

How Well Do Students Understand “Free Community College”? Promise Programs as Informational Interventions

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Given the low price of community college relative to need-based aid, last-dollar “free community college” (i.e., Promise) programs often only marginally reduce students’ real costs. Given this reality, some claim that these programs impact students largely through “messaging”: information conveying the affordability of community college. However, it is unclear how such messaging works in concept or practice. Drawing on a case study, I document the paradoxical ways last-dollar community college Promise programs alter students’ understanding of college affordability. Reflecting program marketing, students typically understood the program as simply “free college,” with little grasp of last-dollar structure or eligibility criteria. Many believed the Promise program paid their tuition, but administrative data showed the program funded very few students. Student misunderstanding of the program is traceable to a baseline conception of college as “expensive” and to a tenuous grasp of need-based aid. Promise programs’ “messaging effects” are predicated upon such prevalent misconceptions. The “message” is a mixture of clarification and misdirection, revealing a factual situation (that community college is often “tuition-free”) through an equivocation (that the Promise program is making it free).

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“FREE COLLEGE” or “tuition-free college” programs (sometimes called Promise programs) are increasingly common. Some researchers identify 216 local and 23 statewide programs (Jones et al., 2020; Miller-Adams et al., 2020); others list 393 or 425 combined state and local programs (College Promise, 2021; Perna & Leigh, n.d.). Most were created since 2014 (Miller-Adams et al., 2020). They vary widely in generosity, applicability (i.e., where they may be used), and eligibility criteria, and they are funded and operated by a diverse set of actors: states, municipalities, colleges, philanthropic foundations, nonprofits, and corporations (Iriti, Page & Bickel, 2018; Miller-Adams, 2015). Promise programs all share the provision of a broadly available financial award and a claim to reduce economic barriers to college participation, and they have been portrayed as steps toward comprehensive nationwide college affordability (Bartik & Miller-Adams, 2009; Miller-Adams, 2021).

The modern “Promise” movement began with the 2005 launch of the Kalamazoo Promise (KP), a “first-dollar” scholarship¹ fully covering in-state two- or four-year public college tuition for graduates of Kalamazoo public high schools (Miller-Adams, 2009). KP spawned many imitators, most of which added need- or merit-based eligibility, opted for a “last-dollar” design, or only funded community college attendance (Billings, 2018a; Miller-Adams, 2015). Since the 2014 launch of the Tennessee Promise, most new programs

have been last-dollar community college (LDCC) scholarships (Bell & Gándara, 2021; Callahan et al., 2019).

Increasingly, scholars acknowledge that because community college tuition is typically less than a full Pell grant, LDCC programs do little to reduce college costs, particularly for lower-income students (Miller-Adams, 2015; Poutre & Voight, 2018). Nonetheless, such programs seem to spur increased enrollment, even among low-income students (Carruthers & Fox, 2016; Gándara & Li, 2020).

The commonest explanation involves “messaging effects.” That is, by offering a “simple, clear message” about college affordability, LDCC programs shift student perceptions and therefore actions. The “message” assures the student they need not worry about some component of college costs (usually tuition) (Millet et al., 2020; Perna & Smith, 2020). Promise programs are thus in part *informational interventions* (Billings, 2018b).

In the literature, “messaging” effects are under-conceptualized and understudied. We know little about how sponsors communicate programs to students or how students comprehend these communications. I address these matters using data from a case study of a new Promise program at a large metropolitan community college, asking four questions. First, what were students’ baseline (i.e., prior to learning about the program) conceptions of college costs and financial



aid? Second, how was the Promise program communicated to students? Third, how did students understand the program in terms of award structure and eligibility? And finally, how did students understand their own recipient status? My chief goals are to clarify and describe these processes in order to deepen our understanding of students' grasp of Promise programs and to point a path forward for practice.

Theory and Previous Research

Promise Programs: Cost Reduction and Messaging

The earliest and best-studied “Promise programs”—those in Kalamazoo, El Dorado, Pittsburgh, Buffalo, and Syracuse—were well-funded by private donors and thus able to offer at least a last-dollar scholarship covering tuition at in-state, public *four-year* colleges. Given four-year applicability, these programs clearly reduce costs considerably, even for full Pell recipients. Early empirical studies therefore assumed all Promise programs impact student behavior solely through cost reduction (Andrews et al., 2010; Gonzalez et al., 2011).

Early on, Andrews (2014, p. 67) suggested that four-year applicable Promise programs have “informational content” consisting of providing “early notification to both students and families that postsecondary education is a viable option.” The scholarship *is also a message*, simplifying decision-making by reducing uncertainty around affordability. Changing a student’s perception of her opportunities could encourage her to develop the skills needed to reach expanded educational goals.

After 2014, LDCC Promise programs proliferated rapidly at the state and local levels. These programs were noted to do little for lower-income students. For instance:

One can legitimately ask whether a last-dollar, community college program for a high-poverty school district actually has any impact. Students graduating from that district qualify for Pell Grants and thus can already attend community college for free. (Miller-Adams, 2015, p. 45)

Harnisch and Lebioda (2016, p. 10) argued that “for last-dollar free community college programs that only cover tuition, most of the poorest students will not receive a financial benefit, as the maximum federal aid exceeds community college tuition rates in the vast majority of states.” Similar points were made by Jones and Berger (2018), Kelchen (2017), Perna (2016), and Poutre and Voight (2018).

