assurance of financial access that is integrated with a state's existing public and private early intervention and outreach programs.*

Early commitment financial aid programs are an emerging alternative for states seeking to increase access and success of economically disadvantaged students in postsecondary education. Most early commitment programs were initially established as privately sponsored programs, and the philanthropic community has continued to play a significant role in many of them. Eugene Lang's I Have a Dream program established the value – among the general public, as well as for policymakers and education leaders – of the “early promise” of future tuition support in encouraging low-income students to aspire to a higher education. More recently, Lumina Foundation for Education and the Bill & Melinda Gates Foundation have provided leadership as well as support. In the past few years, different approaches to early commitment programs have surfaced. During the 2005 legislative session, states such as Colorado and Wyoming created financial aid programs that embody some of the characteristics of early commitment financial aid programs. At the campus level, individual institutions, both public and private, have reached out to enhance access for low-income students by providing institutional aid to cover college costs.

The range and scope of this work is encouraging. Strengthening access and success for all students is a national imperative. Reducing or eliminating the financial barriers that many potential college students face is essential. At the same time, we must ensure that these students are well prepared academically to succeed in college. The early commitment financial aid programs appear to support both of these concerns and thus hold promise for “moving the needle” on access and success.



- <sup>1</sup> Pathways to College Network, "A Shared Agenda" (Boston, MA: The Education Resources Institute, 2004), 26.
- <sup>2</sup> Advisory Committee on Student Financial Assistance, "The Student Aid Gauntlet: Making Access to College Simple and Certain" (2005), accessed on 2/21/05 at <[www.ed.gov/acfsa](http://www.ed.gov/acfsa)>.
- <sup>3</sup> E. St. John, G. Musoba, A.B. Simmons, and C. Chung, "Meeting the Access Challenge: Indiana's Twenty-first Century Scholars Program" (Indianapolis, IN: Lumina Foundation for Education, 2002), 21.
- <sup>4</sup> S. Dynarski, "Does Aid Matter? Measuring the Effect of Student Aid on College Attendance and Completion," *American Economic Review* (April 2003).
- <sup>5</sup> United States General Accounting Office (USGAO), "Promising Practice: Private Programs Guaranteeing Student Aid for Higher Education" (Washington, D.C., June 1990), 2.
- <sup>6</sup> *Ibid.*, 10.
- <sup>7</sup> *Ibid.*, 3.
- <sup>8</sup> *Ibid.*, 11.
- <sup>9</sup> I Have a Dream Foundation website, accessed 6/4/05 at <<http://www.ihad.org/history.php>>.
- <sup>10</sup> The Taylor Plan website, accessed 3/11/05 at <<http://www.taylorplan.com/>>.
- <sup>11</sup> Project GRAD website, accessed 4/24/05 at <<http://www.projectgradhouston.org/>>.
- <sup>12</sup> Project GRAD USA website, accessed 4/24/05 at <<http://www.projectgradusa.org/goals.jsp?region=national>>.
- <sup>13</sup> *Ibid.*
- <sup>14</sup> J.T. Fouts, D.B. Baker, C.A. Gratama, S.D. Bachtler, and H.R. Stroh, "The Bill & Melinda Gates Foundation's Washington State Achievers Program: Year 1 Evaluation Summary" (2003), accessed on 2/25/05 at <<http://www.gatesfoundation.org/Education/ResearchAndEvaluation/Evaluation/WSEvaluation.htm>>, 1.
- <sup>15</sup> *Ibid.*
- <sup>16</sup> A. Emeka, and C. Hirschman, "Who Applies for and Who Is Selected for Washington State Achiever Scholarships?" (2003), accessed 2/25/05 at <[http://depts.washington.edu/uwbhs/Scholarships\\_Amon\\_Conference.pdf](http://depts.washington.edu/uwbhs/Scholarships_Amon_Conference.pdf)>, 2.
- <sup>17</sup> St. John et al., "Meeting the Access Challenge," 8.
- <sup>18</sup> "1990-2001 Twenty-first Century Scholars Progress Report," accessed on 2/25/05 at <<http://www.in.gov/ssaci/news/21ProgressReport2002.pdf>>, 3.
- <sup>19</sup> Oklahoma State Regents for Higher Education, "Oklahoma Higher Learning Access Program, 2003-2004 Year-End Report," accessed 2/25/04 at <<http://www.okhighered.org/ohlap/ohlap-report-03-04.pdf>>, 1.
- <sup>20</sup> Rhode Island Children's Crusade for Higher Education website, accessed 2/25/05 at <<http://www.childrencrusade.org/history.htm>>.
- <sup>21</sup> Rhode Island Children's Crusade for Higher Education website, accessed 2/25/05 at <<http://www.childrencrusade.org/handbookenglish.pdf>>.
- <sup>22</sup> 1998 Amendments to the Higher Education Act of 1965, P.L. 105-244, accessed 3/27/05 at <<http://www.ed.gov/policy/highered/leg/hea98/index.html>>.
- <sup>23</sup> 21st Century Scholars Certificate (U.S. Department of Education, 2003).
- <sup>24</sup> Senate Bill 05-003, revising Part 2 of article 3.1 of title 23, Colorado Revised Statutes, accessed 4/17/05 at <[http://www.leg.state.co.us/clics2005a/csl.nsf/fsbillcont361CA43026873BD0387256F4E0064B713?Open&file=003\\_enr.pdf](http://www.leg.state.co.us/clics2005a/csl.nsf/fsbillcont361CA43026873BD0387256F4E0064B713?Open&file=003_enr.pdf)>.
- <sup>25</sup> Princeton University website, accessed 2/25/05 at <<http://www.princeton.edu/main/admission-aid/>>.
- <sup>26</sup> University of North Carolina, Chapel Hill website, accessed 2/25/04 at <<http://www.unc.edu/carolinacovenant/>>.

