Pennsylvania
State Board of Higher Education

Addressing Barriers to Postsecondary Access and Attainment:

A Review of Research and Evidence-Based Best Practices

September 2026

Executive Summary

More and more jobs require some type of postsecondary credential or training. To meet the needs of Pennsylvania's workforce demands, a multi-pronged approach that supports students from the college application process through to credential completion would be most effective.

This brief identifies key barriers to college access and attainment in Pennsylvania, and provides an overview of evidence-based, programmatic approaches that other states have utilized to overcome them.

Barriers to Postsecondary Access and Attainment

Postsecondary credentials are increasingly important to economic success. A 2023 report[1] from the Georgetown University Center on Education and the Workforce (CEW) indicates that by 2031, 72% of all US jobs will require postsecondary education or training, and 42% of those jobs will require at least a bachelor's degree. In Pennsylvania, 65% of 2031 jobs will require workers with postsecondary education or training, including the majority of blue-collar and skilled-trades jobs.

Barriers to postsecondary access, enrollment, and attainment are complex and interrelated, and this is especially true in the Commonwealth of Pennsylvania. For over two decades, the Commonwealth has been without a set of clear strategic goals that would focus its efforts and investments and until recently has lacked a statewide coordinating entity focused on strengthening the sector and aligning it with the needs of the Commonwealth. The Pennsylvania State Board of Higher Education was created to address both of these challenges, and its adoption of a strategic plan in 2026 provides a clear roadmap and set of priorities.

The cost of a postsecondary education is widely perceived as the largest barrier to both enrollment and attainment. Nationally, 79% of adults believe that colleges are failing to make tuition affordable and nearly half of adults report that a four-year degree is only worth the cost if loans can be avoided.[2] Further, 3 in 5 college students struggle to meet basic needs, and many have work and/or home obligations that keep them from enrollment full-time, hampering their ability to remain enrolled.[3] Pennsylvania in particular faces an affordability problem—it is consistently ranked as one of the most expensive states in the union in which to pursue a college credential. Fully 65% of Pennsylvania college students take on debt, and college graduates average $40,000 in student debt. Lack of affordability reduces both enrollment and attainment.

Further, access to a full range of postsecondary options is spotty in Pennsylvania. While some regions of the state have an abundance of postsecondary options, in many rural areas, options are limited or in some cases non-existent. A 2026 Gallup poll indicated that proximity to home was the most important

[1] *Georgetown University Center on Education and the Workforce. (2024). Projections 2031: Job growth and education requirements through 2031 [Report].*
[2] *Pew Research Center. (2024, May 23). Public views on the value of a college degree.*
[3] *Temple University Hope Center for College, Community, and Justice. (n.d.). Hope Center homepage.*

factor in students' enrollment decisions.[4] Students that live in "postsecondary deserts" are less likely to enroll in college than their urban or suburban peers, and more likely to drop out of college.[5]

Pennsylvania enrollment and attainment levels lag behind national averages and vary considerably across the Commonwealth. For example:

- Over the last fifteen years, enrollment in credit-bearing postsecondary programs in Pennsylvania has decreased by 22%.
- Nationally, 54.8% of adults aged 25-64 have obtained some type of postsecondary credential, and Pennsylvania sits just slightly below average at 53.9%. However, only six Pennsylvania counties exceed the national average. In sixty-one counties, the percentage of adults with some type of postsecondary credential falls below the national average. In fact, county attainment rates range from a low of 14.8% in Forest County to a high of 67% in Chester County.
- Over 1.1 million Pennsylvania adults started college but did not complete a credential.
- Fewer than half of all full-time four-year college students in Pennsylvania complete their credentials on time, and nearly 40% have not completed within 6 years.

In the face of these challenges, the national conversation has turned to establishing the economic value of a college credential. Put simply, is it worth the cost? Federal policy, such as Workforce Pell, places an increasing emphasis on Return on Investment, and a spate of researchers are developing methods that track the long-term economic and social impact of college credentials. When value is defined in this way, results vary by type of academic program, but analyses indicate that higher returns accrue to those who complete certain degrees, underscoring the importance not just of access, but also retention.[6]

State Policy Approaches to Addressing Access and Attainment Challenges

States and regions have developed many responses to address these challenges, but they can be sorted into three major categories: approaches to increasing college access; strategies to address affordability; and efforts to improve student success. For each category, we provide below an overview of proven practices, along with examples from other states.