Andrews’s point about information was rearticulated and applied to LDCC programs. Miller-Adams (2015, p. 45) writes: “some Promise programs have reported a boost in college going, possibly due to the greater simplicity of messaging that the program makes possible.” Harnisch and Lebioda (2016, p. 10) echo this idea: “the simple, powerful message of ‘free college’ . . . could signal to more students and families that affordable college opportunities are available.” Mishory (2018, p. 1) wrote that Promise programs “capture the positive effect that a clear affordability message

can have on spurring college attendance amongst students who might not otherwise enroll, or who might qualify for aid but not realize it.” Similar arguments are found in Bell and Gándara (2021), Billings (2018b), Carlson and Laderman (2018), Miller-Adams and McMullen (2022), Perna and Smith (2020), and Perna et al. (2021). Billings (2020, p. 175) even reports that “Michigan Promise Zones described their programs as an informational wrapper as opposed to a scholarship, as the majority of students don’t receive any funds.”²

The literature provides little elaboration regarding what “information” is conveyed, how it might change behavior, or how a program’s message relates to its generosity. Generous programs inform students about real reductions in college costs. But with LDCC programs there is little cost reduction. Such programs’ messages, therefore, affect student behavior independent of cost reduction, and these programs consist *largely* of messaging.

There is little systematic information regarding program messaging, but an analysis of 21 statewide programs suggests that marketing (1) emphasizes the word “free,” either “free tuition” or “free college,” and (2) backgrounds eligibility restrictions and last-dollar design (Callahan et al., 2019). While simplified messages change perceptions and spur enrollment, “if the simplicity of the message obscures its reality . . . those interested in the program may feel cheated . . . when the complexity and caveats are revealed” (Callahan et al., 2019, p. 10). For instance, Oregon education officials said they were careful to market their state’s Promise program as free *tuition*, but the “free college” message was politically popular and hard to contain and so prevailed in media coverage (Burkander, Kent, & Callahan, 2019; Hodara et al., 2015). Kunkle (2022), studying a local LDCC program, noted similar concerns:

Most participants described attempts to avoid using the word “free” to ensure honest communication with students. However, the audiovisual data of a statewide promise program convening revealed that the district’s chancellor intentionally marketed the program as “free” because he said students “didn’t understand ‘debt free,’ didn’t understand other language, they understood ‘free.’”

At issue is not just inaccurate marketing. To change students’ behavior, an LDCC program *must* partially detach message from design. The *design* produces little cost reduction for most students and none for students most likely moved to enroll by a “free college” message (lower-income students on the margin of enrollment). Clearly stating this would eliminate enrollment effects, so programs can influence behavior only by glossing over it. “Misleading” (more precisely, equivocation) is, in some sense, a requisite for these programs.

Research alludes to but doesn’t detail *how* these independent messaging effects are possible. Grasping this requires elaborating the baseline informational environment regarding college costs in the United States.

College Costs and Financial Aid

It is well known that college enrollment responds to changes in costs (Acton, 2021; Denning, 2017). However, the standard framework for comprehending this relationship (human capital or rational actor theory) presumes both perfect information and unlimited cognitive power, neither of which are evident (Thaler, 2016). Perna’s (2006) influential synthesis provides two advances. First, she renders college decision-making through Bourdieu’s concept of *habitus*, an experientially forged mechanism automatically generating schemata for perceiving and retrieving information in practice (Bourdieu, 1990). *Habitus* accords well with “dual-process” models in cognitive psychology and behavioral economics (Vaisey, 2009) that emphasize limitations in information processing, willpower, and self-interest as well as reliance on cognitive heuristics that lead to predictable errors (Kahneman, 2011).

Second, Perna understands the “complexity of the financial aid system” as central to the decision-making context. Scholars argue that the FAFSA is needlessly complicated (despite streamlining), arguably unnecessary, and a barrier to college attendance (Bettinger et al., 2012; Dynarski & Wiederspan, 2012). Grant aid, and therefore real costs, are nearly impossible to predict because of arcane funding formulae (Levine, 2022). Cost estimation is further compounded at four-year colleges by idiosyncratic institutional aid (Heo, 2023).

Bringing these insights together suggests the existing system of costs and aid is too complex and burdensome for most practically engaged people (e.g., students and families) to realistically negotiate it. Many students and families have fuzzy awareness of need-based grants (De La Rosa, 2006; Reavis 2022, p. 11). They overestimate costs, particularly at cheaper colleges (Bleemer & Zafar, 2018; Grodsky & Jones, 2007). These tendencies are exacerbated among racialized and lower-income students—that is, among many on the margin of attending college (Bleemer & Zafar, 2018; De La Rosa, 2006).

This situation is particularly acute regarding community colleges. Students and families overestimate the cost of community college by *100 to 200%* (Grodsky & Jones, 2007). At many community colleges, lower-income students pay nothing or close to it (beyond living costs). Nonetheless, many such students believe attending a community college will cost them thousands of dollars per year, discouraging their enrollment.

LDCC Programs as Information

LDCC programs make the affordability of community college plain by declaring that *henceforth community college will be “free,”* inducing enrollment by perceptual realignment alone. What matters is the *pledge* by the funding agency regarding tuition costs, not the monetary award.

There is some evidence supporting the effectiveness of messaging absent aid. Studying Tennessee Promise forerunner Knox Achieves, Carruthers & Fox (2016) found similar enrollment effects for low- and higher-income students, despite the former receiving no aid. Similarly, a randomized early tuition commitment at the University of Michigan more than doubled matriculation among lower-income students (27% vs. 12%), despite involving no additional money (Dynarski et al., 2018).

Promise programs do not solely clarify; many involve additional complexity (Rosinger et al., 2021). In their fine print are complex rules relating to eligibility, generosity, or applicability. For instance, to receive any award (65% of tuition) from KP, a student must attend Kalamazoo public schools for grades 9–12; the full benefit (100%) requires attendance since kindergarten, and the share gradually increases in between. Other programs condition eligibility on residence, enrollment timing, income, FAFSA filing, high school performance, application for additional scholarships, completion of community service, college enrollment intensity, and other criteria. Nearly all use last-dollar funding, which is not intuitive.