<sup>27</sup> USGAO, "Promising Practice," 64.

<sup>28</sup> *Ibid.*, 5.

<sup>29</sup> E. St. John, "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 D.E. Heller & P. Marin (eds.), *State Merit Scholarship Programs and Racial Inequality* (Cambridge, MA: Harvard Civil Rights Project at Harvard University, 2004).

<sup>30</sup> *Ibid.*, 135 and 136.

<sup>31</sup> *Ibid.*, 125.

<sup>32</sup> St. John et al., "Meeting the Access Challenge," 17.

<sup>33</sup> *Ibid.*, 20.

<sup>34</sup> E. St. John, J. P. K. Gross, G. Musoba, and C. Chung, "A Step Toward College Success: Assessing Attainment Among Indiana's Twenty-first Century Scholars" (Indianapolis, IN: Lumina Foundation for Education, 2005), 7.

<sup>35</sup> E. St. John and S. Hu, "The Washington State Achievers Program: How Does It Influence Student Postsecondary Educational Opportunities?" paper presented at the annual meeting of the American Educational Research Association, San Diego, CA, 2004.

<sup>36</sup> *Ibid.*, 135.

<sup>37</sup> Oklahoma State Regents, "Oklahoma Higher Learning Access Program," 3.

<sup>38</sup> *Ibid.*, 4 and 6.

<sup>39</sup> Project GRAD USA website, accessed 4/25/05 at <<http://www.projectgradusa.org/evaluation.jsp?region=national>>.

<sup>40</sup> Project GRAD USA website, accessed 6/7/05 at <<http://www.projectgrad.org/site/pp.asp?c=fulTJeMUKrH&b=494341>>.

<sup>41</sup> S. Dynarski, "The New Merit Aid" in C. Hoxby (ed.), *College Choices: The Economics of Which College, When College, and How To Pay For It* (Chicago: University of Chicago Press, 2004).

<sup>42</sup> Dynarski, "Does Aid Matter?"

<sup>43</sup> T. J. Kane, "Evaluating the Impact of the D.C. Tuition Assistance Grant Program," NBER working paper #10658 (July 2004).

<sup>44</sup> "1990-2001 Twenty-first Century Scholars Progress Report," 5.

<sup>45</sup> Oklahoma State Regents, "Oklahoma Higher Learning Access Program," 3.

<sup>46</sup> G. Musoba, "Postsecondary Encouragement for Diverse Students: A Reexamination of the Twenty-first Century Scholars Program" in E.P. St. John (ed.), *Readings on Equal Education: Vol. 19. Public Policy and College Access: Investigating the Federal and State Roles in Equalizing Postsecondary Opportunity* (New York: AMS Press, 2004), 169 and 166.

<sup>47</sup> Dynarski, "The New Merit Aid."

<sup>48</sup> D. Longanecker and C. Blanco, "Student Financial Assistance" in *Student Success: Statewide P-16 Systems* (Denver, CO: State Higher Education Executive Officers, 2003), 49-55.

<sup>49</sup> D. E. Heller, "Early Notification of Financial Aid Eligibility" (forthcoming).

<sup>50</sup> Dynarski, "The New Merit Aid."

<sup>51</sup> "1990-2001 Twenty-first Century Scholars Progress Report," 11.

<sup>52</sup> J. Woo, J. Barnhart, and K. Beasley, "Missing the Boat: Why Some Make It to College and Others Don't" (Sacramento: CA: California Student Aid Commission and EdFund, 2005).

<sup>53</sup> "1990-2001 Twenty-first Century Scholars Progress Report," 13.

<sup>54</sup> Advisory Committee on Student Financial Assistance, "The Student Aid Gauntlet," 26.



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**APPENDIX A**

**PROGRAM PLEDGES  
OR REQUIREMENTS**

## Indiana Twenty-first Century Scholars Program

### Twenty-first Century Scholars Pledge

- ◆ I agree to graduate with an Indiana High School Diploma from a charter school, freeway or other Indiana school accredited (or seeking accreditation) through Performance Based Accreditation (PBA) by the Indiana Department of Education.
- ◆ I will achieve a cumulative high school GPA of at least 2.0 on a 4.0 scale.
- ◆ I will not use illegal drugs or alcohol, or commit a crime.
- ◆ I will apply for admission to an eligible Indiana college, university, or technical school as a high school senior.
- ◆ I will apply on time for state and federal financial aid.

I understand that I must be an Indiana resident (as determined by the permanent residence of my parent or legal guardian), a U.S. citizen or eligible non-citizen, enroll as a full-time student at an eligible college or proprietary school, and meet all other financial aid requirements at the institution I attend.

## Oklahoma Higher Learning Access Program

### Student Requirements

- ◆ The student's family income must be less than \$50,000 at the time of enrollment.
- ◆ Take 17 units of required high school courses to help get ready for college.
- ◆ Make a 2.5 GPA or better in those courses and a 2.5 GPA for your overall high school career.
- ◆ Don't skip school.
- ◆ Do your homework.
- ◆ Don't abuse drugs or alcohol.
- ◆ Don't commit criminal or delinquent acts.
- ◆ Meet with a teacher, counselor, or principal to go over your schoolwork and records.
- ◆ Provide information when needed.
- ◆ Apply for other financial aid during your senior year of high school.
- ◆ Take part in OHLAP activities that will prepare you for college.

## The Crusader Pledge

When joining the Crusade, every child must make a special promise, the Crusader Pledge. The Crusader Pledge helps children do well in school by committing them to behaviors and habits that lead to school and social success. Children should be aware that if they break their pledge while in grades 3-12, they might lose their benefits as a Crusader.

The Crusade asks each enrolled child to honor the following pledge:

- ◆ To stay in school from third grade to graduation.
- ◆ To work hard and get good grades.
- ◆ To stay off illegal drugs.
- ◆ To obey the law.
- ◆ To avoid early parenthood.
- ◆ To act as a role model in the community.
- ◆ To cooperate with teachers and/or Crusade mentors and tutors.

## Rhode Island Children's Crusade

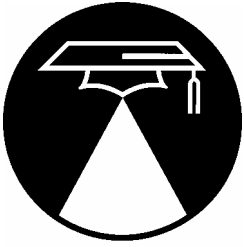


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## **SELECTED PROGRAM PROFILES FROM THE PATHWAYS TO COLLEGE NETWORK**





## PATHWAYS TO COLLEGE NETWORK

31 St. James Avenue  
Boston, MA 02116

## PROGRAM

I Have a Dream Foundation, Chicago, IL

### GOAL/MISSION

The I Have a Dream (IHAD) Foundation provides financial, academic, and social support to low-income students who are traditionally underserved by public education. IHAD believes that these students are able to pursue postsecondary education with proper financial and personal support. Local donors adopt a randomly selected class of 6th graders and guarantee these students college scholarships if they graduate from high school and enroll in postsecondary education. The donors also provide a variety of other social and academic support for the “Dreamers,” including hiring a Project Coordinator.

### POPULATION SERVED

There are two Chicago IHAD programs.