Strategy 1. Improving Access to Postsecondary Education

In order to increase the proportion of the workforce with a postsecondary credential, states and postsecondary systems are making efforts to encourage more students to apply for and successfully enroll in a college, university, or trade school. These strategies include simplifying the admissions process, college awareness campaigns, and expanding dual enrollment.

A. Making it Easier to Apply for College

Applying to college is not a simple process, but one requiring a series of steps, many of which carry high stakes. Recently, multiple states have attempted to simplify and demystify this process to make college more accessible and encourage applications among students who may have otherwise decided that college was out of reach. This strategy aims to make college more accessible and bolster enrollment. While there is variability in how admission redesigns are structured, they commonly have four key

[5] Georgetown University FEED. (2026, May 22). Reaching out to rural students [Blog post].
[6] Cooper, P. (2024). Does college pay off? A comprehensive return on investment analysis [White paper]. Freopp.

components, shown to increase college applications, particularly among students of color, low-income, and/or first-generation students:

- An early guarantee of college admission;
- Structural simplification of the application;
- Proactive information and nudging at a critical decision point for students; and
- Application fee waivers.[7]

Based on these components, Research for Action (RFA) recently developed a typology that identifies eight types of state or system admissions redesign policies, as shown in Table 1 below. Some of these redesigns have already gained considerable attention in the field (i.e., direct admissions, guaranteed admissions), while others reflect more recent ways of thinking about admissions reform.

[7] *Deming, D. J., & Rojas, J. (2023). Community colleges and upward mobility: Evidence from a national study [EdWorkingPaper No. 23-834]. Annenberg Institute at Brown University.*

Table 1. An admissions redesign typology

Redesign Type	Definition	Key Components
Direct Admissions	High school students are proactively notified by a state postsecondary agency or system of their acceptance to at least one two- or four-year institution based on academic criteria (e.g., GPA) and can select the institution(s) of their choice by completing a simplified application without an application fee.	• Admission assured early • Simplified application • Proactive notification • Application fee waived
Informed Admissions	High school students are proactively notified by a state postsecondary agency or system that they will be admitted to at least one two- or four-year institution based on academic criteria (e.g., GPA), but are required to complete a traditional application.	• Admission assured early • Proactive notification • Application fee waived
Cascading Admissions	High school students applying to a four-year institution in a state postsecondary system who are not accepted are alternatively offered admission and encouraged to attend another institution(s) in the system based on academic criteria and areas of interest.	• Admission assured early • Application fee waived
Self-Reported Admissions	High school students enter limited academic information (e.g., GPA) into an online questionnaire/ portal to determine acceptance.	• Admission assured early • Simplified application
Invitational Admissions	High school students are proactively notified by a state postsecondary agency or system of their eligibility for admission to a four-year institution based on academic criteria and encouraged to apply without a guarantee of admission.	• Proactive notification
Guaranteed Admissions	High school students are assured of admission to one or more four-year institution(s) if they apply and meet established academic criteria.	• Admission assured early
Dual Admissions	Students starting their postsecondary education at a two-year institution may also be conditionally admitted to a partnering four-year institution and provided with supports from both institutions to facilitate their successful transfer contingent on completing applicable requirements.	• Admission assured early
System Admissions	High school students may apply to multiple institutions in the same postsecondary system with a single application.	• Simplified application

Examples of each type of admissions redesign include the following:

- Direct admissions: Through Idaho Campus Choice, every high school graduating senior is ensured acceptance to a state-funded postsecondary institution (two-year, four-year, or both). Students proactively receive a letter notifying them of the institutions that have accepted them. Using the Apply Idaho website, participating students can then apply online for free to one or more of the Idaho Campus Choice institutions through a streamlined process.
- Informed Admissions: In Minnesota, the admissions redesign program notifies graduating seniors of their state postsecondary options by sending a list of the participating state colleges and universities that have proactively admitted them, *but students must complete an application for each of the colleges and universities they are interested in attending*. Further, participating high schools notify families of their participation in the program and allow them to opt-out if they wish.
- Cascading Admissions: The State University of New York (SUNY) Match program connects students who have applied but were not accepted to their top choice SUNY campus with admission at alternate SUNY campuses with degree programs in their major or program of study. Further, the application fee for any alternative SUNY campuses is waived as the initial application data is used to determine admission to the other campuses.
- Self-Reported Admissions: Many states and systems have developed websites where students can enter just a few data points about their academic record from high school, such as GPA and class rank, and immediately see a list of colleges and universities in their home state where they are assured admission based on data they have provided. For example, Alabama high school seniors can be admitted to participating in-state colleges and universities without a traditional application if they create a Match Profile and upload their academic transcript (with at least 3 years of grades). Institutions then review anonymous student profiles and make admission offers, which may include scholarship awards. The students select the offers of interest to receive admission materials.
- Invitational Admissions: High school students are proactively notified by a state postsecondary agency or system that they are eligible for admission to a two-year or four-year institution based on academic criteria and are *encouraged to apply without the state or system assuring admission*. Through GEORGIA MATCH, for example, the Georgia Student Finance Commission (GSFC) notifies high school seniors of their eligibility for admission to many of the state's public universities and technical colleges based on their high school calculated HOPE grade point average (GPA) through 11th grade. However, students still need to complete an application, submit their high school transcript, and submit test scores if required by the institution.
- Guaranteed Admissions: Under the Texas Top 10% Rule, a student is eligible for admission to a Texas public college or university as an undergraduate student if the student earned a grade point average in the top 10 percent of their high school graduating class and the applicant 1) successfully completed the requirements for the Recommended High School Program (RHSP) or the Distinguished Achievement Program (DAP); 2) earned the distinguished level of achievement under the Foundation High School Program; or 3) satisfied ACT's College Readiness Benchmarks on the ACT assessment or earned on the SAT assessment a score of at least 1,500 out of 2,400. The University of Texas at Austin automatically admits eligible Texas students in the top 6% of their high school graduating class.
- Dual Admissions: In Indiana, the dual admission program allows students to work toward their associate degree at Ivy Tech Community College, the state's community college system with campuses across Indiana, while they are *simultaneously enrolled* at one of two 4-year partner

university campuses: Indiana University Southeast and Purdue University Northwest. Students must complete an associate's degree and earn a cumulative GPA of 2.0 or higher in order to transfer.

- System Admissions: Postsecondary systems in many states have also developed a *single application* that potential students can use to apply to multiple campuses within the system. Similar to the Common App, this redesign simplifies the application process and allows students to gain access more easily to a postsecondary education in their home state. In some cases, the application fee is waived. For example, both the University of California (UC) and California State University (CSU) systems allow students to apply to all of their campuses with a single application.

The evidence on these strategies is encouraging. A quasi-experimental 2022 study of Idaho Campus Choice found that the program increased first-time undergraduate enrollments by 4-8%, concentrated among 2-year institutions.[8] A 2025 internal evaluation of Direct Admissions Minnesota indicated that the program increased FAFSA completion and that there was an 18 percentage-point increase in Minnesota college enrollment for program participants.[9] However, empirical studies on how the Texas Top 10% Rule has affected enrollment decisions are limited and provide mixed results.[10] These admissions redesigns show promise for increasing enrollment, but to achieve the goal of improving retention, states should consider coupling these strategies with messaging regarding financial aid opportunities as well.

B. *Encouraging Students to Apply to College*

States and systems are partnering with intermediaries to develop campaigns and online resources that provide encouragement and information to potential college students, addressing barriers in applying for and enrolling in college, especially for first-generation students. While these campaigns do not work directly with students, they offer a lower cost option that can be easier to scale. Examples include the following:

- College Ready AZ: The Arizona Board of Regents launched this initiative to support students in applying to college, completing financial aid forms, and making informed postsecondary decisions. It is backed by the Arizona Community Foundation, Helios Education Foundation, and Valley of the Sun United Way. The resources available on the website include information on why college matters, different pathways to college, financial aid resources, and guidelines for applying, as well as information on publicly-funded postsecondary institutions in the state.
- FloridaShines is a state-funded, free online hub with tools and resources to help students and adult learners succeed in school, earn a college degree, and start a career. High school students can use the website to research Florida's public colleges and universities, learn about Career and Technical Centers, explore degree and certificate programs, and view admissions requirements and deadlines, as well as learn about financial aid.
- College for You NJ: The New Jersey Office of the Secretary of Higher Education (OSHE) and the Higher Education Student Assistance Authority (HESAA) launched a targeted statewide campaign to raise awareness about the affordability, accessibility, and value of earning a college degree. The