Given prevalent misapprehension of college costs, misunderstanding Promise programs may also be common. An evaluation of the Pittsburgh Promise (Gonzalez et al., 2011) revealed that most students were mistaken regarding eligibility requirements, confused about the amount of funding, and completely unaware of the last-dollar mechanism. An evaluation of the Oregon Promise noted student confusion about program coverage, eligibility requirements, and reapplication procedures (Hodara et al., 2015). Applicants to Oklahoma’s Promise struggled to understand program requirements and their own eligibility (Bell and Smith, 2022).

In this article, I detail how students understood a new Promise program. I outline the program’s structure and rules in the methods section. I then trace student participants’ baseline (e.g., prior to learning of the program) conceptions of college costs and financial aid and discuss how the newly announced program was communicated to students. I review how students understood program eligibility and funding structure. Finally, I explore how students understood their recipient status and how this shaped their feelings toward the program and sponsoring college.

Data and Methods

The Midwest City College Promise

Midwest City College (MCC)³ is a community college serving Midwest City and its inner-ring suburbs. Midwest City is a municipality of over 500,000 people with a minoritized majority, African American plurality, and 40% child poverty rate. A former industrial powerhouse, Midwest City declined since 1970. It is served by Midwest City Public

Schools (MCPS), the largest district in MCC’s catchment area. In 2015–2016, MCPS’s on-time college-going rate was 25%, compared to 49% statewide. In most years, 40–50% of new MCC students are from MCPS.

MCC’s 2015 full-time equivalent (FTE) enrollment was 13,000, split between a downtown main campus and three suburban satellites. In-district tuition and fees cost \$4,600 in 2018–2019, and average net price was \$8,200. MCC is heavily Black (28%) and Latinx (18%) and largely lower income but has a 37% White plurality. In most years, 75% of entering students are Pell eligible, and 60% have an expected family contribution (EFC) of \$0.

In fall 2015, MCC announced “the MCC Promise,” presenting it as a mass-based scholarship to improve college access and boost MCC’s enrollment, which had declined 40% since 2010. The first eligible students would be the high school graduates of 2015–2016. Like the Tennessee Promise, the MCC Promise is a tuition-only, last-dollar scholarship.

MCC funded its program through private fundraising and adopted numerous eligibility criteria. Students must:

- Reside or graduate from a high school in the catchment district
- Meet MCC and Promise application deadlines
- Meet a FAFSA deadline
- Be Pell-eligible
- Have an EFC below \$3,000
- Graduate high school on time
- Maintain 90% attendance and a 2.0 GPA during 12th grade
- Score at least 16 on the ACT
- Enroll immediately at MCC with at least 12 credits

Retaining the scholarship requires a 2.0 GPA, full-time attendance, and eight hours of community service per semester.

The disjuncture between the MCC Promise’s portrayal as a mass-based scholarship and its real lowering of costs was tremendous. In the program’s first year, 3,113 students applied, 1,089 of whom subsequently enrolled. Only 165 students met eligibility requirements. Because MCC’s tuition is less than a full Pell grant, *only 30 students received Promise funding*,⁴ totaling \$34,004. Less than 1% of all applicants received scholarships. Over the first five years, the highest number funded was 51. Meanwhile, first-time enrollments to MCC more than doubled. The MCC Promise clearly stimulated college enrollment but *not* through lowering costs.

Study and Sample

Data was derived from a mixed-methods study of the design, implementation, and early results of the MCC Promise. A research team obtained student-level records from MCC, MCPS, and MCC’s state education department;

TABLE 1
Interview Sample and the Population From Which It Was Drawn

	Interview sample (<i>N</i> = 35)	Entering Promise applicants (<i>N</i> = 1471)
Female	67%	52%
White	25%	20%
Black	42%	36%
Latinx	25%	29%
Asian & other	8%	15%
City district graduate	53%	68%

Statistics on entering Promise applicants from administrative data.

conducted 145 interviews; tapped publicly available data from the Integrated Postsecondary Education Data System (IPEDS) and the Upjohn Institute’s Promise database; gathered additional public documentation; and carried out on-site observations. Here I draw mainly upon interviews with entering students, supplementing with other sources.

The research team recruited student interviewees from a college-provided list of fall 2016 freshmen who applied to the MCC Promise. We scheduled student interviews on a rolling basis and stopped at 36 respondents; recruiting to saturation on all research questions was infeasible given the larger study’s scope. Initial interviews occurred in late fall 2016; we could follow up with 28 respondents in spring 2017. Subjects chose interview locations; most occurred on or near MCC’s campus. We compensated subjects \$20 per interview. These were semistructured interviews focused on college going but ranging to establish context.

Additionally, we interviewed the MCC Promise planning committee (president, VP of student services, director of financial aid, director of communications, director of the college’s foundation (i.e., fundraising director), director of recruitment, and faculty union president), 30 MCC faculty and staff (twice each), and fifteen MCPS high school counselors.⁵ Subjects were provided protocols prior to the interviews. The author conducted most interviews, which ranged between 45–90 minutes.

Table 1 contrasts student interviewees with enrolled Promise applicants (the sampling frame). Among interviewees, females and White and Black students are over-represented and MCPS graduates under-represented. Because recruitment leveraged responsiveness and our sample over-represents students from schools with less concentrated disadvantage, I suspect that respondents are *savvier* than average for MCC regarding college going (e.g., financial aid).

Analysis

Influenced by Braun & Clarke’s (2021) thematic analysis and Deterding and Waters’s (2021) flexible coding, I

used a two-round coding process in the *Dedoose* QDA package. First, I employed structural coding to identify text dealing with subjects of interest. I extracted text associated with relevant codes (e.g., “completing FAFSA,” “paying for college,” “evaluations of MCC Promise”) and developed themes through close reading and memoing. I then employed pattern coding (Saldaña, 2016) to produce synthetic understanding.

Findings

My primary interests are to (1) delineate how respondent understandings of the MCC Promise contrast with program design and (2) link these understandings to beliefs regarding scholarship qualification and feelings toward MCC. Two prior steps are required. First, I trace respondents’ prior understandings of college costs and financial aid. Second, I discuss how the college communicated its Promise program to potentially eligible students.

Student Understanding of Costs and Aid

Respondents reported a vague grasp of college costs while in high school. Most reported knowing only that college was “expensive” or “very expensive.” When asked how she understood college costs, May replied: “it was, like, a lot (of money),” which “you can kind of tell . . . because some people don’t go to college because of the money.” Dolores said that “growing up, you hear that college is so expensive. I heard all my teachers saying they’re still paying off their loans.” Some knew that not all colleges cost the same and that community colleges were “the cheap option.” Mateo said that at MCC, “you’d be looking at \$5K maybe” while other schools were “like \$10K plus.”

Where respondents learned about college costs is unclear. They mentioned parents, siblings, and teachers but usually as object lessons rather than instructors. Jenifer discussed her sister unwittingly taking on tremendous debt by enrolling at private college. Specific sources may be beside the point; because most Americans believe college is “expensive” (Marken, 2019), it is unsurprising that respondents do as well.

Understandings of financial aid varied. Many referred to financial aid as simply “FAFSA.” Isabella reported that “I didn’t even know there was such thing as financial aid” until “senior year.” Students were least aware of need-based grants. “I did not know that (grant aid) was a thing,” said Aniyah. Jessica said she thought that everyone who attended college was either wealthy or had won scholarships. Many said they did not consider the matter until school informational sessions. As senior year progressed, they came to understand they “had to” complete the FAFSA and that doing so could bring money for college.

Most learned about financial aid through school. “A lot of people came (to my high school) teaching us about the

FAFSA and financial aid and how to get it,” said Nahla. Commonly, this occurred through presentations by school counselors in classes or assemblies. Andre described one such assembly: “We had—I can’t remember who it was. It was some man. He was with some loan company. He was just describing to us what a grant was, what a loan was.” Some had parents or siblings who attended college to help with FAFSA. Others got help from counselors, MCC recruiters, or financial aid professionals brought in by schools. Some completed FAFSA on their own. “At home I just went online and I started filling one out,” said Isabella. “And then, my mom helped me out with it, because it obviously asks for the parents’ tax information. . . . It was stressful.”

Before learning of the Promise, most respondents intended to acquire postsecondary schooling, but the strength and substance of this intention varied considerably. Some had strong orientations toward four-year college, though plans and knowledge were often imprecise. Others aimed at sub-baccalaureate degrees; they usually “didn’t like school” but knew it was necessary for the job they wanted. The largest group knew that “college” was necessary to avoid “bad jobs” but had minimally formulated intentions and vague knowledge. It was these last students who most often said they wouldn’t be in college without the MCC Promise.

In sum, consistent with prior research, student knowledge of costs and aid was fuzzy. They understood college to be “expensive,” though community college less so. Their grasp of need-based grants was tenuous.

The MCC Promise: Marketing and Recruitment

MCC intervened in students’ baseline understandings through its Promise program. Administrators reported intentionally portraying the MCC Promise simply as “free college.” The college’s communications director explained that “we wanted to make sure the message was easy enough that any student could go home and have a conversation (about it) with any family member . . . [and] we came to the consensus that people would understand ‘free.’” The program’s last-dollar model and eligibility criteria were “too hard to explain,” according to the president. The program’s initial website announced that “The MCC Promise will help area high school students realize their dream of attending college and preparing for a career . . . at NO COST to the student!”

MCC reached potential students largely through high schools; direct information disseminators were MCC recruiters and school counselors. MCC has a close relationship with MCPS. One recruiter related, “many schools (in MCPS) have ‘MCC Application Day.’ Everyone, all seniors, apply.” Student testimony confirms this. Janice explained that “my teacher told me she wanted everyone to apply to MCC, even if we weren’t thinking about going there. She wanted us to apply to the Promise. She had my whole class do it.” Such practices seem to predate the Promise, but it added urgency.

Recruiters remember first being told that the MCC Promise was a free tuition program; details emerged slowly. “Initially, free tuition, that’s what we were told,” said one recruiter. “A free tuition opportunity with criteria,” recalled another. The MCC Promise was, according to one recruiter, “a little more vague in the introduction . . . I personally feel we learned about (it) in stages.” Some recruiters worried that eligibility criteria were overly complicated and the last-dollar model was inequitable. But overall they were very supportive. “I remember thinking, ‘Wow, this is great!’” said one. “I believed in the program (and) I believed in MCC,” said another. The recruiters’ job was to maximize applications to MCC. “My message to (school) counselors was ‘please have every student apply, even if you think they are financially ineligible,’” one said.

MCPS counselors likewise were initially told that the MCC Promise would mean “free college.” “The pitch is free college for seniors,” said one. Counselors were generally supportive of the program. One said “it was amazing. It just seems like a no-brainer . . . I think any kid with an EFC below \$3,000 could benefit.” Another felt the Promise would improve students’ self-images. Many students, they said, “don’t think they are scholarship material—so to feel like, oh, somebody wants to give them a scholarship—it makes them feel good.” Counselors knew about eligibility criteria, and some mentioned that few of their students would meet academic requirements. One noted that the last-dollar design would fund few MCPS students:

MCC is always free for my kids because of their family income and the Pell grant. But I thought [the MCC Promise] was brilliant marketing. Everybody knows about it. It’s on billboards. They were talking about it in my church. I mean, everybody was super, super excited about it.

Counselors reported that the Promise boosted interest in MCC. “I think they marketed it as a ‘free college’ and that’s what people heard,” one explained. “So, I think it was very positive in terms of getting kids to apply.” They worked hard to get students to apply to MCC. “We have, like, forced a bunch of them to apply,” one explained, half-jokingly.

To summarize, MCC presented its promise program as “free college,” backgrounding complications. This messaging was echoed by recruiters and school counselors, despite their more nuanced grasp of the program. They supported the program and worked hard to encourage applications.

How Students Understood the MCC Promise

Most respondents reported learning about the program at school. A few heard about it through family members who saw “a billboard” or “a poster” advertising it. Misunderstanding the MCC Promise was the rule, not the exception. Students were nearly uniformly unaware of the

last-dollar mechanism and grasped eligibility criteria partially at best.

Benefit. The MCC Promise covers only tuition on a last-dollar basis. Precisely one respondent understood this. Alissa described the program: “Your financial aid has to kick in, and once your financial aid kicks in and you’re awarded and it covers that part of your tuition, Promise will step in and cover the rest.” She is an extreme outlier in this regard.

Most respondents understood only that the Promise meant “two years free.” “What I got from (Promise publicity) was like, ‘oh, free college,’” said Isabella. Some students connected funding to eligibility. Madison told us “if you met all of the requirements, you got to go to school and study for free.” Others thought tuition coverage followed automatically upon application. “If you applied for the Promise, you get two tuitions for free,” Mateo explained. Other students didn’t mention eligibility requirements. “Two free years of college?” Georgia exclaimed. “That’s a big thing!” Jonah recalled that “I heard from one of the counselors that MCC has this two-year program to where it’s free college.”

Others’ understanding was slightly different. May told us that the MCC Promise “was just a program, and then you know how you enroll and pay like a fee? Like that fee was lower.” Tynasha said that “it helps you pay for school . . . I really don’t honestly know the whole thing about it. I just know it helps with financial aid.” And Ava: “I just knew that it would save me a lot of money.” For this group, the MCC Promise would make college cheaper, not “free.”

Eligibility. To be eligible for the MCC Promise, a student had to: (1) live in or graduate from a high school in the catchment area; (2) meet application and FAFSA deadlines; (3) be Pell-eligible; (4) have an EFC of \$3,000 or less; (5) score at least 16 on the ACT; (6) post a 2.0 GPA and 90% attendance during senior year; and (7) enroll full time at MCC directly after graduation.

The upper limit among interviewees in accurate description of eligibility was, again, Alissa:

They told us, apply for MCC. You know, have the same . . . grade point average, ACT score, attendance rate, yada, yada, to get into MCC and also for the Promise program. And also fill out the FAFSA and have a FAFSA lower than, like, EFC of 300. Something like that. It was some number, it has to be lower than that number. I’m like, okay. That seems really easy.

Alissa mentions all but the most obvious criteria (e.g., residency and enrollment at MCC). There are misunderstandings; she believes there are performance requirements for MCC admission and it drops a zero in her EFC estimate. She doesn’t specify performance thresholds, likely because they seemed “easy.”

Nia provided another relatively complete description: “I want to say 2.5 or a 2.0 or above (GPA), graduate high school on time. You had to have a certain amount of income to be eligible. And had to live in the Midwest City area.” She lists residency, income, and two of three high school performance criteria. She missed attendance, ACT, and FAFSA filing.

Other students named at most one or two requirements. Thresholds were often unspecified (as above) or inaccurate. Some students invented criteria. Destiny said the MCC Promise was a competitive scholarship: “Only a limited amount of students can actually go here (and) get accepted.”

The most-mentioned requirements related to high school performance. Some mentioned attendance thresholds, some GPA thresholds, some both. Few made it clear that thresholds applied to senior year, and some explicitly said otherwise. “I think it was a 2.0 GPA, a good 95% attendance in high school,” Moises told us. “I don’t know if they had (an income requirement).” Overestimating thresholds was more common than underestimating them. Attendance thresholds mentioned ranged from 80% to 95%, and GPA thresholds ranged up to 3.0 but never below 2.0. Nahla said, “if you got more than 2.5 (GPA), you will get the two years financial aid.” Jayla said that “I think you had to have a 2.6 or 2.5 GPA. You had to have an 80% attendance in your senior year.” Jonah accurately recalled GPA and attendance thresholds but said “you had to write a short essay of why you wanted to go there. And then I’m pretty sure that was it.”

Respondents were next most likely to discuss the ACT requirement. Many didn’t specify a threshold, though most who did were correct. “I know it was a 16 on your ACT, a grade point average of 2.5 or something like that,” said Janice. “That’s all I remember.” Chris reported, “if you score like a 16 or something you get to do this Promise program. Or 15 or whatever it was.” David said eligibility requirements were: “the GPA above 3 point, 90% attendance and then 16 or better for ACTs.” Others were vaguer. “You had to score a certain level on your test,” said Tynesha. “I don’t know if attendance was a part of it or not.” Imani said that the requirements were “go to school on time, pass my grade, get a good score on the ACT test.”

After this, respondents referred to the EFC cutoff. Some knew only that a cutoff existed. Dolores said that “you have to have a good ACT score, you have to have like a 2.0, good attendance. What else was there? Oh, you couldn’t go above your family income or something. There was this one number. I don’t remember the number.” Others accurately reported the EFC threshold. “Your EFC has to be 3,000,” said Fatimah, and “keep your grades up, I believe above a 2.0.” Some knew only that their family income was too high to qualify.

Respondents’ understandings may have been more accurate when they initially applied, a year before our interviews. It is also possible that the MCC Promise had more eligibility criteria than high school seniors—practically engaged in

many more pressing activities—were likely to learn accurately. Students tended to pick out one or two criteria and collapse them into some version of “I have to do well to qualify.” Most seemed to believe they could and did reach academic thresholds. As we will see, fuzzy understandings of eligibility requirements led to misunderstandings of personal recipient status.

Student Understandings of Scholarship Receipt

While recruiting its first cohort of Promise enrollees, MCC evolved an internal understanding of “the Promise program” as including expanded support services for all applicants regardless of scholarship receipt. Accordingly, MCC called nonrecipients “Promise students” and recipients “Promise scholarship recipients.” This organizational understanding developed despite minimal service expansion.⁶ These terms were seemingly used when communicating with students (e.g., inviting them to orientation) but not explained. This may have increased confusion regarding recipient status.

For students, the promise program *was* the scholarship, plain and simple; what mattered was whether they were receiving money for college. However, student belief regarding scholarship receipt was driven by receipt of a tuition bill. Those received a bill knew they had not qualified. Those who did not often believed the MCC Promise scholarship paid the full cost of their education.

The last column of Table 2 displays respondents’ subjective beliefs about recipient status. Given the miniscule number of actual recipients—only 30 *in the whole entering class*—that 14 of 36 interviewees (38%) believed they were recipients is stunning. I cannot directly determine recipient status,⁷ but it is exceedingly unlikely that I interviewed nearly *half* of the 30 recipients. Statements made by eleven “recipients” contradicted their beliefs. In seven cases, the respondent said that the MCC Promise covered their books. As the Promise covers tuition only, *recipients* would pay for books. But when students have grant money left after tuition and fees, MCC applies it to books. In other words, these were students for whom Pell and state grants covered tuition, fees, and books, *not* Promise recipients. Another respondent said their total bill for the semester came to \$44, which is far less than MCC fees and supplies. Three respondents reported not meeting one or another eligibility criteria but still believed they were in the program. The others made no statements conflicting with scholarship receipt.

Those Who Knew They Didn’t Qualify. Because most students understood the Promise as “free college,” a tuition bill from MCC was clear evidence of nonqualification. Nearly all who knew they weren’t receiving the scholarship were paying tuition. One respondent said she was disqualified by missing the FAFSA deadline, two by low ACT scores, and

TABLE 2
Characteristics of Individual Interview Subjects

Name ^a	Race/Ethnicity	High School ^b	Economic Status ^c	Parents' Education ^d	R's Scholarship Belief
Alissa	White	MCPS comp.	Lower working class	Both HS	No
Andre	Black	MCPS selective	Lower working class	Both HS	Yes ^e
Aniyah	Black	MCPS technical	Lower working class	Mother SC, father HS	No
Autumn	Black	MCPS selective	Stable working class	Both HS	No
Ava	White	Suburban public	Stable working class	Both SC	No
Barry	White	Suburban public	Stable working class	Mother BA, father AA	No
Brandon	White	Suburban public	Stable working class	Both HS	No
Chris	White	Suburban public	Lower working class	Mother SC, father GED	No
David	Latinx	MCPS comp.	Lower working class	Mother LHS	Yes ^e
Destiny	Black	MCPS comp.	Lower working class	Mother HS, father GED	Yes ^e
Dolores	Latinx	MCPS selective	Lower working class	Mother LHS	Unsure
Eric	Black	MCPS comp.	Lower working class	Unclear	Unsure
Fatimah	Middle Eastern	Islamic	Middle class	Mother BA, father BA	No
Georgia	Black	MCPS comp.	Stable working class	Father MA, mother AA	No
Imani	Black	Suburban public	Lower working class	Mother LHS	Yes ^e
Isabella	Latinx	Urban private	Lower working class	Mother LHS	Yes ⁵
Isis	Black	MCPS technical	Lower working class	Uncle HS, aunt LHS	Yes
Jamal	Black	MCPS at-risk	Lower working class	Mother HS	Yes ^e
Janice	Black	MCPS comp.	Lower working class	Father HS, mother LHS	Yes ^e
Jayla	Black	Suburban public	Lower working class	Both AA	Yes ^e
Jenifer	Latinx	MCPS charter	Lower working class	Both LHS	No
Jessica	Latinx	Catholic	Lower working class	Mother AA, father HS	No
Joe	White	Suburban public	Stable working class	Both HS	No
John	Latinx	Suburban public	Stable working class	Mother HS, father BA	No
Jonah	White	MCPS comp.	Lower working class	Mother AA	Yes ^e
Jordan	Black	Suburban public	Stable working class	Mother SC, father BA	No
Madison	White	Suburban public	Lower working class	Mother AA, father HS	No
Mateo	Latinx	MCPS comp.	Lower working class	Both SC	No
May	Asian	MCPS comp.	Lower working class	Mother BA	Yes ^e
Moises	Latinx	MCPS comp.	Lower working class	Both LHS	Yes
Nahla	Middle Eastern	MCPS selective	Lower working class	Both AA	Yes ⁵
Nia	Black	Catholic	Stable working class	Mother BA, father HS	Yes
Olivia	Latinx	Suburban public	Lower working class	Both LHS	No
Stephanie	Black	MCPS comp.	Lower working class	Mother LHS	No
Theresa	White	Suburban public	Middle class	Mother BA, father MA	No
Tynesha	Black	MCPS at-risk	Lower working class	Unknown	No

Categorizations by author, based on interview responses.

^aPseudonyms.

^bMCPS = Midwest City Public Schools. Comp. schools draw from residency zones, whereas selective schools have some application process. Based on described circumstances. "Lower working class" selected if maternal hardship prominently discussed.

^cLHS = less than high school; HS = high school; SC = some college; AA = associate's; BA = bachelor's; MA = master's

^dMade statement conflicting with Yes status.

one by inadequate attendance. The rest attributed nonqualification to family income or to undocumented status.⁸ Some expected this result. Joe recalled thinking, upon hearing of the program, "it's probably a slim chance that I'd make the income cutoff."

Those who did not expect rejection either misunderstood financial aid, the Promise, or both. Barry and Jordan believed that Promise eligibility was determined by *personal* rather than *household* income. Barry insisted he wasn't told that parental income was reported on FAFSA. Jordan understood FAFSA but believed Promise eligibility only considered personal income.

Students who believed they were academically disqualified tended to accept it placidly. But some who believed they were ineligible because of income expressed bitterness. Georgia didn't recall being told about the income requirement: "I wish (MCC) would've said, like, all the terms and conditions of (the Promise). . . . Because it wasn't just me. It was, like, a handful of us who really didn't get accepted." Barry believed MCC deliberately misinformed people to encourage applications. "I think they sweetened the deal with the Promise program," he said, "or changed their wording on stuff to get people to go to MCC."

Brandon echoed this resentment. He learned he was ineligible from a letter "pretty much saying 'hey, you make too much money blah, blah. Thanks a lot for applying.'" He had not expected to receive the scholarship but also didn't accept not receiving it. "I'm not trying to bash MCC or anything. But when it comes to the Promise, obviously they're giving it to people who don't have that much money. I get that. But they made it seem like it's open to everybody. So whatever. So that's that." Brandon sensed disjuncture between how MCC portrayed eligibility, or at least what was emphasized, and the reality of program rules.

There were two sources for this resentment. First, respondents felt they deserved the scholarship because they "earned" it by meeting academic criteria. Second, as Madison put it: "My EFC was technically too high, but it didn't matter because I still kind of needed it." Such respondents had, upon learning about the MCC Promise, thought the problem of paying for college was solved. Being denied caused this problem to return furiously.

Those Who Thought They Were Recipients. Many who thought they were scholarship recipients were very grateful to MCC, believing that without "the Promise," they wouldn't have been able to go to college. "The Promise has really helped me and my family financially," said Isabella. "I like MCC. . . . It's like, for me, it's like a gift from God, like two years free," said Nahla. "I'll not pay anything. They will give me whatever I want from book store, financial aid." Jonah said that "without the Promise Program, I probably wouldn't have gone to college at all, just because I don't have the

money for the tuition . . . (and) had I not gone to college, I don't know what I'd do." Janice said, "I'm very appreciative of the financial part, because I don't have to stress about books or classes that are unpaid . . . I can come here every day and be like, 'hey, I have nothing to worry about.'"

What explains this misconception is respondents' limited understanding of financial aid, discussed previously. It was common for students to learn about financial aid and the Promise concurrently and to conflate the two.

Creeping Uncertainties. Some respondents were unsure if they were receiving the Promise scholarship. Stephanie believed she received a letter saying she wasn't accepted. This made sense since her ACT score was 14. Then she received another requesting more information.

"It wasn't until I contacted them and understood that, of course, I'm still in the Promise program. I just won't be receiving the scholarship they would have gave me." This was confusing; what was the difference between the Promise program and the scholarship? "I did not know about the scholarship part. I just thought it was given to you once you were in the Promise program," she said. But since her tuition was fully covered (by grants), she didn't worry unduly about the matter.

A few students understood the program better over the course of the first semester. Jessica recalled that she "had finished all my paperwork and they said 'okay, now you got into Promise.'" However,

my FAFSA had already covered all my classes. . . . But from what we understood at orientation . . . (the Promise) was going to cover you for the two years. Like you were going to get Promise on top of FAFSA. But it didn't make sense how that was going to work.

She consulted an advisor: "'Are they (the Promise) doing anything at all?' And he's like, 'since your FAFSA covered it all, pretty much no.'" Upon learning this, Jessica dropped out of the program.

Alissa, too, was confused. "I didn't receive a word that I would get money or not. Like, 'oh, you just got accepted to the program; not the money yet.'" She knew that financial aid covered her tuition and said, "I even got some money back because I had so much financial aid left over." She believes that MCC misled her regarding the program. Initially, she says, she was told the Promise was a full two-year scholarship. But then later, when she began to ask questions, "they were like, 'well, the Promise program only covers what's left of what the Pell Grant or scholarships couldn't cover.'" She had not previously understood this. "I thought it was . . . like a scholarship. Like a grant. Like, 'okay, here's a set amount of money.' Not like, 'hey here's a few bucks to cover whatever's left.' And I was just like, 'wow, okay.'" For Alissa, the reality of the MCC Promise was underwhelming.

Discussion and Conclusions

Researchers have suggested that Promise scholarships have “messaging effects,” influencing student behavior by providing “information.” I clarified early in this paper what this means when applied to LDCC programs—that is, most Promise programs. I suggested, first, that for LDCC programs, messaging effects are *primary*, because they provide little funding to lower-income students likely to be on the margin of college going. LDCC programs without income thresholds might *also* divert students from four-year colleges, reducing aggregate attainment (Carruthers & Fox, 2016; Schudde & Brown, 2019).

Second, I clarified what “messages” LDCC programs are sending. For generous programs like KP, the scholarship is also the message, telling students that college will be covered. For LDCC programs, there is often no scholarship; the message stands alone. The message tells students that college will be “free” (though usually this means tuition free), which is true. But it equivocates as to why, suggesting that a new scholarship is responsible rather than low prices and Pell grants.

Third, I explained how this is possible. Briefly, the American system of college costs and aid obscures the reality of community college affordability from lower-income students, thereby depressing enrollment. College Promise programs exploit the gap between perception and reality through a message claiming to be a scholarship. The message clarifies the true situation, and this is sufficient to boost enrollment.

These points are not new but were previously left implicit. My first goal was to make plain what Miller-Adams (2015) and others were suggesting. My second goal was to empirically explore the processes involved. Moving research and policy forward requires a clear understanding of what is currently occurring. I hope to have contributed to this.

Some argue that LDCC programs also improve outcomes through expanded “wrap-around” services (Callahan et al., 2019; Carlson & Laderman, 2018; Millet, Saunders & Fishtein, 2018). If such supports were considerable and open to all students, LDCC programs would have some substance beyond messaging. Here, MCC made miniscule changes to its support regime (see footnote 6). A study of four LDCC programs had similar findings (Perna et al., 2021). Whether LDCC programs meaningfully expand support should be considered an empirical question answered case by case.

A reasonable question involves how these findings ought to influence advocates and practitioners. Some have argued that, as informational interventions, LDCC programs bring net benefits to lower-income students by inducing college enrollment and therefore deserve robust support (Goldrick-Rab & Miller-Adams, 2018). Those making this argument haven’t acknowledged that enrollment inducement occurs through what could be charitably called equivocation. These programs go beyond the libertarian paternalism of Thaler

and others, who advocate adjusting default choices, not obfuscation and equivocation (Thaler & Sunstein, 2009).

Still, we can ask who, if anyone, is *harmed* by loose honesty. In this study, *most* students expected to receive the Promise scholarship, plausibly because of program marketing. Some had costs covered by other grants. They were misled, compromising autonomy, but I cannot identify harm. More realistic harm was visited upon those who unexpectedly had to cover tuition themselves. Most of these were relatively “higher income,” but this includes near-poor students whose struggles to afford college are real (Goldrick-Rab, 2016). Still, these students can meet immediate expenses through loans. This is not the case for undocumented students, who unexpectedly faced full tuition.

Practitioners rightly consider the good achieved by an LDCC program. They induce some to enroll who otherwise would not, likely improving life outcomes. An equivocating program may compromise autonomy, but students’ autonomy is already compromised by the opacity of the financial aid system; one could argue that an LDCC program is an improvement in this regard. Still, most would agree that maximal transparency is desirable in a public organization. How, then, to proceed?

My realistic recommendations for practitioners include three suggestions. First, programs should engage in as little misrepresentation as possible without depressing enrollment. Unless costs far beyond tuition are covered, programs should not claim to be “free college.” A last-dollar, tuition-only scholarship can be honestly described as ensuring that qualifying students will not pay *tuition*, and last-dollar procedures should be clearly described. Programs should clearly list eligibility criteria in marketing materials and on the program website. They should be transparent about whether they cover undocumented students, who are at most risk of harm through false expectations. They should avoid confusing terminology, such as calling nonrecipients “Promise students” (mentioned previously). Second, programs should be as generous and universal as funding allows. Priority should be given to covering undocumented students. Full-time attendance requirements should be eliminated, as lower-income students are more likely to enroll part time; advisors can counsel full-time enrollment to facilitate completion. Merit requirements should be abandoned whenever possible and need-based requirements raised to cover near-poor students. Programs should implement minimum awards when tuition is fully covered by other aid. Third, evidence-based support services—for example, proactive advising by counselors with low caseloads (Scrivener & Weiss, 2009)—can shepherd more students to completion.

There are different implications for free college advocates. There has been close alignment between free college and Promise movements, despite criticisms leveled at state programs (Jones et al., 2020). Some portray Promise programs as the leading edge in realizing college affordability (Miller-Adams, 2021). Given the dominance of LDCC

programs, free college advocates may want to loosen this affiliation. LDCC programs are more message than substance, affecting behavior through signaling not cost reduction. Although they may induce enrollment, they do little to make college more affordable. Their diffusion can lead some to conclude that the college affordability problem is being solved, blunting the need for thoroughgoing reform. “Free college is now a reality in nearly 30 states,” proclaimed a recent article from CNBC (Dickler, 2022). LDCC programs are better than nothing but far from universal affordability. Scholars and advocates must make this distinction and be clear about what LDCC programs do and don’t do to further efforts to make college affordable.

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Notes

1. First-dollar scholarships are not reduced by other awards received, middle-dollar by some, and last-dollar by all. Last-dollar awards are “gap-funding” if they cover tuition remaining after other grants.
2. After KP, Michigan created “Promise Zones” in economically struggling areas.
3. Data-use agreements and institutional review board stipulations require obscuring the college.
4. From college administrative data.
5. Uncompensated except high school counselors (\$50).
6. MCC hired one new staff member to work with MCC Promise students. One full- and one part-time staff were reassigned to the Promise from other tasks. MCC reinstated in-person orientation for Promise applicants and assigned each applicant a volunteer faculty or staff mentor. Finally, applicants were enrolled in and expected to complete a community service class. The mentor and community service programs were deemed unsuccessful and ended after the first year.
7. My data-sharing agreement with the college and IRB protocols prevented me from linking interview data to administrative records.
8. MCC’s Pell-eligibility requirement disqualified undocumented immigrants.

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