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An Overview of State Financial Aid in Illinois, Indiana, and Minnesota

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Table Of Contents

Executive Summary

Higher education benefits individuals, communities, states, and the nation. A typical bachelor's degree holder earns $1.2 million more over their lifetime than someone with only a high school diploma. Associate degree holders earn $400,000 more, and individuals with some college but no degree earn $300,000 more. Bachelor's degree holders are 24% more likely to be employed, 3.5 times less likely to be impoverished, and nearly five times less likely to be incarcerated. Higher education is linked to improved health, well-being, and lower risk of premature death, and it opens doors to higher-paying careers.

Unfortunately, today's high school juniors and seniors face an unaffordable higher education landscape. Despite the benefits of a college degree, most families cannot cover the costs. Over the past several decades, college prices have surged dramatically due to declining state funding for public colleges and universities. This reduction in funding has shifted the financial burden onto students and families through higher tuition. In today's dollars, the average total cost of tuition, room, and board at a public four-year college was $8,984 in 1980; by 2023, it rose to $22,389. Increases in public higher education costs are significant because 77% of all college students attend public institutions.

Federal financial aid has not kept pace with rising college costs. The Pell Grant, the nation's most important need-based financial aid, has lost purchasing power over the years. In 1975, the Pell Grant covered more than 75% of the cost of attending a public four-year college; today, it covers only about one-third. These trends have coincided with stagnant wages, making it harder for families to keep up.

States play a crucial role in providing financial assistance to students. Most states offer their residents aid to help pay for higher education, benefiting both students and state economies. To maximize the impact of financial aid spending, policymakers should design programs that better meet the needs of today's students, who are more likely to be older adults, full-time workers, parents, people of color, veterans, or come from rural areas and low-income backgrounds. Policymakers should prioritize need-based aid over "merit" aid, which is often determined by GPA, entrance exam scores, and other considerations. Well-designed, student-centered state financial aid can help these students earn a degree or credential, enabling them to pursue careers that strengthen communities and the economy.

The role of states in ensuring postsecondary access and affordability is essential now, given the Trump administration's efforts to dismantle the U.S. Department of Education and congressional Republicans' plans to gut federal financial aid. In March 2025, the Trump administration announced plans to fire 1,300 employees from the department, but an injunction by a federal judge temporarily halted these plans. A Supreme Court ruling in July allowed the administration to proceed with layoffs, which, combined with the termination of probationary employees and buyout offers, cut the Department's 4,100-person staff in half. While the Department cannot be eliminated without an act of Congress, the court's decision brings President Trump closer to his goal of dismantling the U.S. Department of Education, as outlined in an executive order signed on March 20, 2025. The dramatic reduction in agency staff, particularly among financial aid personnel, is likely to undermine essential functions and service levels. In July 2025, congressional Republicans passed a reconciliation bill signed by the president that weakened federal financial aid and loan repayment systems. This bill makes minor changes to Pell Grant eligibility, restricts Parent PLUS borrowing, and makes student loan repayment more expensive. This turmoil within the department and the changes to federal financial aid highlight the importance of effective state policy.

The eligibility requirements set by state policymakers for financial aid determine which residents can access higher education. Researchers at EdTrust used a student-centered framework to review the financial aid programs in Illinois, Indiana, and Minnesota, assessing their effectiveness for recent high school graduates. The analysis focused on how these states distribute financial aid across need-based, merit-based, and combination aid programs. It also highlighted state policies that encourage and support high school juniors and seniors in pursuing higher education. Illinois, Indiana, and Minnesota were selected for their Midwest location and their financial aid programs and policies that promote college attendance.

Recommendations

The effectiveness of state financial aid in making college more affordable for today's students hinges on how policymakers allocate state financial aid and set eligibility requirements. What's more, policies that promote college attendance are crucial for reducing barriers to higher education.

The report recommends that state policymakers design their financial aid systems to do the following:

- Prioritize need-based aid
- Cover costs beyond tuition and fees
- Set eligibility requirements that meet the needs of today's students
- Allow access for students who are undocumented
- Allow access for students who are currently or formerly incarcerated
- Avoid punishing students with debt
- Ensure that all public college students have access to aid
- Simplify aid by consolidating all grant and scholarship funding into one student-centered, need-based grant
- Leverage negative Student Aid Index numbers to ensure fairness in awarding
- Implement policies and programs that support college attendance

Introduction

Higher education is a public good that benefits individuals, communities, states, and the nation. The typical bachelor's degree holder earns $1.2 million more over their lifetime than someone with only a high school diploma.[1] Associate degree holders earn $400,000 more, and individuals with some college but no degree earn $300,000 more over their lifetimes.[2] Compared to individuals with only a high school diploma, bachelor's degree holders are 24% more likely to be employed, 3.5 times less likely to be impoverished, and nearly five times less likely to be incarcerated.[3] Higher education is associated with improved health and well-being and a lower risk of premature death.[4] It also opens doors to careers that offer higher earnings and plays a fundamental role in society.

Unfortunately, today's high school juniors and seniors are facing an unaffordable higher education landscape. Despite the benefits of a college degree, most families cannot afford the costs. Over the past several decades, the price of college has surged dramatically, due, in large part, to declining state spending on public colleges and universities. This reduction in funding has compelled colleges to shift the financial burden onto students and families in the form of higher tuition.[5] In today's dollars, the average total cost of tuition, room, and board at a public four-year college was $8,984 in 1980, compared to $22,389 in 2023.[6] Increases in the cost of public higher education are impactful because 77% of all college students attend public colleges and universities.[7]

Federal financial aid has not kept pace with rising college costs. The Pell Grant, the nation's most important need-based financial aid grant, has lost significant purchasing power over the years. In 1975, the Pell Grant covered more than 75% of the total cost of attending a public four-year college. Today, it covers only about one-third of that cost. These trends have coincided with stagnant wages, making it harder for families to keep up with rising costs.

Consequently, many young high school graduates cite college costs as a top reason for not pursuing postsecondary education. A study by Edge Research and HCM Strategists found that 38% of 18- to 30-year-olds with a high school diploma identified these costs as their reason for not pursuing or completing a college degree.[8] This is concerning because the Georgetown Center on Education and the Workforce estimates that, by 2031, 72% of all jobs will require some education beyond high school.[9]

State policymakers have a vested interest in ensuring that recent high school graduates pursue higher education and stay in state to complete their education. Postsecondary attainment boosts the state's gross domestic product (GDP), creates jobs, expands the tax base, increases transportation spending and investment in capital assets, and raises home values.[10] Lifetime government expenditures are $82,000 lower for college graduates compared to those with only a high school diploma.[11]

The role that states play in ensuring postsecondary access and affordability is even more important now, given the Trump administration's efforts to dismantle the U.S. Department of Education from within and congressional Republicans' plans to gut federal financial aid. In March 2025, the Trump administration announced plans to fire 1,300 employees, but an injunction by a federal judge put those plans on hold. A Supreme Court ruling issued in July allowed the administration to proceed with layoffs, which, combined with the termination of probationary employees and buyout offers, cut the Department's 4,100-person staff in half.[12] While the Department can't be completely eliminated without an act of Congress, the court's decision enables President Donald Trump to move forward with his plan to dismantle the U.S. Department of Education, as outlined in an executive order signed on March 20, 2025.[13] However, the dramatic reduction in agency staff, which disproportionately targets financial aid staff, along with the plan to dismantle the Department, makes it unlikely that key functions will remain unharmed or that service levels will stay the same.[14] In July 2025, Republicans in Congress passed a reconciliation bill that was signed by the president, which would weaken the federal financial aid and loan repayment systems. This bill makes minor changes to Pell Grant eligibility, restricts Parent PLUS borrowing, and makes student loan repayment more expensive.[15] The upheaval in the Department and the changes to federal financial aid make well-designed and effective state policy even more crucial.

States play an important role in providing financial assistance to students. Most states offer their residents financial aid to help pay for higher education. This aid benefits students and state economies. To maximize the value of financial aid spending for both states and students, states should design their financial aid programs to meet the needs of today's students, who are more likely to be older adults, full-time workers, parents, people of color, veterans, or come from rural areas and low-income backgrounds.[16] States should prioritize aid for students who are least able to afford college. Well-designed student-centered state financial aid can help these students earn a degree or credential, enabling them to pursue careers that support strong communities and contribute to the economy.

States should also implement policies and programs that reduce barriers to accessing higher education for high school students. These policies should include providing access to college-level coursework in high school, streamlining the college admissions process, encouraging students to complete the FAFSA, and providing in-school and community-based college access advising.

Using EdTrust's student-centered framework, we reviewed state financial aid programs in Illinois, Indiana, and Minnesota to assess how student centered their primary financial aid programs are and their effectiveness for recent high school graduates. We analyzed how these states allocate financial aid dollars among need-based, merit-based, and combination aid programs. We also highlighted state policies that encourage and support high school juniors and seniors to pursue higher education. Illinois, Indiana, and Minnesota were chosen because of their Midwest location and their state financial aid programs and policies that promote college attendance.

College Costs Are a Significant Financial Burden for Families in Illinois, Indiana, and Minnesota

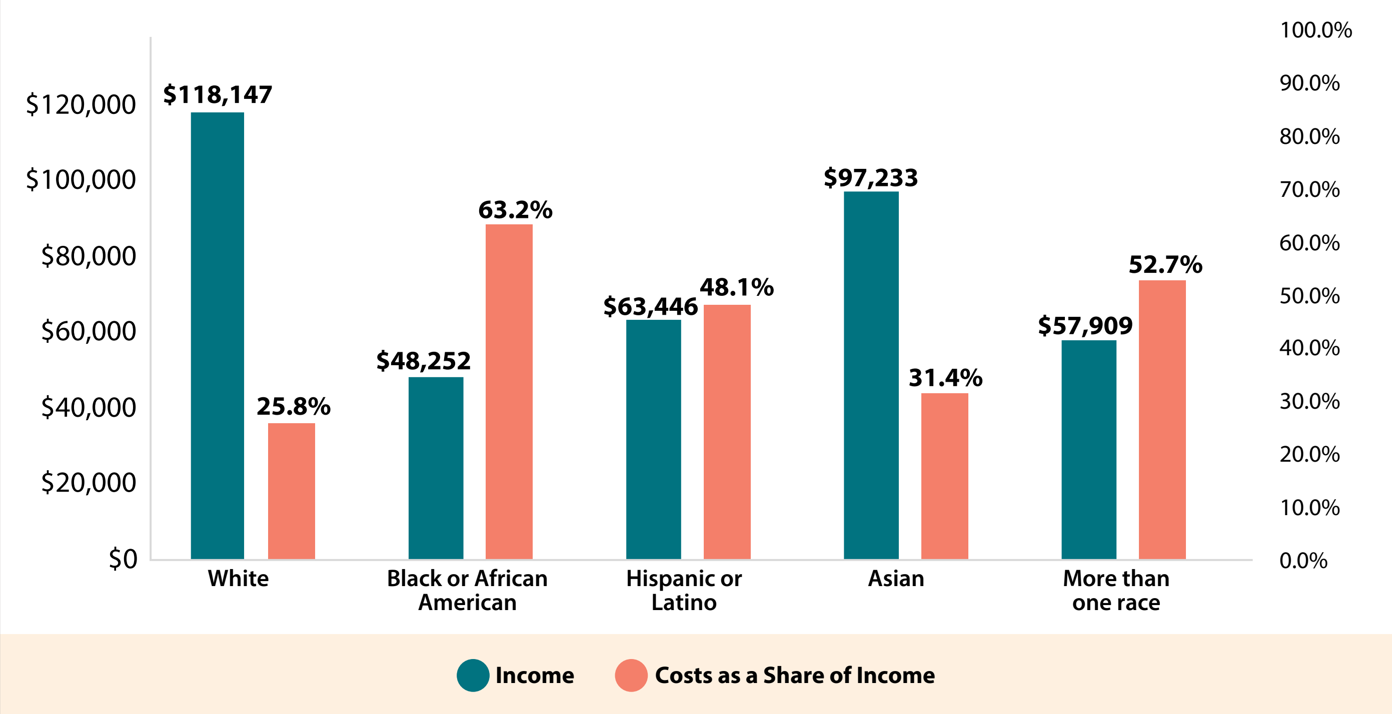
Higher education is unaffordable for many families, as college costs have risen much faster than wages over the past several decades. Since 1980, the cost of tuition, fees, and room and board at public four-year colleges has increased by 153.8%.[17] From 1979 to 2019, average annual wages, adjusted for inflation to 2019 dollars, increased by only 44.6%, while the bottom 90% of earners experienced a wage increase of just 26%.[18]

While the burden of college costs is high for families of all races and ethnicities in Illinois, Indiana, and Minnesota, students of color have a harder time paying for college. Because of structural racism in the labor market and lending, people of color tend to have lower incomes and less wealth, making it more difficult to afford college.[19] In 2022, the typical white family had $285,000 in wealth, compared to only $61,600 for the typical Latino family and $44,900 for the typical Black family.[20]

Illinois

The average cost of attendance at an Illinois public four-year college for the 2023-24 academic year was $30,494. This amount represents a significant portion of the average family's annual income, particularly for families of color (Figure 1).[21] Overall, for recent high school graduates who are Illinois residents and attend an in-state college, the average cost of attendance at a public four-year college represents 32.8% of their parents' income.[22] This average cost as a share of parents' income was 63.2% for Black students, 52.7% for multiracial students, 48.1% for Latino students, 31.4% for Asian students, and 25.8% for white students (Figure 1).

Figure 1: Average Income of Parents of Dependent Students in Illinois Attending an In-State College in 2020 Within Four Months of Graduating High School, by Race and Ethnicity, and Average Cost of Attendance at a Public Four-Year College as a Share of Income

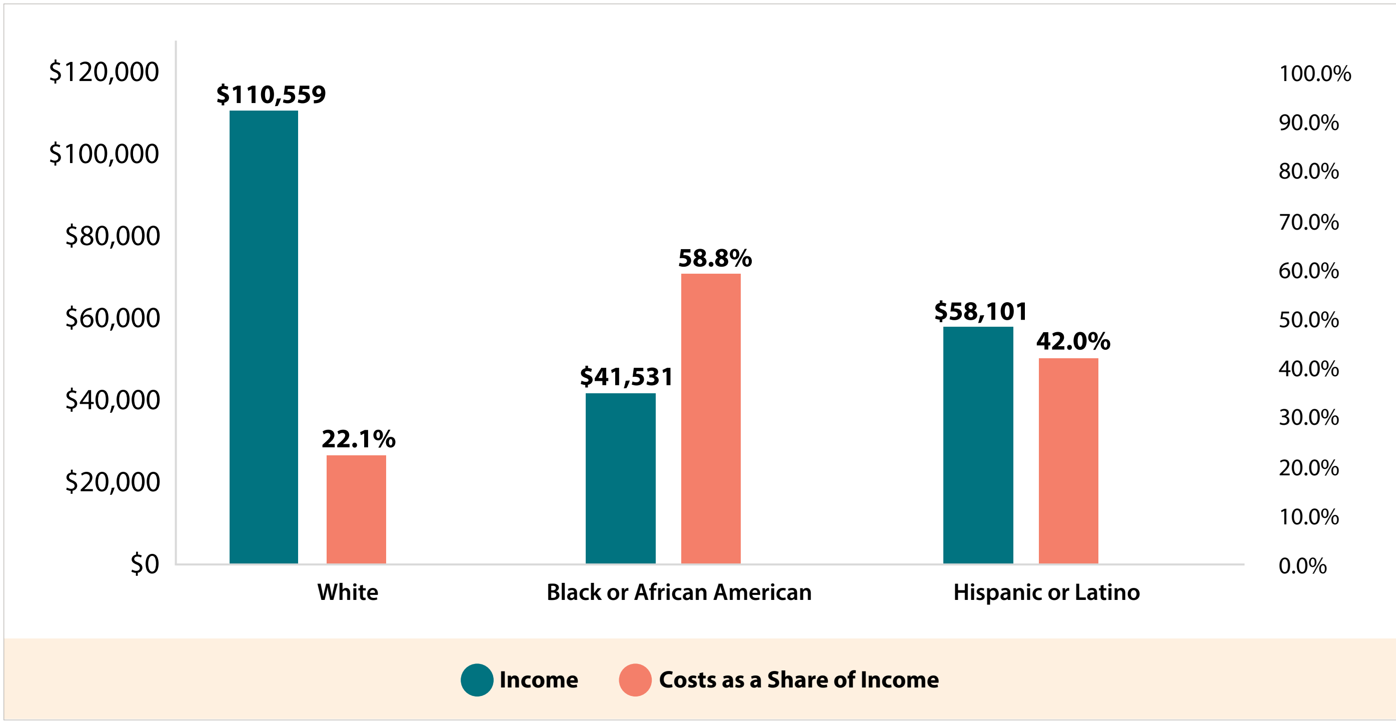


Source: EdTrust analysis of National Postsecondary Student Aid Study and College Navigator
Note: Reporting standards were not met for Native American or Native Hawaiian and other Pacific Islander students.

Indiana

For the 2023-24 academic year, the average cost of attendance at an Indiana public four-year college was $24,413. This amount represents a large portion of the average family's annual income, especially for families of color.[23] Overall, for recent high school graduates who are Indiana residents attending college in Indiana, the average cost of attendance at a public four-year college was 24.2% of their parents' income. For recent high school graduates who are Indiana residents attending college in state the average cost of attendance at a public four-year college as a share of parents' income was 58.8% for Black students, 42% for Latino students, and 22.1% for white students (Figure 2).

Figure 2: Average Income of Parents of Dependent Students in Indiana Attending an In-State College in 2020 Within Four Months of High School Graduation, by Race and Ethnicity, and Average Cost of Attendance at a Public Four-Year College as a Share of Income



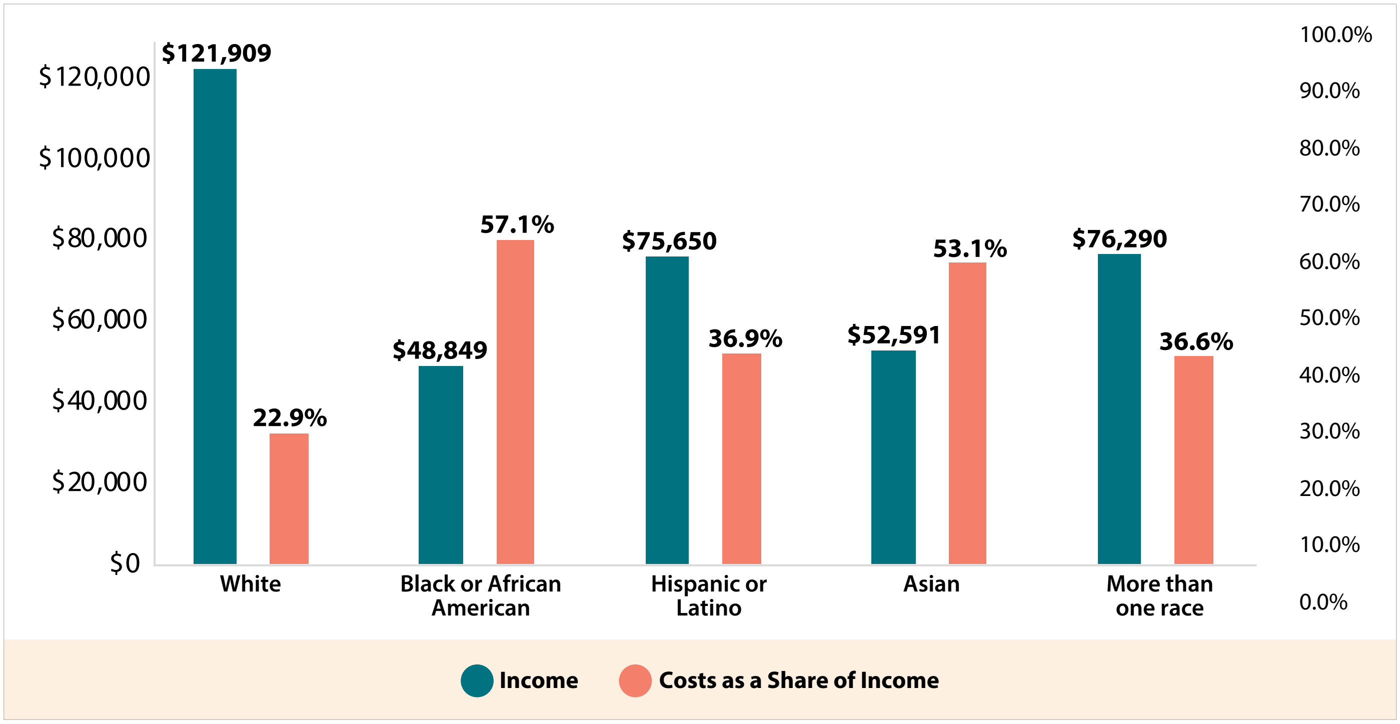
Source: EdTrust analysis of National Postsecondary Student Aid Study and College Navigator
Note: Reporting standards were not met for Asian, Native American or Native Hawaiian and other Pacific Islander students, or students of more than one race.

> *While the burden of college costs is high for families of all races and ethnicities in Illinois, Indiana, and Minnesota, students of color have a harder time paying for college. Because of structural racism in the labor market and lending, people of color tend to have lower incomes and less wealth, making it more difficult to afford college*

Minnesota

The average cost of attendance at Minnesota public four-year colleges was $27,912 for the 2023-24 academic year. This amount represents a significant portion of the average family's annual income, especially for families of color.[24] Overall, for recent high school graduates who are Minnesota residents attending college in state, the average cost of attendance at a public four-year college was 27.7% of their parents' income. For recent high school graduates who are Minnesota residents attending an in-state college, the average cost of attendance at a public four-year college as a share of parents' income was 57.1% for Black students, 53.1% for Asian students, 36.9% for Latino students, 36.6% for multiracial students, and 25.8% for white students (Figure 3).

Figure 3: Average Income of Parents of Dependent Students in Minnesota Attending an in-State College in 2020 Within Four Months of Graduating High School, by Race and Ethnicity, and Average Cost of Attendance at a Public Four-Year College as a Share of Income



Source: EdTrust analysis of National Postsecondary Student Aid Study and College Navigator

Note: Reporting standards were not met for Native American or Native Hawaiian and other Pacific Islander students.

Economic Value of Higher Education in Illinois, Indiana, and Minnesota

The investments states make in financial aid and higher education yield strong returns for state economies.[25] State investment in higher education leads to higher GDP, increased job creation, higher home values, a larger tax base, and greater spending on cars and transportation (Table 1).[26]

Table 1: Economic Benefits of Additional Postsecondary Graduates

State	Each postsecondary graduate increases annual GDP by approximately	Average increase in state GDP over the lifetime of a graduate in present value dollars	Number of jobs generated for each additional postsecondary graduate	Graduates' home values are higher, on average, than those of people with a high school diploma by	Each graduate expands the annual tax base by an average of	Years of work required to repay the state's portion of postsecondary expenses	Annual increase in automotive & transportation spending
Illinois	$155,566	$1.7 million	6.8	$123,316	$5,445	4.1	$3,039
Indiana	$108,842	$1.2 million	5.3	$101,373	$3,701	5.8	$2,579
Minnesota	$146,206	$1.6 million	6.5	$146,240	$4,578	6.5	$3,398

Source: National College Attainment Network

State Financial Aid

State financial aid supports residents in pursuing postsecondary education at colleges and universities within the state. In the 2020-21 academic year, state financial aid comprised 17.2% of all financial aid received by first-time, full-time degree- or certificate-seeking undergraduates at four-year colleges and 20.3% at two-year degree-granting postsecondary institutions.[27] Other forms of financial aid include federal grants, institutional grants, and student loans, including private loans issued in a student's name. While state financial aid does not make up the largest percentage of financial aid — student loans do — it is still an important resource.

Financial aid comes in three main forms: need only, merit only, and combination. Need-based aid determines eligibility based on a student's financial situation, which can be assessed via the FAFSA, an alternative FAFSA, income, or the receipt of public benefits. Merit aid, on the other hand, is based on academic qualifications such as GPA and test scores. Some aid programs require students to achieve specific goals or milestones, such as completing a certain number of community service hours, interning or working, or taking college preparation classes. For the purposes of this report, aid programs with both need and merit requirements are considered combination programs.

Our analysis of state financial aid programs focuses on grants, scholarships, and free college initiatives available to recent high school graduates in Illinois, Indiana, and Minnesota. While our student-centered framework includes a metric for access for adult learners and returning students, this analysis does not cover programs that are exclusively designed for them. Aid programs targeting specific demographics, such as veterans or students pursuing a teaching degree or certificate, are also excluded from this analysis. Although some states incorporate loans and work-study programs into their financial aid offerings, these elements are not reviewed in this report. In total, we examined seven state financial aid programs across Illinois, Indiana, and Minnesota.

Framework for Student-Centered State Financial Aid

State financial aid is a crucial piece of the college financial aid puzzle. The financial aid eligibility requirements set by state policymakers determines which state residents have access to higher education. State financial policies that are not student centered often fail to make college more affordable for students and families who are least able to pay, particularly those from low-income backgrounds and students of color. In contrast, student-centered state financial aid programs allocate resources based on financial need rather than "merit" considerations, such as high school GPA and college entrance exam scores. These programs also reflect the needs of today's students, who often work full time, have parenting or other caretaking responsibilities, are older and looking to reskill or return to college, and include support for students who are justice impacted and those who are undocumented. Using our framework to evaluate free college programs, EdTrust has updated that framework and applied it to assess grant and scholarship aid. EdTrust defines student-centered state financial aid as having the following features:

1. Can be used for costs beyond tuition and fees
2. Eligibility is based solely on need, with no GPA, ACT or SAT, or other merit requirements beyond maintaining Satisfactory Academic Progress for renewal
3. Available to students enrolled part time
4. Available to students attending two- and four-year programs
5. Never needs to be repaid
6. Available to recent high school graduates, adult learners, and returning students
7. Available to undocumented students
8. Available to students who are currently or formerly incarcerated
9. Available to students whose federal loans are in default
10. At a minimum, available to all students attending public colleges in the state

Table 2: Framework for Student-Centered State Financial Aid

Metric	Rationale	Explanation
1. Covers costs beyond tuition and fees	Housing, food, transportation, books and supplies, and child care often make up the largest portion of college costs. For community college students, roughly 80% of their cost of attendance consists of non-tuition expenses.[28] To attend college and succeed, students must be able to cover these essential expenses. While many students work, balancing a job to pay for non-tuition costs can hinder the academic success of most full-time students.[29] Often, free college programs or state grants can only be used for tuition and mandatory fees. Additionally, state aid is often considered "last dollar," meaning that other forms of aid, such as the Pell Grant, are applied to a student's balance first. As a result, the lowest-income students, who receive the largest Pell Grant awards, often get little or no funding from free college programs or grants because the Pell Grant covers most or all of their tuition. This is especially common among community college students because of the lower tuition rates. Consequently, middle- and high-income students benefit from state aid, even though students from low-income backgrounds need it the most.	Aid does not satisfy this metric if the award cannot be used for essential non-tuition expenses, such as housing, food, transportation, books, computers, and child care. Aid meets the metric if it is first dollar, meaning that it is applied to a student's balance before other forms of aid, such as the Pell Grant. Additionally, aid meets this metric if there is supplemental aid that can be used for costs beyond tuition.
2. Eligibility is based on need only, with no GPA, ACT, or other merit requirements beyond maintaining satisfactory academic progress	A state's primary and largest grant program should be entirely need based and should exclude merit-based eligibility requirements. Students already must meet merit requirements for college admission. Additionally, the federal government mandates that students make "satisfactory academic progress," typically defined as maintaining a GPA higher than 2.0, to retain federal financial aid eligibility. Imposing merit requirements beyond those set by colleges and the federal government creates unnecessary barriers for students from low-income backgrounds, students of color, rural students, and adult learners.[30] White and wealthy students are more likely to receive merit aid.[31]	Aid does not meet this metric if it requires students to have a certain GPA, SAT or ACT score, or any other non-need-based criteria. However, meeting satisfactory academic progress, as defined by the institution, is acceptable. Aid meets this metric if a student's financial situation solely determines their eligibility for it. Eligibility can be assessed using FAFSA, a FAFSA alternative, income, assets, or the receipt of public benefits such as SNAP or free and reduced-priced lunch.
3. Available to part-time students	Students often need to enroll part time due to responsibilities outside of school, such as full-time employment, raising children, and caring for other dependents. Also, the cost of college can be a barrier to full-time enrollment.[32] Excluding students who cannot enroll full time may eliminate those who would benefit most from grant aid. It's essential for aid programs to meet the needs of today's students. Students from low-income backgrounds, adult learners, students of color, and community college students are more likely to enroll part time.[33]	Aid does not satisfy this metric if eligibility is limited to students attending full time or if students are required to earn a certain number of credit hours per semester or academic year. Aid programs meet this metric if they prorate grants based on part-time enrollment.
4. Available to students attending two- and four-year programs	Aid should cover at least four years of college tuition, allowing students to enroll in the degree program that best suits their needs. Students pursuing a bachelor's degree should not be excluded from receiving aid. Limiting assistance to students at two-year schools risks funneling students from low-income backgrounds, students of color, and rural students into colleges with less funding, lower graduation rates, and smaller economic payoffs.[34]	Aid does not meet this metric if eligibility is capped at fewer than four years, eight semesters, or 120 credit hours. Aid specifically for workforce programs does not need to be available for four years.
5. Never needs to be repaid	Grant aid should never convert to a loan. Programs should not impose employment, residency, completion, or other requirements on recipients after they graduate or leave school for the aid to remain a grant. Such requirements undermine the efficacy of state financial aid programs. Aid that can be converted to a loan often harms students. For example, the Teacher Education Assistance for College and Higher Education (TEACH) Grant is a program for future teachers that converts to a loan if students do not fulfill the requirements to teach certain subjects in high-need schools after graduation. Data from the U.S. Department of Education shows that nearly two-thirds of students who were supposed to begin service before July 2014 had their grants converted to loans.[35]	Aid does not meet this metric if it is converted to a loan or if it must be repaid.
6. Available to first-time, adult learners, returning students, and transfer students	While this report focuses on the aid available to recent high school graduates, it's important to note that all students pursuing higher education should have access to state financial aid, regardless of their age or stage in life. For various reasons, high school graduates are not always able to enroll in college within a year of graduation. In 2022, 34% of undergraduate students were adult learners, defined as those over the age of 25.[36] Additionally, nearly 42 million Americans have some college but no degree, yet only about 3% of these individuals re-enrolled during the 2022-23 academic year. Costs and lack of access to institutional and state aid remain significant barriers to re-enrollment.[37] These students should have access to state financial aid, as financial challenges are among their top reasons for stopping out.[38]	Aid does not meet this metric if eligibility is based on age, year of high school graduation, or previous college enrollment. For the purposes of this report, early identification aid programs that establish eligibility in middle school meet this metric. Aid does not meet this metric if individuals with bachelor's degrees are excluded.
7. Available to justice-impacted students	In December 2020, Congress lifted the ban on Pell Grants for incarcerated individuals after 26 years of ineligibility.[39] The federal government reinstated Pell Grant eligibility for currently incarcerated students in July 2023.[40] In 2014, 64% of people in state and federal prisons had a high school diploma or equivalent, making them academically eligible for college. Providing postsecondary education in prison has many benefits; people who participate in such programs are 48% less likely to return to prison.[41] Those who have been incarcerated have served their time and should have access to state financial aid.	Aid meets this metric if currently or formerly incarcerated students are eligible to receive it. Aid does not meet this metric if access for students who are incarcerated is restricted based on the type of conviction or the length of incarceration.
8. Available to undocumented students	Currently, undocumented students, including those with Deferred Action for Childhood Arrivals (DACA) and Temporary Protected Status (TPS), do not have access to federal financial aid. Access to public colleges, in-state tuition, and state financial aid for undocumented students varies by state. States can increase access to higher education for undocumented people by allowing them to access state financial aid. Undocumented students have a legal right to attend K-12 schools, and it is estimated that 120,000 undocumented students graduated from high school in spring 2023.[42] These students and their families pay state and local taxes that support public higher education and state financial aid. In 2022, undocumented individuals contributed $96.7 billion in federal, state, and local taxes.[43]	Aid meets this metric if all undocumented students, not just those with DACA or TPS, are eligible for assistance.
9. Available to students with federal loans in default	The federal government has the authority to collect on federal student loans that are in default. The consequences of defaulting on a federal student loan are quite punitive, so states should not further penalize students in default by excluding them.[44] Additionally, borrowers in default have only one opportunity to rehabilitate their loans and return to good standing.[45] Excluding students whose loans are in default will only make it more difficult for returning students experiencing financial hardship to complete their degrees. The federal government bars borrowers in default from accessing federal aid. Most people who stop out of college cite financial reasons for doing so. Barring these individuals from receiving state financial aid further hinders their ability to complete their education.	Aid does not meet this requirement if students whose federal loans are in default are not eligible for the grant or promise program.
10. Available to all students attending public colleges	States should prioritize aid for students attending public colleges. Over 77% of all college students attend public colleges and universities.[46] Otherwise eligible students at all types of public colleges and universities should be able to receive an equitable amount of state financial aid.	Aid satisfies this metric if students at all public colleges, including community colleges, regional campuses, four-year colleges, and public historically Black colleges and universities (HBCUs), tribal colleges and universities (TCUs), and minority-serving institutions, have equitable access to aid. States do not meet this metric if the aid formula results in no awards for students attending lower-cost public colleges and universities.

State Financial Aid Program Overview: Illinois, Indiana, and Minnesota

Illinois

Illinois's state financial aid system is anchored by the Monetary Award Program (MAP) grant, which is the state's largest grant and the one included in this analysis. Illinois also offers several other grants and scholarships for specific groups, including but not limited to, future teachers, veterans, exonerees, and the spouses and children of fire, police, or correctional officers who were killed or 90% disabled in the line of duty.[47] The state provides students who are undocumented with an alternative application to FAFSA, allowing them access to the MAP grant. However, students who are incarcerated are not eligible for aid.[48]

Table 3: Illinois Analysis

Program	Covers costs beyond tuition & fees	Need-based only	Available to part-time students	Available for 2- & 4-year programs	Remains a grant	Available to adult learners, returning students, & transfer students	Available to undocumented students	Available to justice-impacted students	Available to students in default	Available to eligible students at public colleges
Monetary Award Program	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes

Source: Illinois Student Aid Commission

Monetary Award Program

The Monetary Award Program is Illinois's main grant program available to Illinois residents attending eligible institutions in the state. To qualify, students must demonstrate financial need based on information provided in the FAFSA or an alternative application. Students with a Student Aid Index (SAI) above 9,000 are ineligible.

MAP eligibility requirements include most students. There are no merit requirements, such as specific GPA or SAT/ACT scores. Recent high school graduates, adult learners, and returning students are all eligible for the grant.

MAP grants function similarly to a first dollar award and can only be used for tuition and fees. However, students who are eligible for Pell Grants and other aid can use that aid to cover costs beyond tuition and fees.[49] This is particularly important for students from low-income backgrounds, who struggle to afford the full cost of college, which includes tuition, fees, housing, food, transportation, books and supplies, and child care. While MAP is a first-dollar grant, other grants administered by the Illinois Student Assistance Commission (ISAC) must be applied to tuition and mandatory fees before MAP.

MAP awards are based on the MAP Recompute Formula, which uses information provided on the FAFSA, the cost of attendance at the college a student attends, and the total amount of financial aid a student receives. Using the SAI from the FAFSA and other factors, ISAC calculates an adjusted SAI, which is then used to determine MAP awards. Students with the greatest financial need receive assistance. For the 2024-25 academic year, the maximum award is $8,400 or the cost of tuition and mandatory fees, while the minimum award is $300.[50]

MAP award amounts are also based on the number of credit hours taken per semester. To receive the maximum award, a student must be enrolled in at least 15 credit hours. Students taking fewer than 15 credit hours receive prorated awards, reducing the maximum award by 1/15 for every credit hour below 15. While 15 credit hours per semester is optimal for staying on track to graduate in four years, most colleges consider 12 credit hours to be full time, as does the federal government when awarding Pell Grants. Many colleges charge the same tuition for 12 credit hours or more. Once a student earns 135 or more MAP Paid Credit Hours, they become ineligible to receive the grant.

MAP is awarded on a first-come, first-served basis, determined by the date students submit their FAFSA. For returning MAP recipients, Illinois sets a priority deadline for FAFSA submission. Students who meet this deadline receive priority access to MAP funds. The priority deadline is established each year.[51]

Indiana

Indiana has an extensive state financial aid system, including grants, scholarships, and work-study programs. For this analysis, we focused on four grant programs that are relevant to high school juniors and seniors planning to pursue postsecondary education: the 21st Century Scholarship, the Frank O'Bannon Grant, the Mitch Daniels Early Graduation Scholarship, and the Workforce Ready Grant. Like many states, Indiana provides scholarships for future teachers, children of first responders, adult learners, and veterans; but these are not included in our analysis. Indiana does not provide financial aid to undocumented students or to students who are currently or formerly incarcerated.[52] Indiana has the Fast Track program, which incentivizes on-time and early degree completion and can boost aid awards during an academic year in exchange for deducting additional eligibility units.[53] Of the grant and scholarship programs available to recent high school graduates, the Frank O'Bannon Grant is best suited to meet the needs of students from low-income backgrounds.

Table 4: Indiana Analysis

Program	Covers costs beyond tuition & fees	Need-based only	Available to part-time students	Available for 2- & 4-year programs	Remains a grant	Available to adult learners, returning students, & transfer students	Available to undocumented students	Available to justice-impacted students	Available to students in default	Available to eligible students at public colleges in the state
21st Century Scholarship	No	No	No	Yes	Yes	No	No	No	No	Yes
Frank O'Bannon Grant	No	Yes	No	Yes	Yes	Yes	No	No	No	Yes
Mitch Daniels Early Graduation Scholarship	Yes	No	No	Yes	Yes	No	No	No	No	Yes
Workforce Ready Grant	No	No	No	No	Yes	Yes	No	No	No	N/A

Source: Indiana Commission for Higher Education

21st Century Scholars Program

The 21st Century Scholars program is a college promise program that includes a need component. Seventh and eighth grade students are financially eligible for the program if their families have a household income at or below 185% of the federal poverty line, or $57,720 for a family of four in 2024.[54] After the passage of legislation in 2023, students in seventh or eighth grade who receive free and reduced price school meals are automatically enrolled in the program. Parents or guardians do not need to complete the FAFSA to enroll their child; however, the FAFSA must be completed in 12th grade and every year of college to retain the scholarship.[55] Students in foster care are not required to meet the same income guidelines as other students and they can enroll after eighth grade.[56]

There are several non-need requirements that students must meet to receive the scholarship. Students must maintain a minimum GPA of 2.5 on a 4.0 scale and complete a Core 40 diploma to be eligible.[1] Participation in the Scholars Success Program, which involves grade-level-based college preparation activities, is required.[57] As a part of the Scholars Success Program, students must participate in an extracurricular or service activity, create a graduation plan, gain work experience, take the ACT or SAT, visit a college campus, take a career interest assessment, search for scholarships, and watch videos about paying for and succeeding in college.[58] Receiving the scholarship is also contingent upon students pledging not to use illegal drugs, consume alcohol, or commit any crimes or delinquent acts.

The 21st Century Scholars program is a last-dollar college promise program that can be used exclusively for tuition and mandatory fees. The program covers 100% of tuition and mandatory fees at public colleges. At private nonprofit colleges, the award is equivalent to the average tuition and mandatory fees at all state educational institutions, except Ivy Tech Community College. The award amount at for-profit colleges is equivalent to the tuition and mandatory fees at Ivy Tech Community College.[59] As a last-dollar program, other grant aid, such as the Pell Grant, is applied to a student's tuition balance before 21st Century aid is added. Because 21st Century aid is reduced by other grant aid and cannot be used for costs beyond tuition and fees, the program is less effective in reducing college costs for low-income students, who often struggle to pay for room and board, food, books and supplies, and transportation.

To maintain their eligibility for the 21st Century Scholars Program, scholarship recipients must enroll in college within one year of their high school graduation. Each academic year, they must complete at least 30 credit hours, meet satisfactory academic progress, and submit the FAFSA by the priority deadline.[60] The scholarship is only available for four full-time academic years; however, students have up to eight years to complete these four years. They may take time off as long as they remain in good standing with the scholarship requirements.[61]

The eligibility requirements set by state policymakers for financial aid play a role in which state residents have access to higher education. State financial policies that are not student centered often fail to make college more affordable for students and families who are least able to pay

1. The Core 40 diploma is designed to prepare students for a variety of colleges and careers and has been a graduation requirement in Indiana since 2007. To graduate with less than a Core 40 diploma, a student must opt out with parental consent.

Frank O'Bannon Grant

The Frank O'Bannon Grant is Indiana's main need-based aid grant. It can be used to cover tuition and regularly assessed fees at public, private, and for-profit colleges in the state. Eligibility is determined by a student's Student Aid Index (SAI), as calculated by the FAFSA. Award amounts are based on the SAI, the type of institution, and the student's credit accumulation.

For the 2025-26 academic year, awards will range from $400 to $10,600. The maximum award amounts for students at private, public, and for-profit colleges are $10,600, $5,300, and $4,050, respectively. Students with an SAI of -1500 are eligible for the maximum awards. Students attending private colleges receive double the grant amount compared to those at public colleges with the same SAI. The SAI eligibility threshold is higher for private college students. Public college students with SAIs above 4,000 are ineligible for this grant, while private college students with SAIs up to 7,000 are eligible. Private college students with SAIs between 6,001 and 7,000 receive $700, whereas public college students with SAIs between 3,001 and 4,000 receive only $500.[62] Students attending for-profit colleges are eligible for lower grant awards than those at public or private schools; however, the well-documented predatory practices and poor outcomes of students at for-profit colleges justify this lower amount.[63]

The award policy for this grant privileges students from higher-income and higher-asset families who attend private colleges by providing substantial awards to students with higher SAI scores at these institutions. Students at private colleges are more likely to be white, come from families with greater incomes and wealth, and have college-educated parents than students at public colleges.[64] By definition, students with higher SAIs come from higher-income and higher-asset families. This approach contradicts best practices for equitably awarding aid, which prioritize providing more assistance to students with the fewest resources who are least able to afford college.

The Frank O'Bannon Grant is divided into full-time and on-time awards. A student is eligible for a full-time award if they take at least 24 credit hours during the 12-month award year. A student qualifies for an on-time award if they complete at least 30 credit hours. On-time awards are higher than full-time awards. The on-time award premium for private, public, and for-profit colleges is $2,900, $1,450, and $1,150, respectively. Students can apply advanced placement, international baccalaureate, and dual credit hours to meet credit completion requirements. The first-year award for grant recipients is the on-time award, while the renewal award for the second, third, and fourth years is determined by the number of credit hours completed.[65]

The Mitch Daniels Early Graduation Scholarship

The Mitch Daniels Early Graduation Scholarship is a one-time scholarship of up to $4,000 for high school students who graduate at least a year early. This scholarship can be used for tuition and fees, and any funds that exceed these costs can be refunded to the student for expenses beyond tuition and fees. To be eligible, students must have attended a public school for at least two years and completed a Core 40 diploma. They must also enroll full time in college in the fall semester immediately following their graduation to receive the award. There is no stipulation that awardees attend an institution in Indiana to be eligible for this award. This grant cannot be used for developmental coursework.[66]

Workforce Ready Grant

The Workforce Ready Grant is a last-dollar grant that covers tuition and mandatory fees for qualifying high-value certificate programs offered at Ivy Tech Community College, Vincennes University, Indiana Institute of Technology, and other approved providers. The grant is a part of Indiana's Next Level Jobs initiative. The grant covers tuition and mandatory fees for up to two years, covering the number of credits required by the program. Qualifying programs are selected based on employer demand, job placement rates, and program completion rates. There are five program areas: advanced manufacturing, building and construction, health sciences, IT and business services, and transportation and logistics. Dependent students are required to enroll full time, while independent students must enroll at least half time.[67]

Minnesota

Minnesota offers several state grants and scholarships. The North Star Promise Scholarship and Minnesota State Grant are included in this analysis. The state also has grant programs specifically for adult learners, which recent high school graduates are not eligible for. It also offers several scholarships for specific populations, including future teachers, paramedics, displaced workers, veterans, parents, and children or spouses of public safety officers killed in the line of duty on or after January 1, 1973, current and former foster youth, students with intellectual and developmental disabilities, and tribally enrolled Native American students. The state offers the Minnesota Dream Act Application as an alternative to the FAFSA, allowing students who are undocumented to access state and institutional financial aid. This application also qualifies undocumented students for in-state tuition rates at the University of Minnesota Twin Cities and Duluth campuses. Students attending Minnesota State campuses should apply for in-state rates directly with their respective colleges.[68]

Table 5: Minnesota Analysis

Program	Covers costs beyond tuition & fees	Need-based only	Available to part-time students	Available for 2- & 4-year programs	Remains a grant	Available to adult learners, returning students, & transfer students	Available to undocumented students	Available to justice-impacted Students	Available to students in default	Available to eligible students at public schools in the state
North Star Promise Program Scholarship & NSP+	Yes	No	Yes	Yes	Yes	No	Yes	No	No	Yes
Minnesota State Grant	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes

Source: Minnesota Office of Higher Education

North Star Promise Program Scholarship

The North Star Promise Scholarship is Minnesota's new college promise program. Launched in 2024, the scholarship provides a tuition-free higher education pathway to eligible Minnesota residents with a family federal adjusted gross income of less than $80,000, as reported on the FAFSA or Minnesota DREAM Act application. The scholarship can be used at Minnesota's seven universities and 26 state colleges, including tribal colleges and universities.

Students must meet certain criteria to be eligible for the grant. They must be pursuing a degree, diploma, or certificate and be enrolled in at least one credit hour. Students cannot already have a bachelor's degree or be in default on a state or federal student loan. The North Star Promise covers 100% of tuition and mandatory fees, minus any grants, scholarships, or tuition waivers a student receives. Promise funds are limited to four full-time semesters for two-year degrees and eight full-time semesters for four-year degrees.

The scholarship is a last-dollar program that covers costs up to tuition and fees. Since the North Star Promise is a last-dollar scholarship, the lowest-income students eligible for the Pell Grant and Minnesota State Grant — especially community college students — may receive little or no funding from the North Star Promise.[69]

North Star Promise Plus (NSP+)

Minnesota provides the North Star Promise Plus (NSP+) as a supplemental financial aid award to eligible students who qualify for the North Star Promise and also receive a Pell Grant. NSP+ award amounts are based on 15% of a student's Pell Grant award. For example, a student receiving the maximum Pell Grant of $7,395 for the 2024-25 academic year would be eligible for $1,109.25. These awards can be used for non-tuition expenses. Undocumented students and other non-citizen students who use the Minnesota Dream Act are eligible for NSP+, with their award amounts determined by the information on the Minnesota Dream Act application.[70]

Minnesota State Grant

The Minnesota State Grant is a need-based grant for students from low- and moderate-income families. The grant covers education expenses at eligible Minnesota colleges and universities. To be considered for the grant, students must complete the FAFSA by June 30 of the year they plan to attend college. Undocumented students can complete the Minnesota Dream Act Application. Students must be high school graduates or hold GEDs and be at least 17 years of age.

Grant recipients must be enrolled in at least three credit hours. State grants are available for three consecutive full-time semesters during a fiscal year. Once a student has completed eight full-time semesters or the equivalent, they are no longer eligible for the grant. Students who are more than 30 days behind on child support owed to a public agency are not eligible.[71]

Minnesota State Grant amounts vary based on a variety of factors. For the 2024 fiscal year, the average grant award was $3,406.[72] