

Commission on Higher Education Quality and Affordability (CHEQA)

Meeting #2: Financial Aid

November 26, 2024

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How does student financial aid work?



Financial aid path for students



Student fills out the FAFSA



FSA prepares a Student Aid Report (SAR)



Schools provide a financial aid package



Students compare the aid packages provided

Sources of funding in MA

- Financial aid program officers at colleges and universities consider a student's **federal Pell Grant award and state aid programs to provide coverage of tuition and fees for eligible students**
- If unmet financial need remains, program officers may pull in **additional sources of funding, like institutional grants / scholarships, and other sources of state aid**, which are designed to “top off” a student's package at least **toward tuition, fees, books and supplies**
- Even after additional sources of funding are offered, financial need to cover the “total cost of attendance” may remain, given that **room and board, transportation, and childcare costs represent a substantial share** of a student's out of pocket cost

The foundational, federal Pell Grant award is designated for low-income students nationally and serves as an important proxy for economic need for state-based policies

Federal Pell Grant

- ▶ Pell Grants are provided by the federal government to support **low-income student access** to postsecondary education; the funds are disbursed to the institution a student attends, and **prioritized for tuition and fees, but can additionally cover books and supplies, room and board, transportation, technology, and childcare**
- ▶ Pell Grants are awarded to undergraduate students who display financial need, based on the calculated **Student Aid Index (SAI)** during FAFSA filing
- ▶ SAI replaced the **Expected Family Contribution (EFC)** and assesses need by considering income (AGI), family structure, dependency status, and state of legal residence, and full / part time status
 - **AGI¹ (gross income – deductions) is the most influential variable used to calculate SAI**
- ▶ Pell grant awards are capped at 600% of a one-year award, meaning that if a student receives 100% in their first year, they will **receive funding for up to 6 years**
- ▶ Pell-eligibility is a common requirement for supplemental state and institutional aid, and **one of the best proxies for need** given the robust calculation on the part of the Federal Student Aid office

Pell Grant eligibility ranges, adjusted for family size, 2024-2025

Family size	AGI ² limit to receive maximum Pell award ³	AGI ² limit to receive minimum Pell award ⁴
2	\$32k - \$41k	\$50k – \$59k
3	\$40k – \$51k	\$63k – \$74k
4	\$48k – \$62k	\$76k – \$90k



In some cases, MA uses Pell eligibility as a proxy for need-based aid given the breadth of inputs FSA uses to determine Pell Award (e.g., family size, AGI)

1. Adjusted gross income (AGI) is the sum of all income earned in a year before tax minus qualifying deductions, such as business expenses or certain types of loan interest

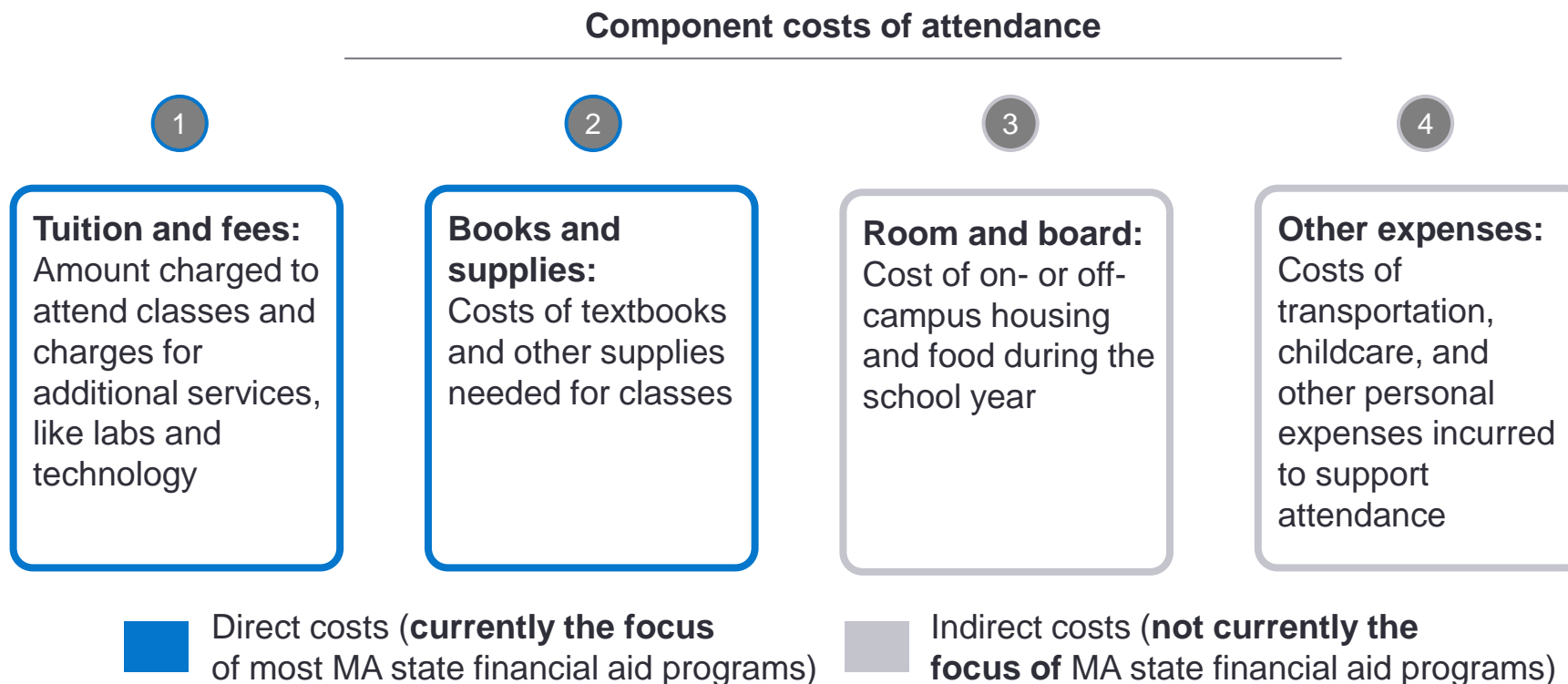
2. Range includes aid cutoffs for both single and non-single parents; Single parent AGI limit is 325% of poverty guideline for students to receive minimum award and 225% for students to receive the maximum award. Non-single parent AGI limit is 275% of poverty guideline for students to receive minimum award and 175% for students to receive the maximum award

Source: MA DHE internal data, US News, Federal Student Aid office

3. Maximum Pell Grant award for 2024-25 academic year was \$7,395

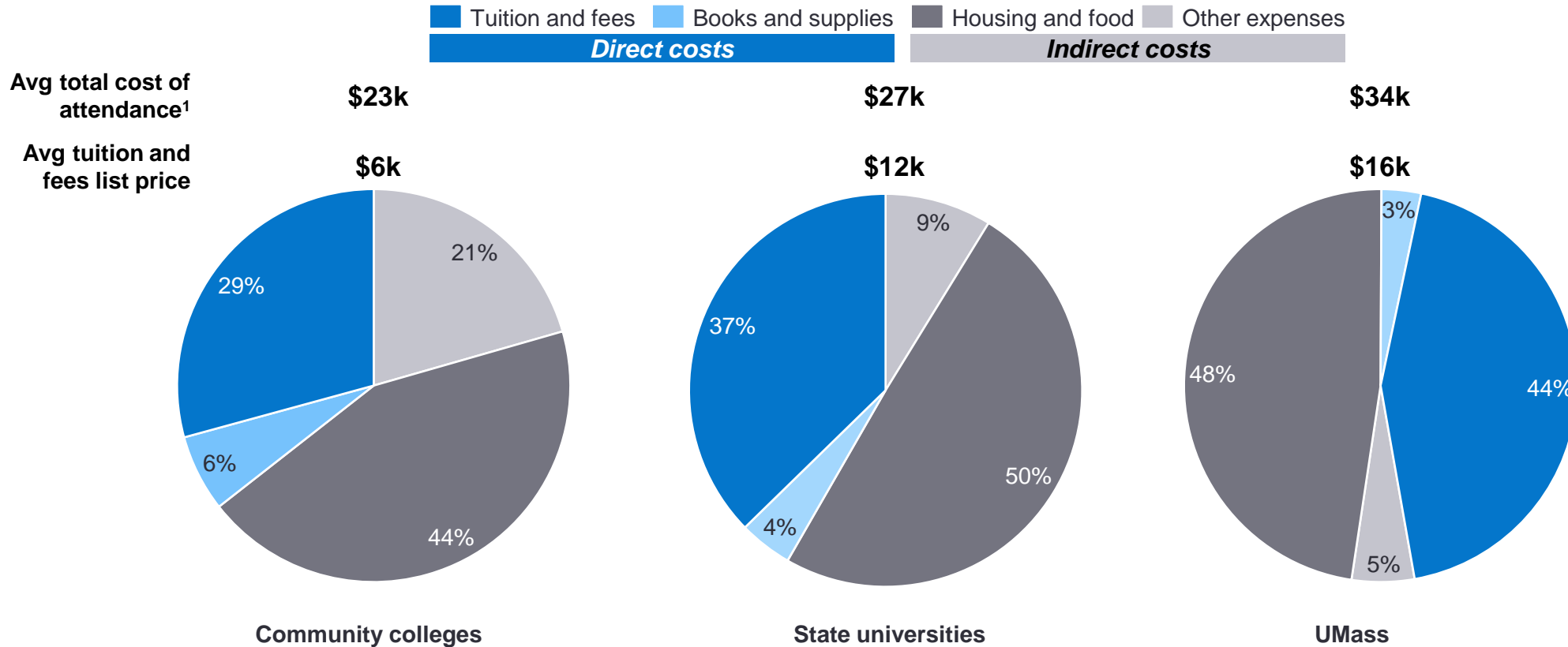
4. Minimum Pell Grant award for 2024-25 academic year was \$740