- La Familia, on Chicago’s West Side, has served 52 Dreamers. The group was made up primarily of Latino students of Mexican and Puerto Rican descent. 70% of these students had family incomes below \$20,000 a year. 94% of the initial 6th grade class stayed in the program until graduation from high school.
- Project Success, located on the South Side of Chicago, served 40 Dreamers, all of whom were African-American. 80% of these students came from families with incomes below \$20,000. 90% of students in Project Success remained in contact with the organization after high-school graduation.

### KEY COMPONENTS

- The program is designed with the individual students’ specific needs in mind. Participants in the program form long-term personal relationships with their sponsors and the Project Coordinator.
- IHAD is connected to existing community service organizations such as Alcoholics Anonymous, Planned Parenthood, and Foster Care. This helps administrators address some of the social obstacles that some students may have standing in the way of their graduation from high school and enrollment in college.
- The program assists students in finding internships and enrichment programs.
- Students receive academic support in the form of mentoring and tutoring.

### INDICATORS OF EFFECTIVENESS/ FACTORS CONTRIBUTING TO EFFECTIVENESS

#### Indicators:

Researchers studied 2 IHAD classes for over 2.5 years. They compared these students with their peers in the same schools who were not part of the program. Researchers conducted interviews with IHAD staff, students, parents, and sponsors. They also observed the program on over 100 separate occasions and ran focus groups with various participants. Researchers used school records as data for the control groups.

- Dreamers graduated from high school at nearly double the rate of their peers. Graduation rates for participants in the program were 71% and 69%, while the control group graduated at rates of 37% and 34%.
- Dreamers enrolled in college at almost 3 times the rate as members of the control group. Only 20% and 18% of students in the control group enrolled in college, as compared with 63% and 67% of Dreamers.
- 78% of the Dreamers who enrolled in college did so at a four-year institution.

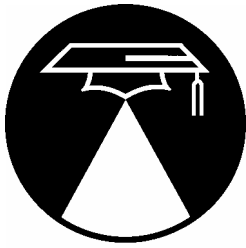
#### Factors:

- Administrators focus on long-term relationships and support. They invest in creating a trusting relationship with students.
- Because students trust the program administrators, they turn to them to help face social pressures such as physical, sexual, or substance abuse.
- High expectations are placed on all students to perform to the best of their ability academically.
- IHAD promotes peer bonding and support to maintain positive social behaviors in students.
- The program addresses the needs of families and incorporates family members. The relationship between staff members and families tends to be supportive.

### FUNDING

Local donors, often wealthy families.

**CONTACT** <http://www.ihad.org>



**PATHWAYS  
TO COLLEGE  
NETWORK**

31 St. James Avenue  
Boston, MA 02116

## PROGRAM

## Indiana Twenty-first Century Scholars Program

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### GOAL/MISSION

The Indiana Twenty-first Century Scholars Program was established in 1990 by the Indiana state legislature to increase the number of low-income students completing high school and enrolling in postsecondary programs. The program provides eligible middle school students with an early assurance of financial aid and on-going support through high school graduation in return for students making a commitment to take specified steps to prepare for college.

### POPULATION SERVED

Low-income 7<sup>th</sup> and 8<sup>th</sup> graders who are eligible for the federal free and reduced lunch program, and who promise to maintain a grade point average of 2.0 or higher and meet certain other requirements.

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### KEY COMPONENTS

- Students pledge to complete Indiana's Core 40 high-school graduation requirements with at least a 2.0 grade point average, say no to drugs and alcohol, abide by the law, and matriculate full-time at an eligible college or university in Indiana within 2 years of high school graduation.
- 16 regional service centers provide students with support services during high school, including tutoring, mentoring, college visits, application assistance, and activities for parents.
- College planning and financial aid information is mailed to students and their families at home periodically throughout middle school and high school.
- Students who fulfill the requirements receive grant aid covering in-state tuition for up to four years at a public college or its equivalent at an Indiana private college.

### INDICATORS OF EFFECTIVENESS/ FACTORS CONTRIBUTING TO EFFECTIVENESS

#### Indicators:

An external evaluation completed in 2002 found that the Twenty-first Century Scholars Program significantly increased the likelihood of low-income students enrolling in college. Of the 2,200 Scholars in the study sample, 80% enrolled in an Indiana college or university within one year of high school graduation. They were more likely to enroll in college than were non-Scholars in a matched group. The study also found that student aspirations and middle school grades were positively related to students' college enrollment.

#### Factors:

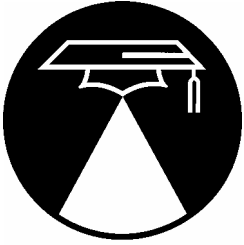
- The program rigorously promotes early college planning. By reaching out to students as early as 7<sup>th</sup> grade, the program forms a long-term relationship with these students. The relationship is reciprocal: both the students and the state of Indiana pledge to honor their end of the bargain. The result is increased access to higher education.
- The program's early commitment provides an incentive for students to make college attendance a goal and to work hard in school.
- The regional information centers give students and families access to college planning information and advice they wouldn't have otherwise. Families who have this information are better prepared for college.
- The program is well-publicized to parents, students, teachers, administrators, state lawmakers, and other Indiana community members. Scholarships become part of the Indiana community.

### FUNDING

Funding is provided by the state of Indiana in partnership with foundations and private donors.

**CONTACT**    <http://scholars.in.gov>





**PATHWAYS  
TO COLLEGE  
NETWORK**

31 St. James Avenue  
Boston, MA 02116

## PROGRAM

Oklahoma Higher Learning Access Program (OHLAP),  
Educational Planning and Assessment System (EPAS),  
Oklahoma GEAR UP, Oklahoma State Regents for Higher Education

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### GOAL/MISSION

The Oklahoma Higher Education Learning Access Program (OHLAP) provides a college scholarship incentive to increase preparation for and participation in higher education among students in the state. OHLAP works in tandem with the EPAS program to promote rigorous preparation for college. GEAR UP promotes OHLAP through social marketing to increase public awareness of the importance of higher education and aids in middle- and high-school reform.

### POPULATION SERVED

To qualify for an OHLAP scholarship, students must enroll in the program in 8th, 9th, and 10th grades and meet the following requirements: complete a 17-unit challenging core curriculum, graduate from high school, maintain a 2.5 grade point average or better in all required courses, complete required homework assignments, attend classes regularly, refrain from all criminal activity including using drugs or alcohol, hail from a family whose income does not exceed \$50,000.

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### KEY COMPONENTS

- The EPAS system offers extensive diagnostic testing for 8th and 10th graders in English, math, science reasoning, and reading. These tests alert students, parents, teachers, and district leaders to student progress and areas that need improvement.
- GEAR UP is the capstone program that serves school districts, promotes OHLAP, and helps students and parents prepare for college.
- Oklahoma's GEAR UP social marketing campaign uses mass marketing techniques to raise public support for access to higher education.
- OHLAP and EPAS have increased enrollment in college preparatory classes. They have had a particularly positive effect on low-income and minority student enrollment in college prep classes.
- Enrollment in the OHLAP program has increased from approximately 1,600 students in the class of 1996 to approximately 9,300 students in the class of 2006.

### INDICATORS OF EFFECTIVENESS/ FACTORS CONTRIBUTING TO EFFECTIVENESS

#### Indicators:

- OHLAP high-school seniors reported average GPAs of 3.5, as compared with Oklahoma students who had average GPAs of 3.0.
- OHLAP students scored an average of 20.9 on the ACT. Oklahoma students scored 20.5 on average.
- Only 33.1% of OHLAP participants took a remedial course compared with 36.5% of all first-year college students.
- 87.7% of OHLAP students reported college GPAs above 2.0. Only 72.7% of all college students reported this level of academic achievement.
- 89% of OHLAP students enrolled full-time in higher education. 77% of all students are enrolled full-time.
- OHLAP participants in the class of 1996 had a six-year degree completion rate of 54%. Only 35% of all students in the class of 1996 completed their degrees by 2002.

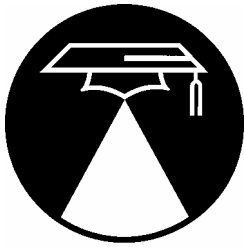
#### Factors:

- OHLAP, EPAS, and GEAR UP work together to promote extensive and comprehensive reform. The program has changed the college-going atmosphere in the state by changing public opinion and increase the rigor of the high-school curriculum.
- Statewide initiatives are supplemented by local programs that provide targeted assistance and support to students.
- OHLAP offers financial incentives for academic achievement in the form of college scholarships.
- EPAS raises standards and expectations for all students. Traditionally underrepresented students are better prepared for higher education by participating in the program.

### FUNDING

State of Oklahoma; ACT, Inc.; federal GEAR UP funds and other grants.

**CONTACT** <http://www.okhighered.org/ohlap/>



**PATHWAYS  
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31 St. James Avenue  
Boston, MA 02116

## PROGRAM

Project GRAD (Graduation Really Achieves Dreams),  
Davis High School and feeder middle and elementary schools,  
Houston, TX

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### GOAL/MISSION

The Project GRAD program in Houston was founded on the belief that going to college helps students achieve their dreams. The program aims to close the achievement gaps in education by race and income and to increase high-school graduation and college enrollment rates. Davis High School set a goal for an 80% graduation rate with 50% of graduates entering college.

### POPULATION SERVED

Project GRAD collaborates with students, parents, teachers, administrators, mentors, community organizers, volunteers, and local businesses. The program serves students in what was formerly one of Houston's lowest-performing high schools, its feeder middle school, and 7 feeder elementary schools.

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### KEY COMPONENTS

- The program is designed to be implemented in schools with high poverty and large minority populations.
- Project GRAD supports professional development for teachers to improve pedagogy and help students master reading and math.
- The program promotes strong study skills and teaches students about self-management so that they can succeed in any discipline they choose.
- Project GRAD provides supplemental social services for students in need. Support for nonacademic needs helps students improve their academic performance.
- Every grade level, from kindergarten through 12th grade, is examined and improved. The program reinforces high standards and rigorous academics at every step of the K–12 pipeline.
- Project GRAD believes that change at one feeder school will spread to other feeder schools and have widespread effects on community life.

### INDICATORS OF EFFECTIVENESS/ FACTORS CONTRIBUTING TO EFFECTIVENESS

#### Indicators:

- In 1993, students at Davis High School and its feeder middle schools were scoring in the 50th percentile on their reading and math state assessment tests at rates of 11% and 20%, respectively. By 2001, Project Grad closed the achievement gap and students were scoring on par with their peers in wealthier districts in the state.
- Project GRAD has increased high-school graduation rates by 65% at Davis High School.
- Between 5 and 6 times more students enter college from Davis High School as a result of Project GRAD.
- Student mobility in Davis High School fell from 60% in 1992–1993 to 27% in 1999–2000.
- In 2000, Davis went from last to first in the number of students receiving college scholarships of Houston's 27 public schools. Latino students at Davis High School graduate at a rate of 42%, compared with a national rate of 26%.

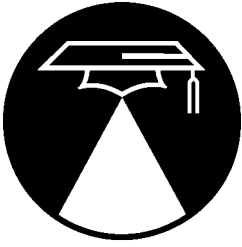
#### Factors:

- Project GRAD encourages comprehensive reform and cost-effective implementation. The project aims to instill a love of learning in young people, foster independent thinking, promote self-confidence in academic capability, and encourage a natural excitement for innovation. Students carry this excitement with them wherever they go.
- The program promotes collaboration among various constituencies that are invested in improving our educational system including teachers, administrators, parents, students, community leaders, and businesses in the community.
- Project GRAD changes the culture of schools to promote high academic expectations in teachers, students, and parents.

### FUNDING

Foundations, private donations, local businesses, and participating school districts.

**CONTACT** <http://www.projectgradhouston.org>



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## PROGRAM

Rhode Island Children's Crusade

### GOAL/MISSION

The Rhode Island Children's Crusade is designed to substantially increase college-going rates in Rhode Island by promoting early college information beginning in 3rd grade, and providing academic and programmatic support for low-income students. Through the state, the program also provides students with tuition incentives to motivate them to pursue higher education.

### POPULATION SERVED

The Crusade serves more than 7,100 students annually in the most economically disadvantaged school districts in Rhode Island. It has evolved from a broad program serving almost 20,000 students to a targeted program admitting 500 new students per year and offering these students more intense and individualized comprehensive support.

### KEY COMPONENTS

- The program offers a wide variety of services including summer enrichment programs, scholarship counseling, tutoring, and mentoring.
- The program actively promotes and partners with postsecondary institutions.
- The Crusade is responsible for creating the College Access Alliance of Rhode Island (CAARI), a network of outreach programs in Rhode Island that support students in their efforts to access higher education.
- The program provides assistance and support for students who are preparing to take college entrance examinations.
- Financial assistance is provided to students who participate in the program, enroll in higher education, and have good academic standing.
- The Crusade is invested in reforming school tracking systems to increase academic opportunities for all students.

### INDICATORS OF EFFECTIVENESS/ FACTORS CONTRIBUTING TO EFFECTIVENESS

#### Indicators:

An external evaluation of the Crusade found that:

- From the Crusade's first 3 cohorts, more than 800 students are receiving Crusade Scholarships, worth approximately \$2.7 million in 2003–2004.
- 84% of 7th graders, 65% of 9th graders, and 46% of 12th graders reported that the program made a difference in improving their chances for enrolling in postsecondary education.
- 89% of Crusaders took the SATs and applied to one or more institutions of higher education.
- The hours of participation in the program per student have increased in recent years.
- The number of students with limited English proficiency enrolled in the program has increased.
- Schools that participate in the Crusade indicate they are highly satisfied with the program's results and have advocated for an expansion of the program.
- There is a demand among parents to enroll their children in the Crusade program.

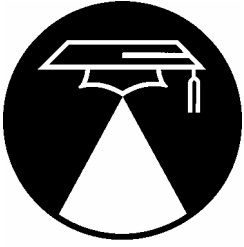
#### Factors:

- This is a developmental program with a wide range of intervention programs that are offered to students on an individualized basis.
- The Crusade emphasizes early college preparation beginning in elementary school (3rd grade).
- The program relies on mentors and community members for support. This builds coalitions among education advocates.
- The program targets low-income students and offers them financial incentives to enroll in higher education. It also provides these students with information about financial aid from an early age.

### FUNDING

Private and public funds, including a major federal GEAR UP grant .

**CONTACT**    <http://www.childrenscrusade.org/>



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## PROGRAM

Sponsor-A-Scholar, Philadelphia Futures,  
Philadelphia, PA

### GOAL/MISSION

Sponsor-A-Scholar (SAS) fosters relationships between adults and disadvantaged youth to encourage students to finish high school and pursue postsecondary education. 9th graders are matched with mentors who stay with them for 5 years, until they finish their first year of college.

### POPULATION SERVED

More than 500 students with grade point averages of between B and C from the Philadelphia public high schools are served through the SAS program. Most are low-income and students of color. The program is geared for students who demonstrate ambition and drive through extracurricular activities or service to the community.

### KEY COMPONENTS

- Mentors attend training sessions. SAS staff closely monitor the mentor relationships.
- College scholarships of up to \$6,000 are donated to SAS participants, either personally by the mentor or by corporations or other groups.
- Students who participate in the program must sign a contract. This contract pledges that they will maintain grades of C or better, uphold a good attendance record, communicate with the mentor, attend program events, enroll in challenging courses and share their grades in those courses.
- SAS offers a range of academic services including tutoring and college entrance exam enrichment courses.
- A part-time administrator facilitates the mentor-student experience by checking in with the participants and offering advice and strategies for increasing the effectiveness of the relationship.

### INDICATORS OF EFFECTIVENESS/ FACTORS CONTRIBUTING TO EFFECTIVENESS

#### Indicators:

A program evaluation used longitudinal data from Philadelphia public high-school cohorts of 1994–1997. 180 students participated in the program, and an equal number did not participate.

- SAS participants in 10th and 11th grades had higher grade point averages than their peers who did not participate in the program.
- Students who participated in the program have significantly higher rates of college attendance in the first 2 years after high-school graduation than students with similar backgrounds who did not participate.
- The program benefited underachievers more than higher achievers. Students with low grades increased their grades more than students with high grades.
- Contact with a mentor correlated with academic achievement. Students who had more contact with their mentors did better in school.

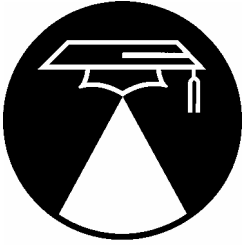
#### Factors:

- SAS fosters a quality mentoring relationship. Participants form relationships based on trust and respect.
- All parties involved in the program are consistently committed to academic success. Participants do not lose sight of the program's mission.
- Mentors provide an extra level of support for students who can not rely on their families for support.

### FUNDING

Private and public sources.

**CONTACT** <http://www.philadelphiafutures.org>



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## PROGRAM

The Carolina Covenant,  
University of North Carolina at Chapel Hill, Chapel Hill, NC

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### GOAL/MISSION

The Carolina Covenant provides low-income students the opportunity to attend the University of North Carolina at Chapel Hill loan-free.

### POPULATION SERVED

Low-income students throughout the state and nation. "Low-income" students are defined as those who are at or below 150% of the federal poverty standard, indexed by family size.

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### KEY COMPONENTS

Commencing with the entering freshman class in 2004, the University of North Carolina at Chapel Hill is entering into a "covenant" with admitted low-income students, ensuring that they can attend UNC Chapel Hill debt-free, providing they take a Federal Work Study job on campus and work 10 to 12 hours per week while school is in session. (Students may, of course, opt to take loans rather than to work.) The remainder of a student's documented need for college funds is met through a combination of federal, state, university, and private grants and scholarships. The covenant continues for the student through 4 years of college, providing the student is continuously enrolled. The estimated cost of implementing the covenant for North Carolina, when fully phased in after 4 years, is \$1.38 million.

### INDICATORS OF EFFECTIVENESS/ FACTORS CONTRIBUTING TO EFFECTIVENESS

The Carolina Covenant is based on research about effective aid programs for low-income and under-represented students.

#### Indicators:

- How financial aid "packages" are constructed influences whether students choose to enroll, and remain, in college. Low-income students are more likely to enroll if given larger grants, rather than loans.
- Low-income students who are asked to borrow significant amounts are much more likely to decide not to attend, or to drop out of school, than those who receive adequate grant assistance.
- These patterns are even stronger among low-income minority students.
- Working part-time (particularly on campus) for 15 or fewer hours per week considerably improves student retention and the rate of degree completion. The combination of full-time attendance and part-time work is a winning combination among strategies to strengthen student persistence and academic success.

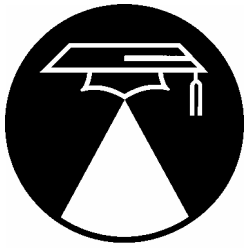
#### Factors:

Low-income students currently receive good financial aid packages at UNC Chapel Hill; the Covenant will improve them. Carolina's "packaging policy" meets the need of students who apply on time and provides a minimum of 65% in grant funding. The remainder is currently provided through work and loans. The Covenant will enrich the package and provide an opportunity to graduate from Carolina debt-free. It will supplant loans with work and grants.

### FUNDING

To fund the Carolina Covenant, the University is pledging growing private gifts to serving needy students and, if necessary, making modest reallocations of existing funds in the Office of Scholarships and Student Aid.

**CONTACT** <http://www.unc.edu/studentaid>



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## PROGRAM

## Washington State Achievers Program (WSAP)

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### GOAL/MISSION

The Washington State Achievers Program (WSAP) is designed to address the achievement gaps in higher education by race and income. The program encourages high-school redesign efforts that raise academic achievement and increase college access for all students, especially low-income students.

### POPULATION SERVED

WSAP works comprehensively with 16 Washington high schools that serve low-income populations selected by the Bill & Melinda Gates Foundation.

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### KEY COMPONENTS

- The program identifies and reduces financial barriers to higher education for talented, low-income students who have overcome difficult circumstance and are motivated to attend college.
- WSAP high schools are part of the Gates Foundation grant program to redesign schools according to research-based “Attributes of High Achievement Schools” that promote access to higher education.
- Students apply and are selected for the program as juniors in high school. They are selected primarily on the basis of a review of eight noncognitive variables such as leadership potential, positive self-concept, and goal setting.
- The program provides mentorship and support to students both while they are in high school and after they enroll in college. Mentors help students apply for college and, once in college, to earn four-year degrees.
- Scholarships provided by WSAP are “last-dollar” awards in financial aid packages so as to take full advantage of other federal, state, and private scholarships and grants before these Achievers Scholarships are provided.

### INDICATORS OF EFFECTIVENESS/ FACTORS CONTRIBUTING TO EFFECTIVENESS

#### Indicators:

- The first to second year college retention rate of the first cohort was 86%, higher than the approximately 65% retention rate that would have been expected of students not in the program.
- Several research projects are under way and will continue over the course of this 14-year program. The research projects will determine the impact of the selection process, the high-school and college mentoring programs, the scholarships, and other program components.

#### Factors:

- The program provides comprehensive academic and social support, in addition to financial support.
- Last-dollar scholarships cover the gap in aid and tuition costs for low-income students.

### FUNDING

Bill & Melinda Gates Foundation.

**CONTACT** <http://www.waedfoundation.org>