[8] *Davis, L., Hu, X., & Xu, D. (2022). Student food and housing insecurity in higher education [Research article]. Journal of Student Success.*
[9] *Minnesota Office of Higher Education. (n.d.). Direct admissions Minnesota [Program page].*
[10] *Niu and Tienda (2010) did not find statistically significant effects on enrollment with the exception of Latinx/ Hispanic students and students attending "typical" high schools. Fletcher and Mayer (2013) found evidence of an increase in applications and enrollment resulting from the Texas Top 10% Rule, but their sample was limited, calling their findings into question. Daugherty and colleagues (2014) found that eligibility for guaranteed admissions under the Texas model increased the likelihood that students enrolled at a Texas flagship university; however, the study only included one large urban district and found the strongest impacts for students who attended high schools with a history of sending large proportions of students to college.*

campaign uses strategic messaging in both English and Spanish and is digital-first, featuring real New Jersey students in video commercials, display ads, social media, digital billboards, and more, with some resources also available for translation into additional languages. This website serves as a central hub of information to help residents understand their higher education options and empower them to start or resume their college journey in the state. Residents can also sign up to receive emails and/or texts with timely reminders and resources around specific dates and deadlines.

C. *Expanding Dual Enrollment*

Dual enrollment allows high school students to take college-level courses at their high school, at the partnering college campus, or online to gain college credit; courses may be taught by qualified high school instructors or college faculty. Dual enrollment is widespread and growing across states, and research suggests that it can have statistically significant, positive effects on high school completion, college access and enrollment, credit accumulation, and postsecondary degree attainment if designed thoughtfully. However, access to dual enrollment is often limited to students who are already more likely to enroll in college than their peers. As a result, many states have embraced strategies to expand dual enrollment to more students, as described in a separate SBHE brief.

Strategy 2: Programmatic Approaches to Addressing Affordability

States can also support students' access and enrollment through efforts to improve the affordability of college. These strategies include helping more students leverage federal financial aid, providing more clarity and transparency about the various types of financial aid available to students, and investing state funds to offset the costs of tuition and fees for eligible students.

A. Universal FAFSA Completion

This strategy has become a common state approach, maximizing student access to federal and, in many cases, state need-based financial aid. By adopting a "universal" Free Application for Federal Student Aid (FAFSA) completion policy – making the financial aid form a requirement for graduation and supporting students through the process – states can promote one of the important indicators of postsecondary enrollment among their high school seniors. More specifically:

- National Scope: Fourteen states, including Pennsylvania, have implemented universal FAFSA completion policies for students. However, Louisiana and New Hampshire recently repealed these policies, citing concerns over student privacy and the creation of additional graduation requirements.[11]
- Student Outcomes: These policies have commonly led to increased FAFSA completions among public school students, outperforming national trends, according to a report from the Century Foundation. Further analysis also found that gains were concentrated in low-income districts and schools where the FAFSA completion rates were previously low, and that mandatory FAFSA states beat their peers in Pell Grant uptake and first-time undergraduate enrollment.
- Best Practices: A recent report from EdTrust on how universal FAFSA policies are being implemented in four states (Colorado, Illinois, Indiana, and Louisiana) recommended that states:
  - Provide dedicated funding to support implementation of universal FAFSA policies;
  - Include clear and accessible opt-out waivers for students unable to complete the FAFSA;

11 National Association of Student Financial Aid Administrators (NASFAA). (2024). New report examines universal FAFSA completion policies in four states [Article].

- Adopt complementary policies that promote college attendance;
- Develop user-friendly data dashboards to help track FAFSA completion; and
- Establish accountability systems that emphasize support and continuous improvement.

B. Standardized Financial Aid Offers

Although the Higher Education Opportunity Act (2008) recommends that colleges and universities utilize a consistent format in their financial aid offer letters to students, and the National Association of Student Financial Aid Administrators has offered their recommendations on best practices, there is still wide variability in the format and information provided to students and families. For instance:

- A 2022 GAO analysis of financial aid offers from a nationally representative sample of colleges found that 91% of colleges either do not include or understate the net price in their aid offers.
- A 2025 analysis of 211 financial aid offers found that 13% still included Parent PLUS loans as part of the financial aid package, blurring the line between gifted aid and loans. Additionally, 10% of offers included **three or more different aid calculations yielding varying results** of the cost of attendance.
- A 2025 study of students and families navigating financial aid letters highlighted confusion based on the ways that aid was broken down (e.g., across years vs. lump sums), the inclusion of work-study funds, and estimated awards that changed once tuition levels were set; these challenges led students and families to feel that they had been misled, and that colleges were engaging in deceptive practices.

Unclear and inconsistent financial aid offers can be detrimental to students who rely on financial aid to help pay for college, especially those with high financial need. Use of jargon, multiple cost calculations, and lack of clear action steps including payment options, make this high-stakes decision more stressful and hard to navigate, particularly for first-generation students.
Some states have adopted policies to address this challenge:

- In 2015, New York's Higher Education Services Corporation introduced their Financial Aid Award Letter Comparison Tool to help students and families interpret their aid letters and learn the net cost of each college before making their final decisions.
- In 2021, New Jersey required that all state colleges utilize a standardized Shopping Sheet to provide prospective students and their families with clear information on the costs, loan options, and estimated debt that students will incur, and facilitate easy comparison between financial aid packages.
- In 2025, the Minnesota state legislature passed the College Financing Literacy Act, requiring standard terminology and financial aid offer forms for undergraduate and graduate students, with the goal of helping students more easily compare offer letters and make informed decisions.

C. Statewide Promise Programs

College Promise programs, also known as free-college programs, offer students the chance to attend college tuition-free. Evidence suggests that these programs can boost student enrollment, matriculation, and completion of postsecondary education pathways. These programs have also been framed as tools of state economic development, since they retain more students in-state and produce graduates with aligned credentials.[12] Quasi-experimental evidence suggests that Promise programs can

[12] *Bernal, Julio J Mena., Gandara, Denisa. (Aug.2026). Less Faith, More Access: State Policy Narratives and the Shifting Value of Higher Education.*

reduce students' reliance on loans by up to 40%,[13] and increase the likelihood of earning a graduate degree, owning a home, and living in a higher-income neighborhood.[14]

State Promise programs vary in how they are structured and funded, and by which outcomes they are designed to improve. Table 2 outlines some examples of state Promise program designs, including their merit- or need-based qualifications, funding structure, age restrictions, eligible institution types, and availability of retention supports.

Table 2. Variation in State Promise program design

State Program	Qualifications		Funding Structure			Traditionally-aged students only	Full-time enrollment required	Types of Institutions		Retention supports
	Merit-based	Need-based	First-dollar	Last-dollar	Middle-dollar			2-yr Institutions	4-yr Institutions	
Arkansas Future Grant				X				X	X[a]	X
Bright Futures (FL)	X			X		X		X	X	
Delaware SEED	X			X			X	X	X[a]	
Georgia's HOPE scholarship	X		X					X	X	
Indiana's 21st Century Scholars	X	X		X		X	X	X[b]	X	
Louisiana TOPS	X		X			X	X	X	X	
Missouri's A+ program	X			X		X	X	X		
Nevada Promise				X		X	X	X		X
Minnesota's North State Promise		X		X				X	X	
Oregon Promise	X			X			X	X		
Tennessee Promise				X		X	X	X	X[a]	X

[a] *Only four-year institutions with eligible associate's degree programs are included.*

[b] *Students must apply in middle school to be eligible.*

The key takeaways from Table 2 include the following:

[13] *Toutkoushian, R. K., & Hillman, N. W. (2021). Information and incentives in higher education. The Journal of Higher Education.*

[14] *National Bureau of Economic Research (NBER). (2016). NBER Working Paper No. 22574 [Working paper].*

- Promise programs are most commonly merit-based and last-dollar, but this approach does not address the needs of disadvantaged students. Merit-based programs are more likely to produce successful students, but that success is likely due to student characteristics. Research has indicated that merit aid can exacerbate racial access and attainment gaps, and that need-based aid consistently improves completion among disadvantaged students.[15] The last-dollar model is typically more affordable for states, as it leverages federal aid before applying state funds, but has been criticized for providing more state resources to higher-income students. This funding structure also limits students' ability to use Promise or federal dollars to offset the additional costs of college such as books and housing. Hawai'i's Promise program was recently updated, removing the "last dollar" restriction, allowing students to keep more of their additional scholarship resources while the state covers up to 95% of tuition. This allows students to use Pell grants and private scholarships to help cover living expenses such as housing, food, and transportation, as well as books.
- The majority of Promise programs are focused on the two-year sector where completion rates are lower. Two-year programs are less expensive than four-year programs, so funding community college pathways is a way to help more students with state dollars. However, scholars have pointed out that students who begin at two-year institutions are less likely to complete a bachelor's degree than those who begin at a four-year institution, as was observed among participants in Missouri's A+ program.[16] Some states have developed strategies to address this: New Jersey's College Promise program is comprised of the last-dollar, need-based Community College Opportunity Grant and Garden State Guarantee, which are designed to work together to support a student's first two years at a community college and their last two years at a four-year institution.
- Many programs are available only to traditionally-aged students and require full-time enrollment. These requirements leave out older students and those who attend part-time. While many states have introduced additional programs focused on increasing enrollment among adult students, part-time students are currently underserved by many of these programs. The New Mexico Opportunity Scholarship is an exception: a middle-dollar scholarship, applied after state aid but before federal aid, open to all students attending a two- or four-year institution either full- or part-time. The state's initial investment of $75 million was intended to cover the tuition and fees for 35,000 students. The legislature has subsequently invested $146 million. Enrollments have risen across the state, and reports indicate that scholarship recipients are more likely to complete their degrees.
- Few programs offer critical retention supports. Research has indicated that these programs can improve enrollment, but key economic outcomes rely on students' ability to remain enrolled and attain credentials. Evidence from regional Promise programs indicates that students are more successful when programs provide additional support such as advising, mentoring, and case management. Arkansas Future Grant, Nevada Promise, and Tennessee Promise all require students to participate in mentoring during their tenure with the program. RFA's research on Tennessee Promise's mentoring indicated that students sometimes found the mentoring component burdensome, and that the quality and effectiveness of mentoring could vary.

Robust evidence of effectiveness is less prevalent among state programs than local programs; Table 3 summarizes the current body of research on state programs. Overall, the evidence indicates that Promise programs can increase college going and enrollment, with some studies suggesting that they can reduce student loan debt.

[15] *Holzer, H. J. (2019). Community colleges and workforce development: What we know and what we need to know [Journal article]. Journal of Policy Analysis and Management.*
[16] *Fink, J., Jenkins, D., & Yanagiura, T. (2018). What do we know about guided pathways? Community College Research Center.*

Table 3. Evidence of state Promise program effectiveness

State Program	HS GPA	HS test scores	HS completion	College going	2-yr enrollment	4-yr enrollment	AA attainment	BA attainment	Reduced loan debt	Citations
Bright Futures (FL)				-		+	-			Gurantz & Odle, 2021
Georgia's HOPE scholarship	+	+		+		+				Henry & Rubenstein, 2001; Dynarski, 2000
Indiana's 21st Century Scholars				+			+	-		St. John et al., 2008
Missouri's A+ program				+	+	-				Munoz et al, 2016
Oregon Promise					+					Gurantz, 2020,
Tennessee Promise			+	+	+				+	Carruthers & Fox, 2016
WA College Bound	-		-	+						Long et al., 2021; Goldhaber et al., 2019
West Virginia Promise									+	Scott-Clayton & Zafar, 2016

+ indicates positive, statistically significant evidence
- indicates negative, statistically significant evidence

Funding Statewide Promise Programs

A national policy scan in 2023 revealed that the vast majority of state Promise programs are state-funded, and most require annual or biennial appropriation of funds from the state legislature, making them vulnerable to budget shortfalls and political transitions. Others, such as Georgia HOPE are funded through lottery revenue. Some examples of state program funding approaches include:

- State Appropriations: *Oregon Promise* was created through a $10M appropriation in 2015, and annual awards are based on the Student Aid Index (SAI), calculated from a student's FAFSA. The state sets an SAI threshold each year based on application volume, recently ranging from 18,000 to 27,000, hampering students' ability to predict their eligibility. The program is currently funded at $47.3M per biennium, but the state higher education commission recently proposed sunsetting the program and moving remaining funds into the state's Opportunity Grant, which provides need-based grant aid. Other programs reliant on state appropriations include: *Indiana's 21st Century Scholars*

($142M annual allocation, serving 20,000 students[17]), *Louisiana's TOPS program* ($286M annually, serving 46,000 students[18]), *Missouri A+ programs* ($53.4M provided to 13,400 students in 2024[19]), and *Washington College Bound* ($139.7M allocated in 2023-24, serving 49,700 students).[20]

- Lottery: The *Florida Bright Futures program* is funded through the Florida lottery. In accordance with statute 24.121, each year a percentage of revenue from lottery ticket sales is transferred to the Education Enhancement Trust Fund (EETF). In fiscal year 2025-26, $2.5B was appropriated from the EETF, and 29.7% ($747M) of that was allocated to student financial aid, including Bright Futures.[21] Since its inception, the number of Bright Futures scholarships has grown from 18,619 in 1997-98 to 69,881 in 2024-25, which corresponded to $415M dispersed funds that year.[22]
- Endowment: *Tennessee Promise scholarships* are funded by the Tennessee Promise Endowment Fund, which was established by Public Charter 900 in 2014 with $361M in principal, designated as non-spendable. Funds from the endowment are invested annually by the state treasurer and any revenue above the $361M is available for scholarships and administrative costs. The Fund also receives significant contributions from excess lottery reserves. The annual fund balance has grown steadily since 2015, from $377M to $1.3B in 2024-25.[23] The program has served 123,000 students across seven cohorts.[24]

Programs are encouraged to diversify their funding sources to the extent possible with a mix of public and private sources, which allows programs to maintain commitments to students and families over time.

Strategy 3: Ensuring Student Success

While it is important for institutions to increase access and enrollment, investing in retention supports is also critical to keeping students on track for completion. Many obstacles, such as financial and academic challenges, as well as issues like housing and food insecurity, transportation, and childcare, create barriers to successful completion of a postsecondary credential or degree. States and colleges have implemented several types of support to address these challenges, from low-touch interventions to more holistic approaches, described below.

A. *Low-Touch Supports to Keep Students in College*

Interventions such as texting "nudges" or early alert programs are aimed at providing information or support to students with minimal direct personal interaction:

- Nudge interventions, often through text messaging, have typically focused on improving college access rather than completion (e.g., reminding students of FAFSA deadlines), but can also be utilized for promoting retention (e.g., informing students how to clear a course registration hold).[25] Evidence indicates that personalized and timely nudges, particularly those indicating how students can receive additional support, are more effective than generic messaging.[26] One study extended this logic, with faculty sending personalized emails to students providing course updates and

[17] *Smith, C. (2024, November 1). Indiana's 21st Century Scholars Program doubles in size following automatic enrollment law [News article]. News From The States.*
[18] *Hammond Star Staff. (n.d.). Back to school tops participation demographics [News article]. Hammond Star.*
[19] *Missouri Department of Higher Education & Workforce Development. (n.d.). CBHE 9.11.Tab12 [Archived board document].*
[20] *Washington Student Achievement Council (WSAC). (2025). Washington State College Bound Scholarship Report 2025 [Program evaluation].*
[21] *Office of Program Policy Analysis & Government Accountability (OPPAGA). (n.d.). Program summary: 2090 [Program details].*
[22] *Florida Student Financial Aid Programs. (2025, September). Bright Futures scholarship disbursement report [Report].*
[23] *Tennessee Department of the Treasury. (2026, April 17). Tennessee Promise Scholarship Endowment financial statement 2025 [Financial statement].*
[24] *Tennessee Comptroller, Office of Research and Education Accountability. (2024). Tennessee Promise full evaluation report [Evaluation report].*
[25] *(2025). Journal of Education and Work.*
[26] *Bird, K. A., Castleman, B. L., Goodman, J., & Lichtenberger, E. (2019). Nudging at scale: Experimental evidence from FAFSA completion campaigns [Journal abstract]. Educational Evaluation and Policy Analysis.; J-PAL North America. (n.d.). The effect of nudges on federal student aid take-up in the United States [Policy insight].*

encouraging them to ask for help, finding that this intervention increased course grades and promoted persistence and completion.[27]

- Early Alert programs use predictive analytics, often leveraging machine learning models to identify academically at-risk students with the goal of providing targeted supports to promote retention. When faculty and staff use early alert programs (e.g., Starfish) to identify students in need and connect those students to advising, counseling, tutoring, or other academic or non-academic supports, students are more likely to remain enrolled.[28] Research is limited on students' perceptions of receiving an alert, but indicate that colleges should frame the alert positively and offer constructive next steps,[29] helping a student feel cared for rather than penalized.

B. Advising and Coaching

Individual colleges and systems have also restructured their advising and coaching supports to improve student retention. A What Works Clearinghouse meta-analysis of research determined that advising and coaching practices had moderate to strong causal and generalizable evidence of impact on student retention and completion, and that impacts are magnified when advising is integrated within a holistic student support approach. They offer the following recommendations in developing advising strategies:[30]

- Intentionally design and deliver comprehensive, integrated advising that incorporates academic and non-academic supports to empower students to reach their educational goals.
- Transform advising to focus on the development of sustained, personalized relationships with individual students throughout their college career.
- Use mentoring and coaching to enhance comprehensive, integrated advising in ways that support students' achievement and progression.
- Embed positive incentives in intentionally designed advising structures to encourage student participation and continued engagement.

Some examples of successful coaching models include the following:

- InsideTrack provides coaching to students attending public, private, and proprietary universities. Most participating students are non-traditional students, and coaches focus on building time management, self-advocacy, and study skills. The program has received $2.8M across 11 grants from 6 funders, including ECMC Foundation and the John M. Belk Endowment, from 2020 to 2024.[31] An RCT study of the program found that the program improved retention, and that coaching provided a cost-effective model of achieving retention and completion goals.
- In 2018 Tennessee Promise launched their COMPLETE coaching model to help participating students navigate academic and personal barriers to college persistence and completion. This program was initially funded with a $1M nonrecurring appropriation, and in 2022 the General Assembly funded a

[27] *Barr, A., & Turner, S. (2021). Student debt and the dynamics of repayment [AEA article]. American Economic Journal: Economic Policy.*
[28] *Portland State University. (n.d.). Open access graduate thesis [Graduate thesis].*
[29] *Applied Sciences (MDPI). (2024). Article 6316: Applied Sciences, Volume 15, Issue 11 [Journal article].*
[30] *U.S. Department of Education, What Works Clearinghouse (WWC). (2022). Using advising to support students in postsecondary pathways [Practice guide].*
[31] *Philanthropy 990 Database. (n.d.). InsideTrack Inc. funding profile [Nonprofit financial filing].*

$14.5M expansion of the program.[32] A 2023 RCT study of the program found that proactive coaching had a positive impact on students' completion.

C. *Holistic Student Services*

Holistic Support programs typically provide financial, academic, and non-academic supports to ensure student success in a wraparound model. The most popular and well-studied example of a holistic support program is the Accelerated Study in Associate Programs (ASAP) model, a partnership between the City University of New York (CUNY) and the New York City Center for Economic Opportunity. The program provides students with up to three years of financial and wraparound support (e.g., dedicated advising, book allowances, referrals to community supports) to address barriers to community college graduation. Additionally, the ASAP model has been found to have positive outcomes and has been replicated, adapted and expanded in other places; more specifically:

- *Evidence*: Experimental evidence has found that the program substantially improved students' academic outcomes, nearly doubling graduation rates.[33] While the costs associated with this program are high, a cost-effectiveness study found that the increase in the number of graduates was so substantial that the cost per completed degree for participating students was about $6500 less than non-participating students. A benefit-cost analysis of the program indicates that for each dollar of investment in ASAP by taxpayers, the return was between three and four dollars.
- *Replications and Adaptations*: This model has seen many replications where evidence has remained strong, including in Ohio. The four-year adaptation of the model, Accelerate, Complete, and Engage (ACE) launched in 2015 and experimental evidence concluded that graduation rates improved, particularly for Black and Latine students.[34]
- *Extensions*: North Carolina expanded the four-year model with a focus on transfer students (TrACE). Experimental evidence indicates that participating students completed more credits, but completion results were mixed across sites.[35] There is a robust National Replication Collaborative as well as suite of resources to help states and systems explore the benefits of an adaptation of the model, including a 50-state exploration tool, ROI estimator tool, and case-making narrative. Colorado and North Carolina have made the ROI case for ASAP replication in their states by aligning programs with existing state funding models that reward completions and high-demand field graduates.

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[32] *Tennessee Comptroller of the Treasury, Office of Research and Education Accountability. (2024). Tennessee Promise evaluation report 2024 [State evaluation report].*
[33] *MDRC. (2020). Doubling graduation rates: Three-year effects of CUNY's Accelerated Study in Associate Programs (ASAP) [Research publication].*
[34] *CUNY Office of Student Success Initiatives. (2024). ACE Final Report, March 2024 [Program evaluation report].*
[35] *Hemelt, S. & Edmunds, J. (2026) A Tale of Three TrACEs: The Effects of an ASAP/ACE adaptation for transfer students on postsecondary progress. [Webinar].*