A student's cost of attendance (COA) includes both direct costs (tuition and fees, books and supplies) as well as indirect costs; State aid programs in MA mainly cover direct costs



The average COA before financial aid for in-state, full-time undergraduates is ~\$23k at community colleges, ~\$27k at state universities, and ~\$34k at UMass campuses

Average cost of attendance by segment for in-state, full-time undergraduates, 2024-2025 academic year

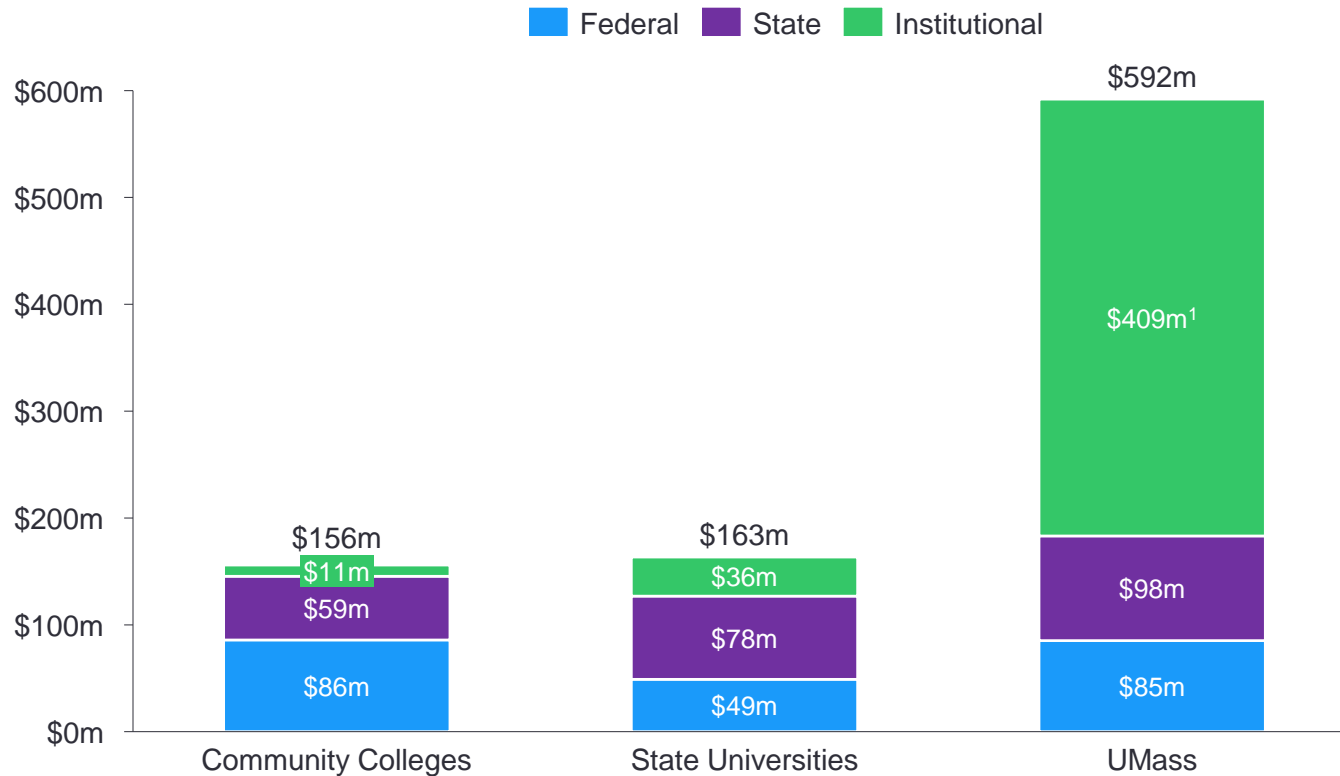


Financial aid programs in MA primarily focus on supporting students by awarding grants to cover tuition, fees, books, and supplies; these cost categories typically make up ~44-50% of a student's total cost to attend

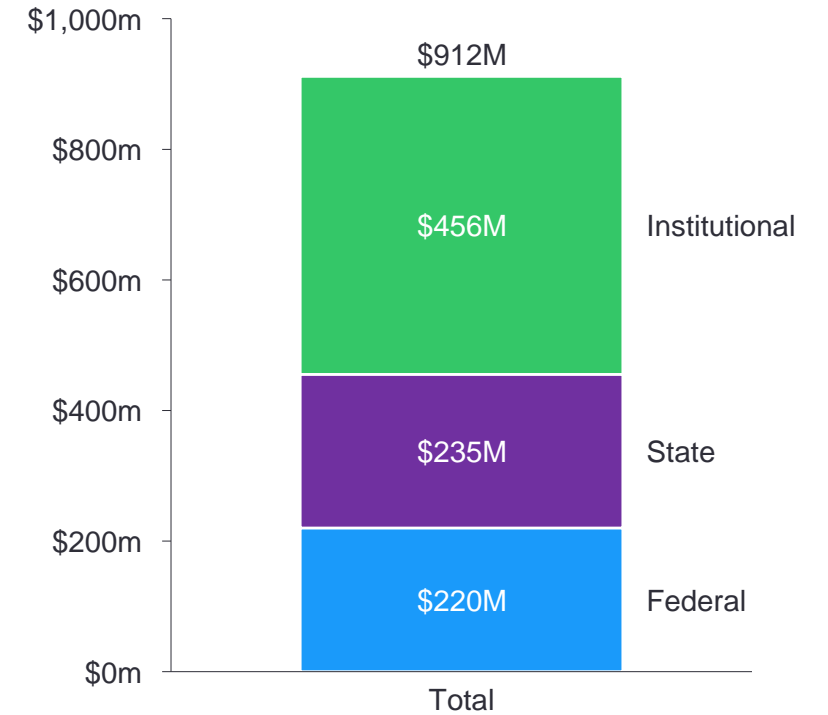
1. Assumed in-state, full-time (24 credits/year for community colleges), living on- or off-campus (averaged where applicable)
 Source: Institution websites

Federal aid represents the largest source of financial support for community college students; for UMass students, institutional aid is the largest source

Total financial aid to MA resident undergraduates, by source and segment, FY24



Total financial aid by source, FY24



1. Inclusive of need-based and merit-based institutional aid
Source: UMass website, student-level analysis

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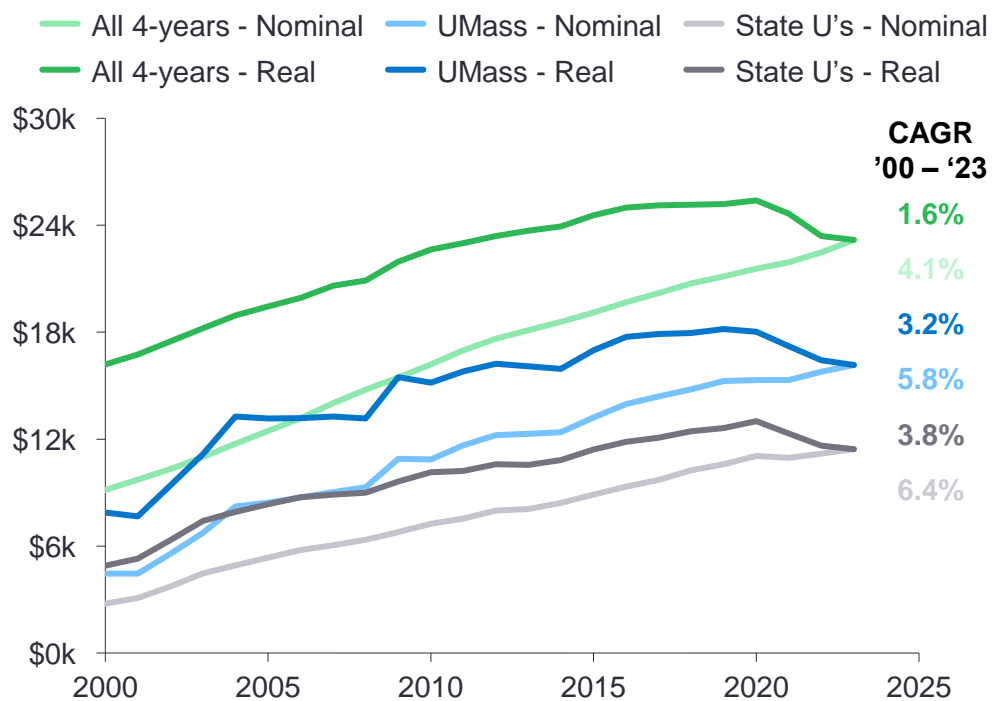
Leading practices



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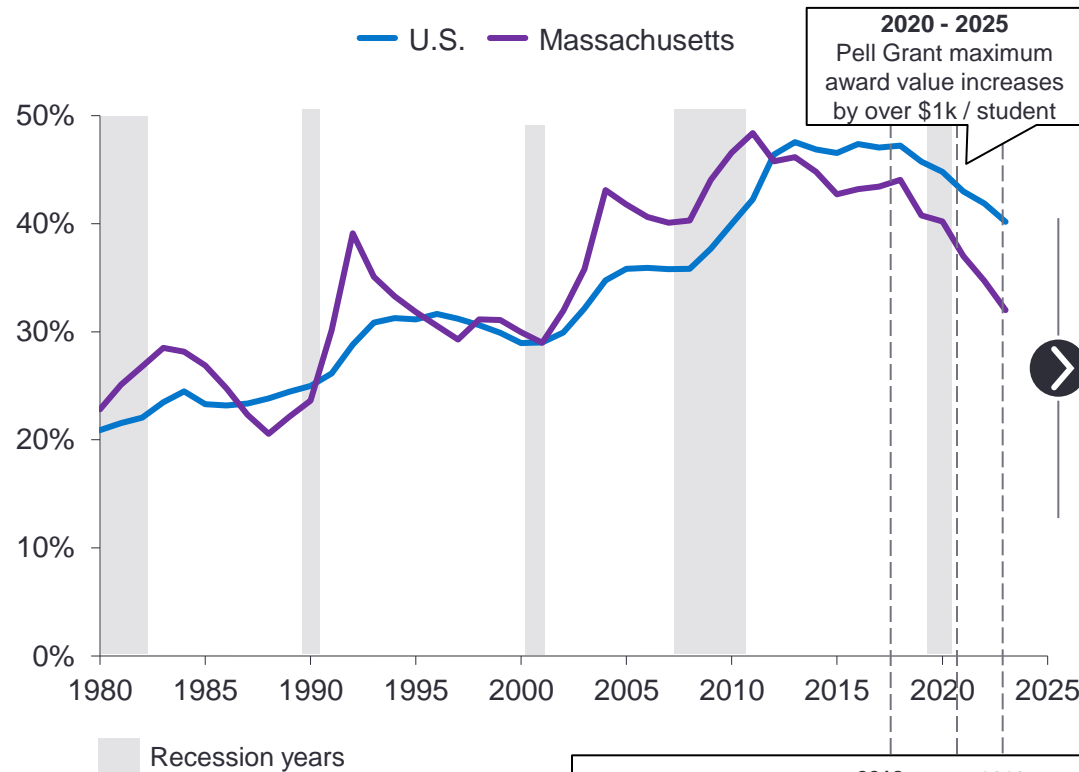
Student share of net tuition and fees has grown dramatically since 1980, indicating a shifting cost burden to students; only in recent years has this trend started to reverse

In-state tuition and fees in real and nominal dollars by segment, Fall 2000 – Fall 2023



Over the past two decades, **inflation-adjusted in-state tuition and fees at UMass and MA State Universities grew at twice the national CAGR for 4-year institutions**

Net tuition as a percentage of total U.S. education revenue², 1980-2023



MassGrant Plus implementation

2018 Community colleges
2021 State Universities
2023 UMass

► The proportion of total revenue that comes from net tuition and fees termed “**student share**” has increased from 21% in 1980 to 40% in 2023 nationally and from 23% to 32% in MA

► Increased student share **implies a shift of the responsibility for financing higher education towards students and families**

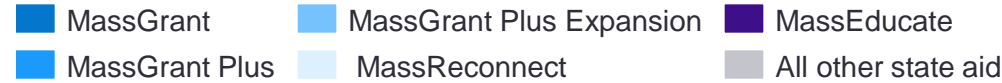
1. All US 4-year institutes include Public, Private & Not for Profit 4-year institutes; real tuition and fees adjusted by consumer price index (CPI) to be shown in 2023 dollars

2. Includes public and private universities

Source: State Higher Education Executive Officers Association (SHEEO); State Higher Education Finance (SHEF)

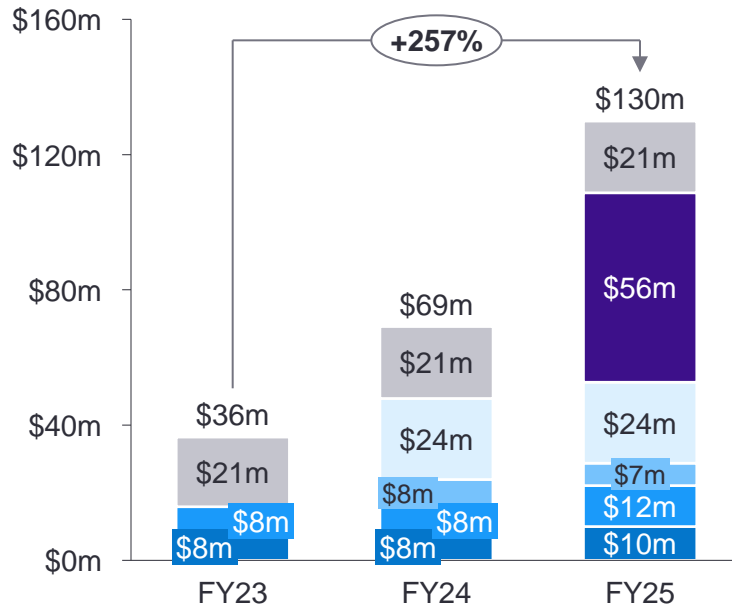
State financial aid distributions have dramatically increased over the last three years, in particular at Community Colleges with the introduction of MassEducate

State financial aid disbursed (FY23) and projected (FY24 & FY25¹), by segment



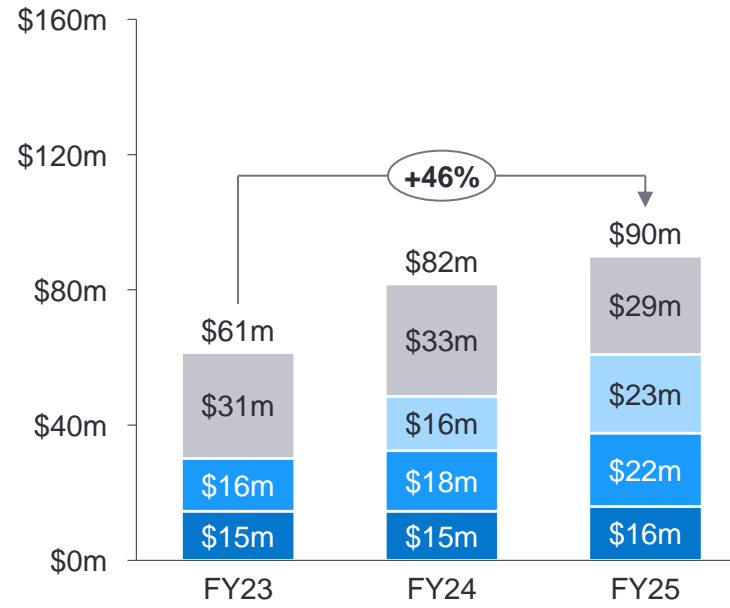
Distributed state aid across segments totaled **\$167m** (FY23 – actuals), **\$252m** (FY24 – projected), and **\$330m** (FY25 – projected)

Community colleges²



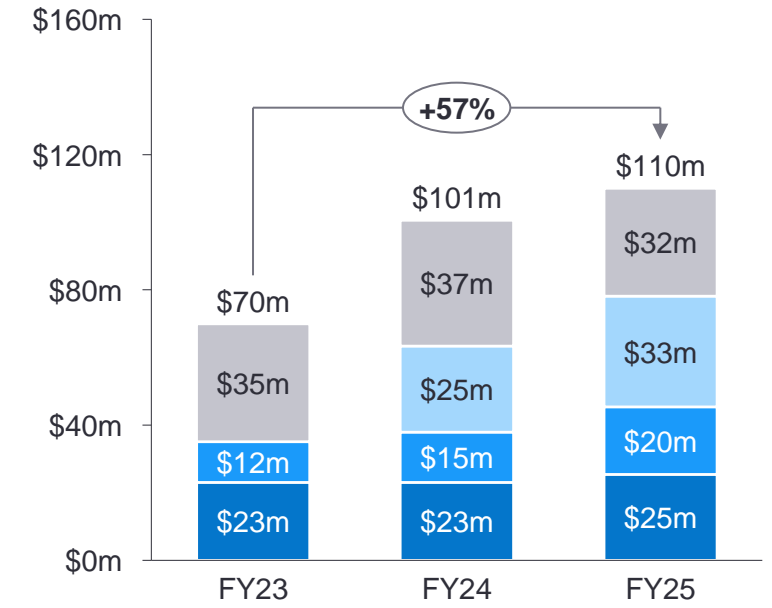
Students	40,000	43,000	50,000 (projected)
% change	-	+8%	+15%

State universities²



Students	25,000	24,000	24,000 (projected)
% change	-	-0.5%	+0%







University of Massachusetts²



Students	40,000	38,000	38,000 (projected)
% change	-	-0.5%	+0%

1. FY24 and FY25 are sourced from simulated data and are preliminary
 2. Growth rates represent total percent change, calculated from FY23-FY25
 Source: Institutions and preliminary estimates of FY24 distributions

MA disburses most aid to full-time students at public, degree-granting institutions; non-degree/credential-seeking and private institution students are largely excluded

Eligibility criteria	Degree of coverage by existing MA programs	Degree of coverage description
Students enrolled in public institutions		Banner MA programs, like MassGrant Expansion and MassGrant Expansion Plus apply to public institutions
Students enrolled in private institutions		MassGrant applies to private institutions, along with some other state aid programs and entitlements
Students enrolled full-time		Other than state aid specifically for part-time, all aid programs apply to full-time students
Students enrolled part-time		MA has part-time-specific aid and programs that do not stipulate full-time enrollment, though learners are excluded from ~half of programs
Students enrolled in degree-granting programs		Students enrolled at degree-granting institutions are eligible for state financial aid
Students enrolled in short-term non-degree / certificate-granting programs		Students enrolled in short-term (less than 10 week), non-degree programs are not eligible for DHE state financial aid

Commentary

- ▶ Students attending **private institutions** are eligible for **fewer state aid programs** than students attending public institutions
- ▶ **Short-term, non-degree courses** are traditionally **excluded** from aid programs

MassEducate has expanded access to community colleges regardless of economic circumstances, pivoting from a history of need-based financial aid

'It feels so relieving.' Students celebrate free community college program

By **Hilary Burns** Globe Staff, Updated August 6, 2024, 1 hour ago



Jhollyeric De Freitas, photographed at North Shore Community College. SUZANNE KREITER/GLOBE PHOTOS

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For the first time since the pandemic, student enrollment increases in state college system

October 23, 2024 By **Carrie Jung**

Facebook Email

Higher education enrollment in Massachusetts is up for the first time in years thanks in part to free community college programs, according to state education officials.

May 30, 2024

In Massachusetts, a Push for Free Community College for All

The first year of a program offering free college for those over 25 was a rousing success at boosting enrollment. Now, some legislators want to expand the program to all ages.

By **Johanna Abonzo**



A free community college proposal included in the Massachusetts Senate's budget aims to increase the number of students attending community college in the state by 4,000 annually.

Photo illustration by Justin Morrison/Inside Higher Ed | londoneye/iStock/Getty Images

MassEducate applies to all Massachusetts residents, regardless of income or other gating criteria for need

“MassEducate covers tuition and fees, which cost an average of about \$7,000; as well as books for students under a certain income threshold. Anyone without a bachelor’s degree and who has lived in Massachusetts for at least a year is eligible.”

Boston Globe, 2024

Community college enrollment increased 14 percentage points following implementation of MassEducate

“Student enrollment in the Massachusetts higher education system increased by 6.5% between the fall of 2023 and 2024. Enrollment at Massachusetts 15 community colleges grew by 14% over the last year.”

WBUR-NPR Boston, 2024

The expansiveness of the MassEducate policy reaches underrepresented and first-generation students who face higher barrier to college enrollment

“[Free community college for all] contrasts sharply with programs in other states that may offer free community college to certain populations, but often lose students due to complex paperwork or a failure to clearly communicate whether or not they qualify.”

CBS News, 2024

Free community college is now a reality in Massachusetts

Gov. Maura Healey signed a nearly \$58 billion budget bill into law this week, and one of the key policy changes it contains is providing free community college in Massachusetts.

-CBS, 2024

UMass campuses are marketing “free tuition and fees” for low-income students via existing aid programs, a signal that a student guarantee is necessary



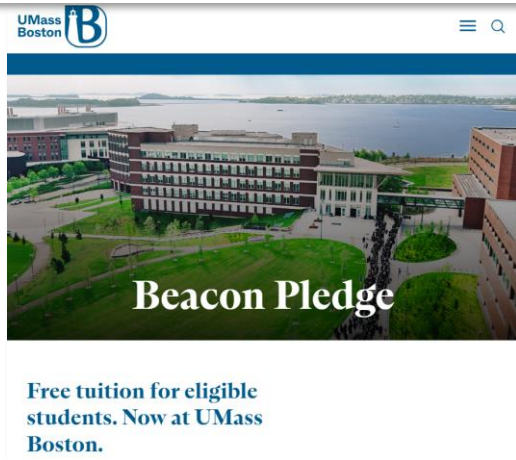
2024 News

UMass Dartmouth launches free tuition program for high-need, in-state students

The UMass Dartmouth Deal to provide expanded opportunities for personal and professional success to Massachusetts undergraduate students



Oct. 30, 2024 | by Office of Communications
EDUCATION, PRESS RELEASE



Commentary

- ▶ At the end of October, UMass campuses introduced language around a “free tuition guarantee for income-eligible students” by **marketing existing federal, state, and institutional financial aid** as a singular pledge for students with AGI <\$75,000
- ▶ The campuses made clear that the repackaging was aimed at **highlighting UMass affordability** and communicating simplicity to **families and students who might not otherwise consider a UMass education due to cost**
- ▶ The reframe of existing policies highlights the benefit of and need for a statewide guarantee, so students and families who might not otherwise consider postsecondary education due to cost have reliable information they need to make a different decision

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Students in MA face three key challenges: remaining unmet financial need, a lack of guaranteed aid, and an uncoordinated, uncomprehensive system

1.



Unmet need persists among low- and middle-income students

- ▶ Unmet need for costs beyond tuition, fees, books, and supplies persists for low-income students
- ▶ Middle income students who do not qualify for need-based financial aid still struggle to afford higher education tuition & fees

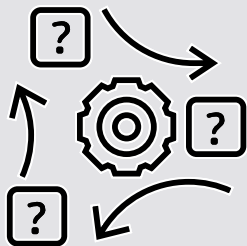
2.



Lack of codified aid policies

- ▶ Currently, there is no codified financial aid guarantee in MA. Policies are funded through annual budget appropriations rather than via legislation, meaning funding levels and program specifics can vary each fiscal year.
- ▶ MassEducate is the first policy to codify a “promise,” though the funding source is not guaranteed; UMass recently made a public pledge (without legislation), leaving state universities the only truly guarantee-free segment

3.



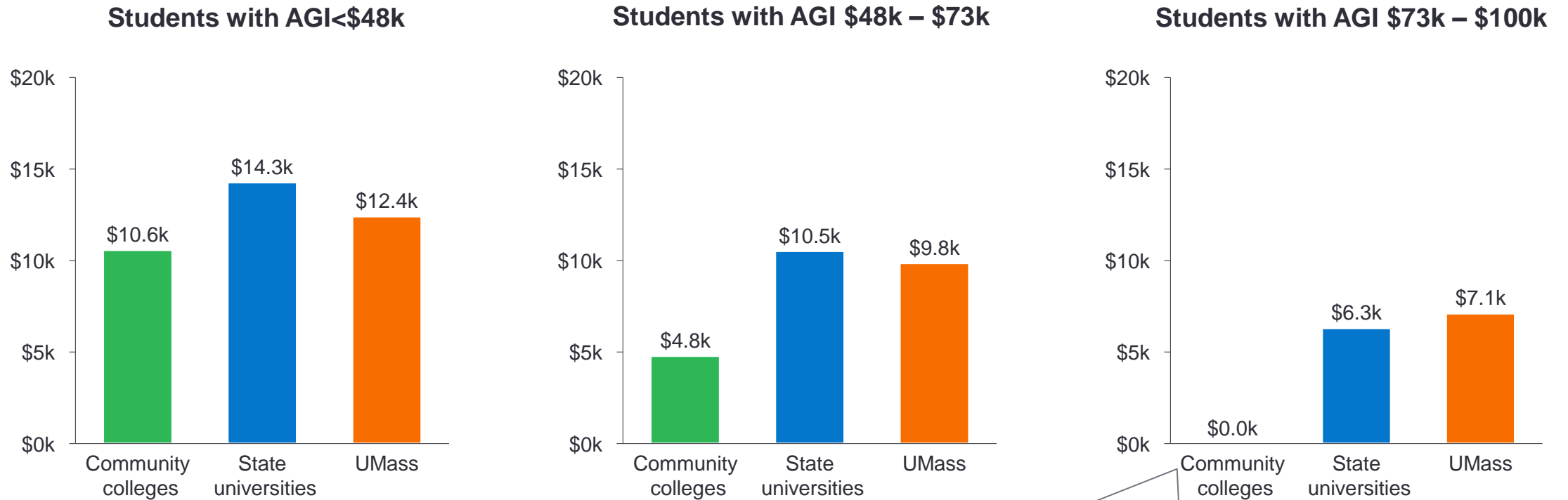
System is neither coordinated nor comprehensive

- ▶ MA has 50+ aid programs that are largely last-dollar programs, many of which serve a small number of students and distribute a small award amount
- ▶ Programming currently excludes key populations from eligibility (e.g., early college students, high-value certificate students); students find it challenging to navigate

1. Unmet need persists

For lowest, low- and middle-income students, unmet need persists across segments when considering the total cost of attendance

Average unmet need¹ per full-time FAFSA filer by segment, FY25 projected



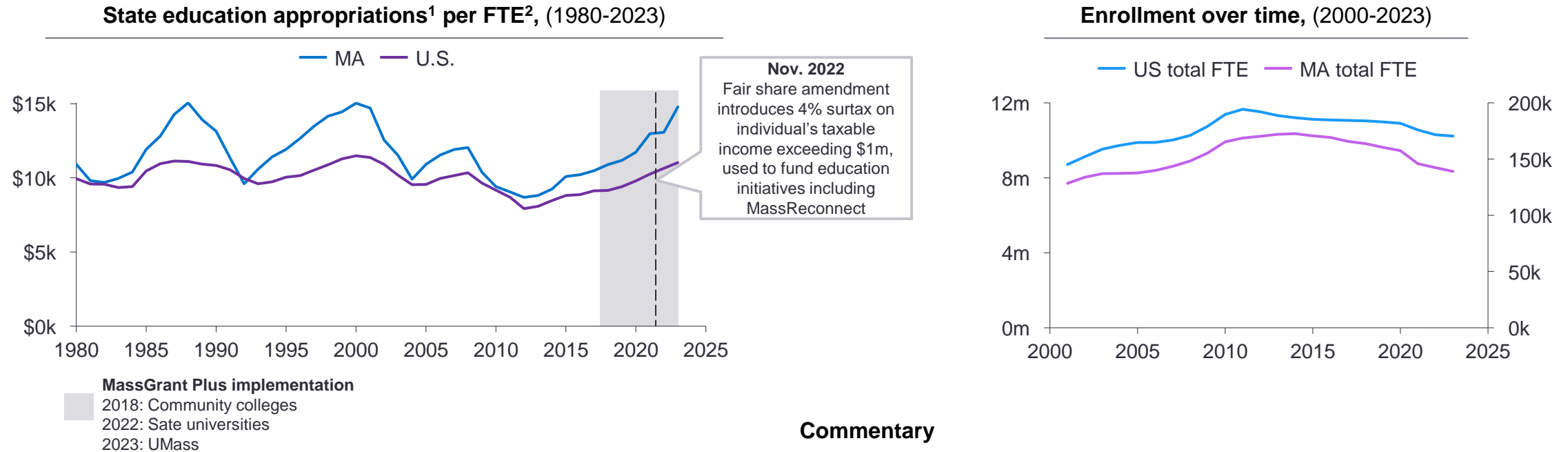
MassEducate and MassReconnect, two new programs *without need-based stipulations*, are projected to reduce unmet need to \$0 for middle-income students enrolled in community colleges

1. In terms of cost of attendance, inclusive of all sources of aid, less expected family contribution

Source: Preliminary estimates of FY24 distributions

2. Lack of codified aid policies

MA financial aid allocations are subject to annual legislative approval, which limits institutions' ability to market financial aid guarantees on a longer time horizon



- ▶ Some aspects of financial aid, such as eligibility criteria and program structures, may be outlined in state regulations; the **actual funding is subject to annual legislative approval and budget appropriations**
- ▶ Per-FTE aid has increased ~16% annually since 2018 in MA, which has helped close the gap between MA aid and national averages, **however that funding is not guaranteed year-over-year**
- ▶ **A clear guarantee that existing aid programs will persist** could allow students and families to make decisions without worrying that financial support will erode over time

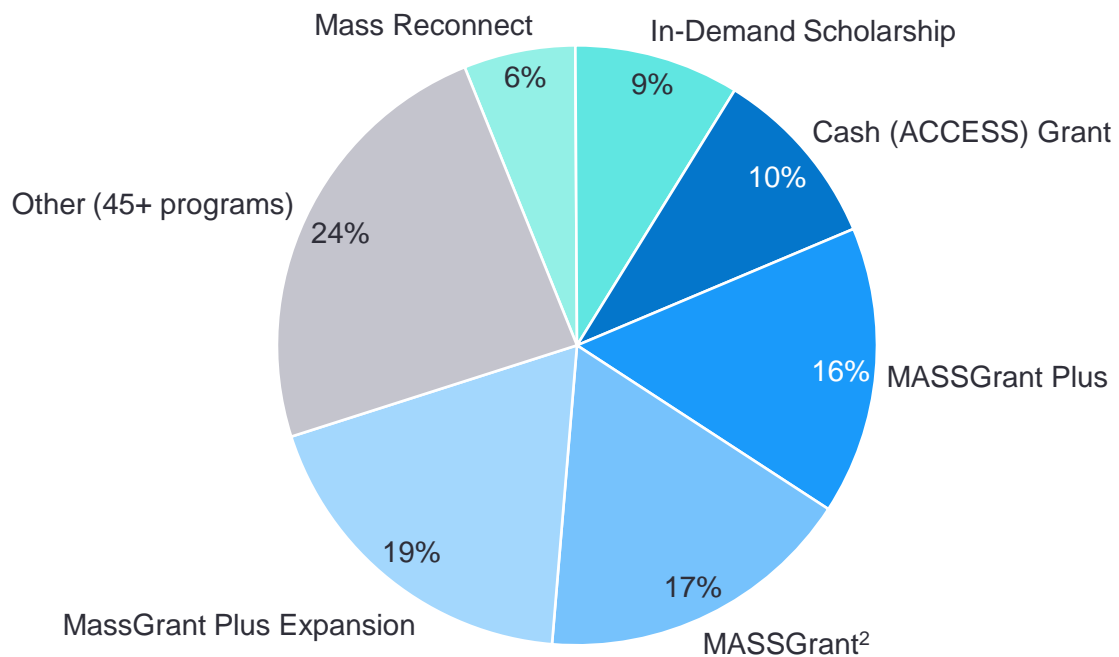
1. Constant 2023 dollars adjusted by the Higher Education Cost Adjustment (HECA)

2. Education appropriations are a measure of state and local support available for public higher education operating expenses and student financial aid, excluding appropriations for research, hospitals, and medical education. Education appropriations include federal stimulus funding

3. System is neither coordinated nor comprehensive

A lack of coordination among aid programs resulted in ~50 state programs in FY24, including ~25 tuition waiver programs; ~75% of aid was distributed only six programs

Percentage of aid disbursed by program, FY24



Total aid disbursed in the FY24 simulation is projected to be \$261m; 75% of aid was distributed via 6 programs (4 need-based)

List and description of “other” programs¹

Non-Waiver Program Name (N=21)	Program Type
Chief Justice Ralph Gants Judicial Scholarship	Workforce development
Children of Fallen Service Member	Entitlement
Christian Herter Scholarship	Need
Commonwealth Commitment	Entitlement
Completion Incentive Grant Fund	Need
Community College Civic Engagement Internship	Merit
DCF Adopted Children Fee Assistance	Entitlement
Early Educators Scholarship	Workforce development
Emergency Grant	Need
Foster Child Grant	Need
Gilbert Matching Grant	Need
John and Abigail Adams Scholarship	Merit
Massachusetts High Demand Scholarship	Workforce development
Moving to College Scholarship	Entitlement
Nursing Scholarship for Community Colleges	Workforce development
One Family Scholarship	Need
Paraprofessional Teacher Preparation Grant	Workforce development
Part Time Grant	Need
Public Service Grant	Entitlement
State University Internship Incentive Program	Workforce development
Washington Center Scholarship	Entitlement

1. In-Demand Scholarship supports students pursuing careers needed in Massachusetts; Cash (ACCESS) Grant covers fees and non-state supported tuition

2. MassGrant data only includes funds disbursed to public institutions

Source: Program level internal data

3. System is neither coordinated nor comprehensive

Current financial aid is not comprehensive, leaving out key learners and programs such as students enrolled in early college and skills-based programs



Early College

- ▶ Early College (EC) provides access and scaffolded support to low-income high school students taking sequences of college courses; EC is a **leading approach to increasing college success**, especially for traditionally underserved populations
- ▶ During high school, EC students earn college credits accelerating their degree/certificate-earning timeline, and allowing them to **reduce college costs and enter the workforce faster**
- ▶ EC **reduces need for remediation**, since the program integrates high-touch advising, tutoring, and specific preparation for college-level courses.
- ▶ EC programming is currently funded through a separate line item that **requires annual estimates and risks insufficient funding levels**



Skills-based / high value certificate aid expansion

- ▶ **DHE state financial aid is not available** to students enrolled in less than 10 week-long, short-term credential programs.
- ▶ **Commonwealth Corporation funding is available to public colleges offering high-value certificates** programs in rapidly growing fields.
- ▶ Other states, like VA, are expanding financial aid programs to support students enrolled in less than 10 week-long, **short-term credential** programs
- ▶ **Certificates are viewed by many as integral to accessing in field first jobs and upskilling** for working adults.

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States are increasingly implementing state-wide programs that offer tuition-free or debt-free guarantees for in-state students

Reduction of unmet financial need

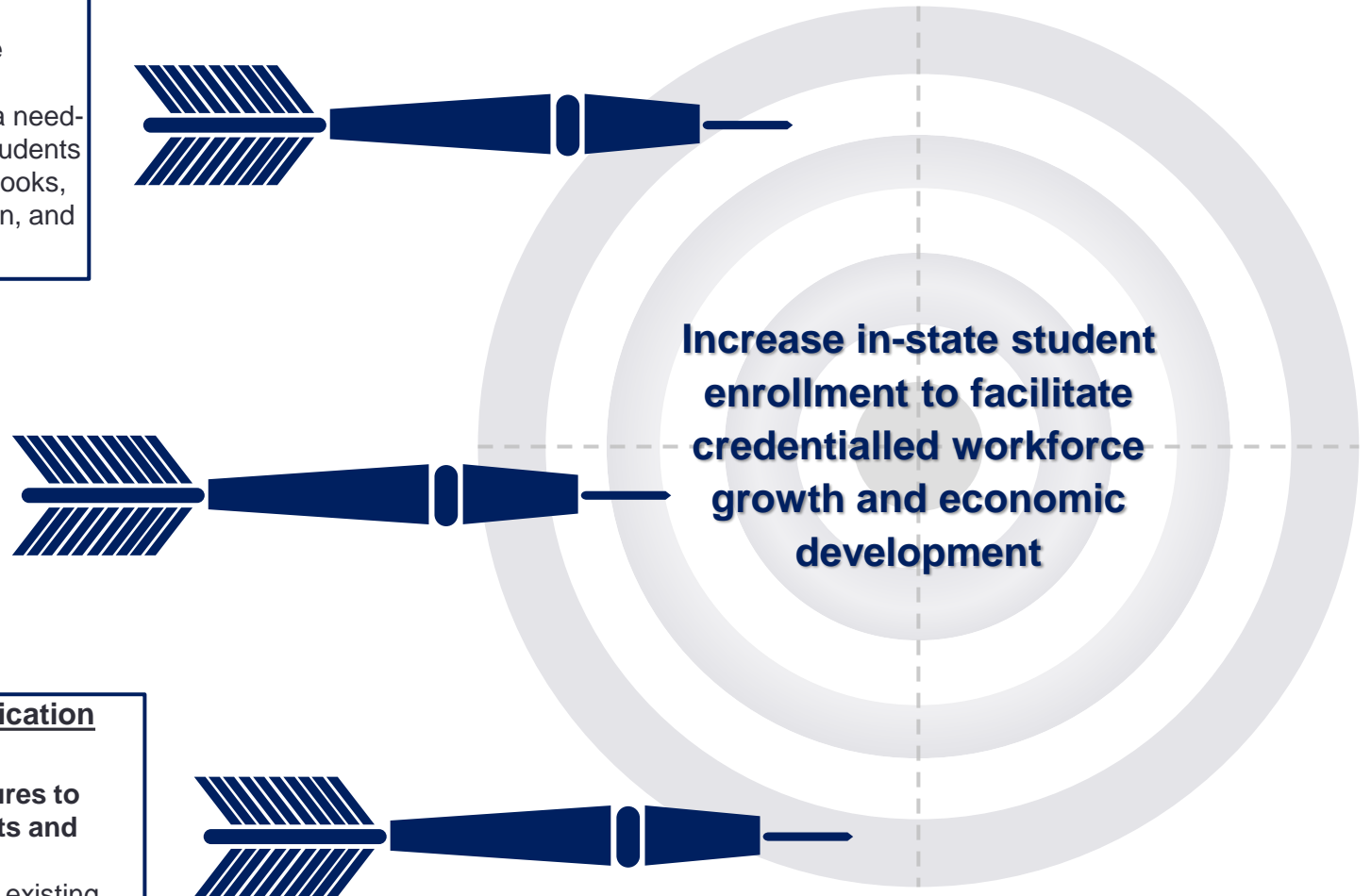
- Programs in other states offer financial assistance towards the total cost of attendance
 - The **Washington State College Grant program** is a need-based promise that covers the gap for low-income students who demonstrate unmet need beyond tuition, fees, books, and supplies, covering living expenses, transportation, and other necessities

Clearly codified aid policies

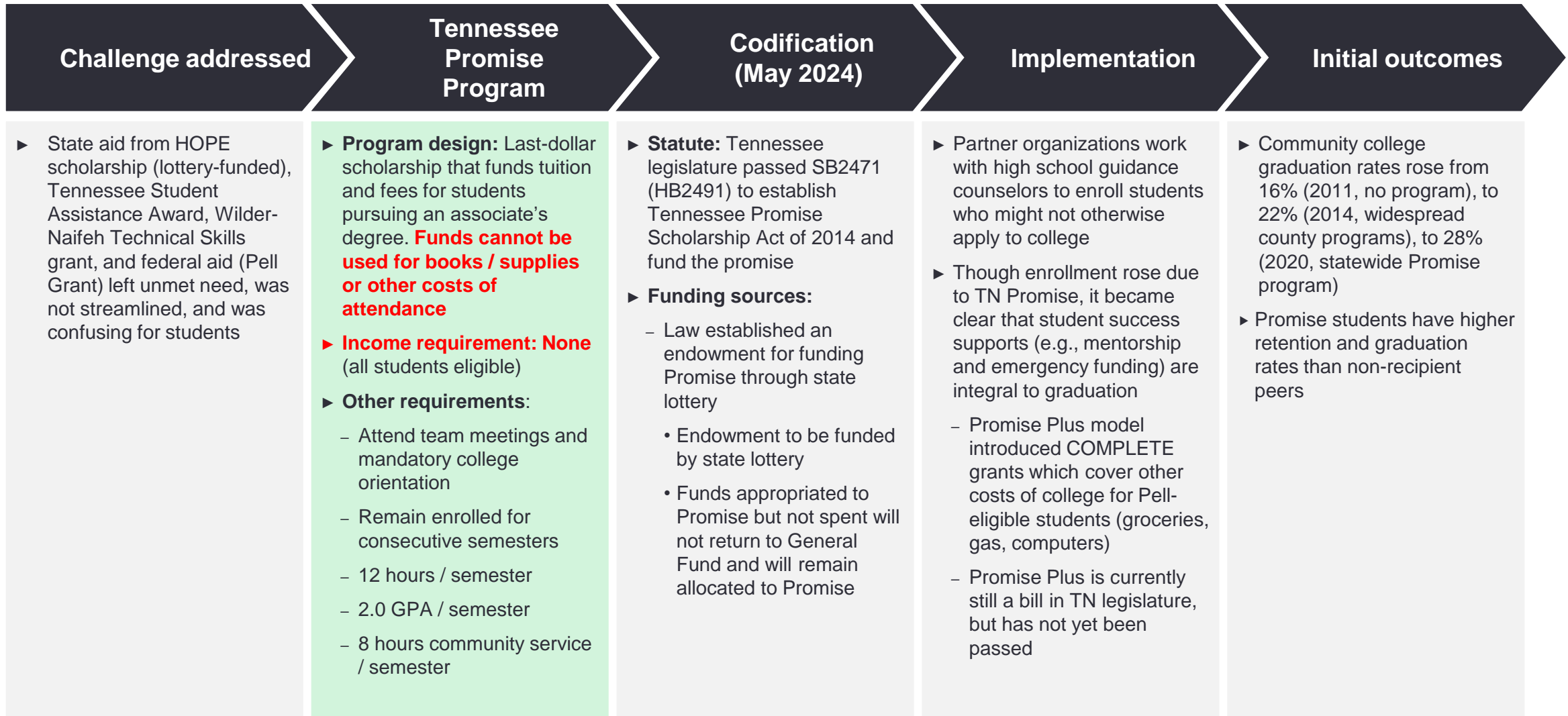
- There are “promise” programs in other states that codify guarantees for students in state law, even identifying the source of funding in legislation
 - The **Tennessee Promise** and the **New Mexico Opportunity Scholarship** established an endowment via state lottery revenue to guarantee funding in perpetuity

Enhanced navigability via program simplification

- Promise programs in other states reflect a reorganization of pre-existing program structures to streamline and simplify the system for students and financial aid officers
 - Michigan Achievement Scholarship reorganized existing state aid into one banner program with eligibility requirements and awards differing by institution level

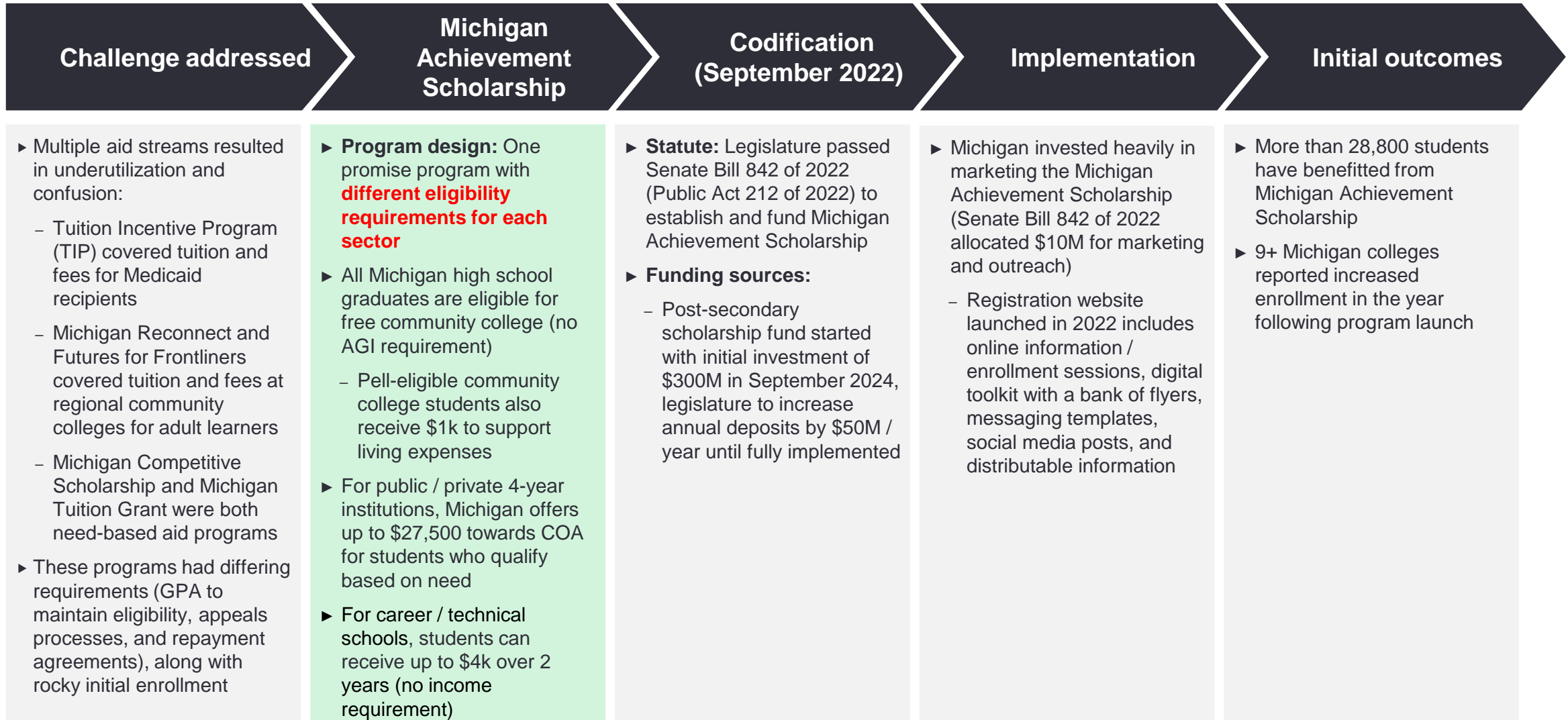


Tennessee provides tuition and fees with no income requirement after reorganizing existing scholarships into a “Tennessee Promise” of free community college



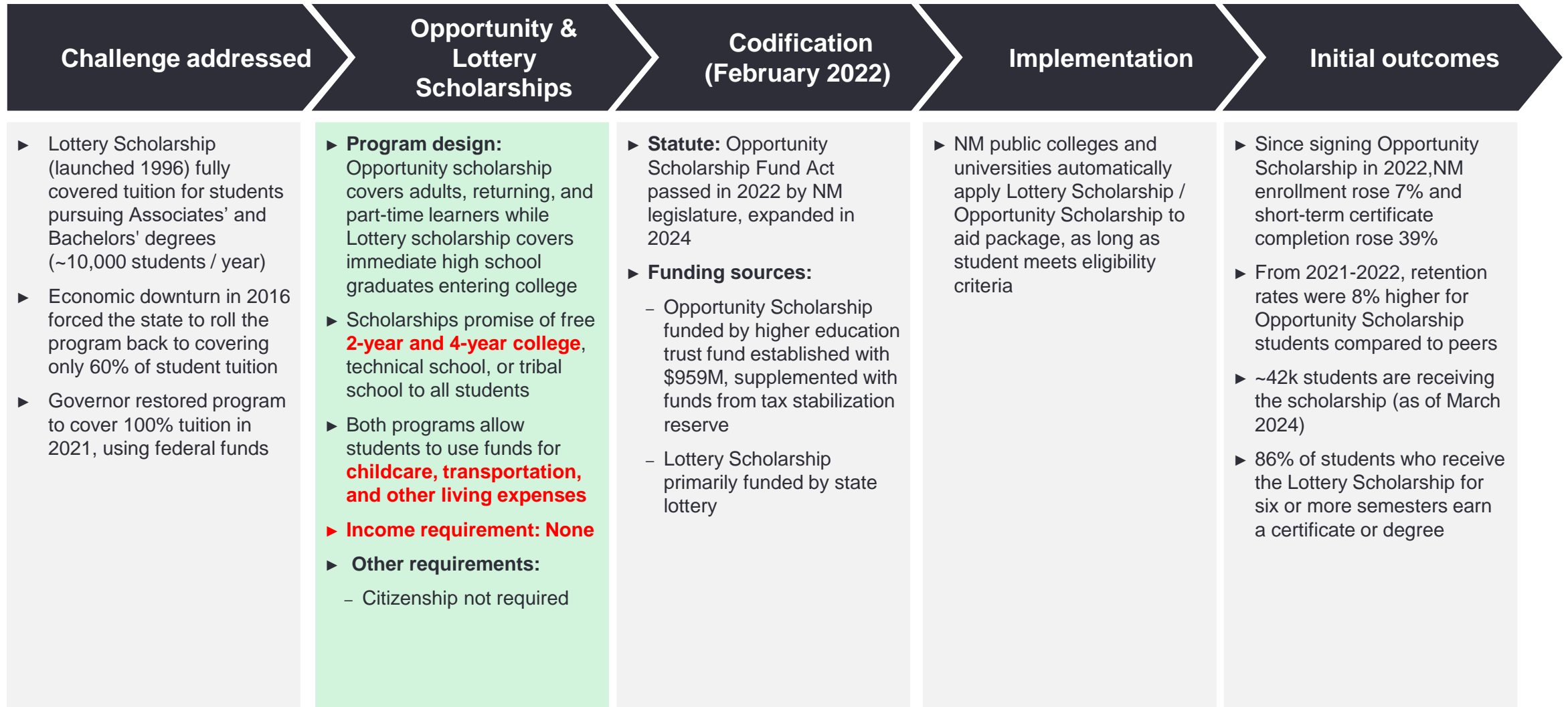
Red text highlights eligibility requirements and notable differences in case studies usage parameters

Michigan provides targeted aid towards cost of attendance for low-income students, rolling multiple financial aid programs into a single Michigan Achievement Scholarship



Red text highlights eligibility requirements and notable differences in case studies usage parameters

New Mexico provides aid towards cost of attendance with no income requirement, leveraging a trust fund to ensure that scholarships are funded in perpetuity



Red text highlights eligibility requirements and notable differences in case studies usage parameters

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Potential options proposed to the challenges identified that align with ideas advanced in MA and nationally, and incorporate guiding principles for financial aid redesign

Guiding principles for financial aid redesign prioritize equity and affordability

Guiding principles for financial aid redesign:

- (A) Simple
- (B) Transparent
- (C) Prioritizes the neediest students
- (D) Promotes affordability
- (E) Promotes program completion

	The challenge	Potential solutions
1	Unmet need persists among low- and middle-income students	<p>► Potential options to address unmet need include:</p> <ol style="list-style-type: none"> 1. Basic Needs Stipend 2. Pell Grant Match 3. Free Tuition and Fees for All 4. Debt-Free Commitment
2	Lack of codified aid policies	<p>► Potential options to codify aid policies include codifying current programs or an expanded guarantee into law with an accompanying dedicated funding source</p>
3	System is neither coordinated nor comprehensive	<p>► Potential options to promote a more coordinated and comprehensive financial aid system include streamlining current programming to provide clearer messaging to enhance navigability of the system and expanding eligibility criteria to all learners</p>

1. Potential options to address unmet need

In order to initiate discussion, four specific options – typical of ideas that have been advanced in MA and nationally – are charted in the next few slides

	1) Basic Needs Stipend	2) Pell Grant Match	3) Free Tuition & Fees for All	4) Debt-Free Commitment
Description	<ul style="list-style-type: none"> ▶ State covers tuition and fees plus a fixed amount (~10% of COA for 4-year students) towards remaining cost of attendance for ~30k Pell-eligible students at 4-year institutions ▶ Builds on the \$1,200 stipend stipulated by the legislature to ensure all Pell-eligible students enrolled in 4-year institutions have a cost-of-living stipend¹ 	<ul style="list-style-type: none"> ▶ Consolidate need-based programs into a state match for the student Pell Grant award, effectively creating a state “double Pell” award for the low income and working-class students ▶ Matching Pell Grant provides a more nuanced / scaled approach to providing additional aid to the low income and working-class students 	<ul style="list-style-type: none"> ▶ Expand MassEducate and Mass Reconnect programs from community colleges to 4-year public institutions. Provide free tuition & fees to state universities and UMass campuses for all students <ul style="list-style-type: none"> – \$1,200 stipend for books and supplies is limited to a subset of students based on need, as with MassEducate 	<ul style="list-style-type: none"> ▶ State expands aid to allow all students with unmet need beyond all sources of aid and expected family contribution to attend institutions without taking on a loan burden ▶ Program includes work-study expectation / contribution equal to \$5k (11 hours / week for 30 weeks)
Modelled eligibility and award value	<ul style="list-style-type: none"> ▶ Income eligibility: <ul style="list-style-type: none"> – Pell eligibility ▶ Award amount: <ul style="list-style-type: none"> – Fixed amount (\$3.3k for 4-year segments) – Does not consider EFC 	<ul style="list-style-type: none"> ▶ Income eligibility: <ul style="list-style-type: none"> – Pell eligibility ▶ Award amount: <ul style="list-style-type: none"> – State “double” for Pell Grant awarded – Does not consider EFC 	<ul style="list-style-type: none"> ▶ Income eligibility: <ul style="list-style-type: none"> – All students (no income restriction) ▶ Award amount: <ul style="list-style-type: none"> – Unmet tuition & fees – Additional books & supplies stipend for low- and middle-income students – Does not consider EFC 	<ul style="list-style-type: none"> ▶ Income eligibility: <ul style="list-style-type: none"> – All students with unmet financial need after accounting for EFC (relative to COA) ▶ Award amount: <ul style="list-style-type: none"> – The portion of COA not covered by all sources of existing aid, EFC, and \$5k wages earned on a work-study program
Idea origin	<ul style="list-style-type: none"> ▶ Existing MassEducate / MassReconnect books, supplies, and “other costs” stipend) 	<ul style="list-style-type: none"> ▶ National & Massachusetts advocacy groups 	<ul style="list-style-type: none"> ▶ Expanding MassEducate / MassReconnect to 4-year segments 	<ul style="list-style-type: none"> ▶ National movement to make higher education debt-free for all (e.g., EdTrust, IHEP)

1. MassEducate and MassReconnect provide a stipend of \$1,200 to community college students for the same purpose, incremental to the \$1,200 stipend provided through MassGrant Plus Expansion

1. Potential options to address unmet need

Incremental costs from \$100m to \$450m across the four options for financial aid program redesign, above and beyond the current investment of \$330m across segments

Access and affordability redesign options for consideration

	1) Basic Needs Stipend			2) Pell Grant Match			3) Free Tuition & Fees for All			4) Debt-Free Commitment		
	CC	SU	UMass	CC	SU	UMass	CC	SU	UMass	CC	SU	UMass
Base case (Projected FY25)	\$130m	\$90m	\$110m	\$130m	\$90m	\$110m	\$130m	\$90m	\$110m	\$130m	\$90m	\$110m
Incremental cost	None; stipend provided by ME / MR	\$40m	\$65m	\$50m	\$35m	\$50m	None; T&F provided by ME / MR	\$95m	\$205m	\$195m	\$110m	\$145m
Total incremental cost	\$105m			\$135m			\$300m			\$450m		
Total students served ¹	35,000	20,000	30,000	40,000	15,000	25,000	35,000	20,000	35,000	35,000	15,000	25,000
Average incremental award	N/A	\$3.3k	\$3.3k	\$1.2k	\$1.6k	\$1.6k	N/A	\$4.5k	\$5.5k	\$5.6k	\$6.5k	\$6.0k

1. Total students served largely includes those who already received some form of state aid

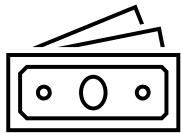
1. Potential options to address unmet need

Each of the four options addresses the guiding principles for financial aid redesign in different ways and at different price points

	1) Basic Needs Stipend	2) Pell Grant Match	3) Free Tuition & Fees for All	4) Debt-Free Commitment
Simple	Students allocated a fixed amount	Equal to Pell Award, but allocation via state funds adds complexity	Covers tuition and fees for all students, regardless of need	Concept is straightforward (no debt burden) but award amount is inclusive of multiple inputs
Transparent	Fixed stipend is easily understood by students	Students may not have visibility into anticipated Pell dollars when applying	Coverage of T&F is easy to understand by students, even early in the process	Coverage of no-loan burden is easy to understand by students, though exact amount may vary
Prioritizing the neediest students	Targeted to low-income students	Targeted to low-income students on a sliding scale basis	Universal	Universal (but phases out based on family contribution)
Universality / parity across segments	CCs not allocated additional aid, but SUs and UMass are approx. equal	All segments receive similar incremental aid, based on need identified by Pell Grant award	UMass allocation is 2x that of SUs	CCs allocation is ~2x that of SUs
Cost	\$105m	\$135m	\$300m	\$450m

Note: All options promote affordability and outcomes; these dimensions are therefore not assessed for comparison here

Codification of selected redesign option is central to communicating aid availability and ensuring continuity of programming / funding to support student decision-making



Existing Massachusetts financial aid programming could be leveraged to **create a guarantee for students**

K-12 education in MA receives guaranteed funding via Ch.70 law that provides a predictable goal and source of funding (sales tax); this legislation would implement an analogous framework for higher education in MA



#1a) Codify current programs in law

▶ Current funding for students in MA could be codified into law to ensure programmatic perpetuity (e.g., MassGrant Plus)

#1b) Codify expanded commitment in law

▶ Legislature could create a program to permanently fund some kind of guarantee for students (e.g., free college for all students)

#2) Codify funding guarantee in law

▶ Legislature could establish a guaranteed percentage of Fair Share funds to support financial aid for students, which cannot be less than the prior year's allocation



Codification benefits:

- ✓ Allows students to plan and budget for college years in advance of attendance by assuring persistent funding availability
- ✓ Boosts overall enrollment for students who are less likely to pursue postsecondary education due to financial constraints
- ✓ Provides a high degree of visibility so students are aware of their postsecondary options and can easily access resources to take advantage of the program

Thank You!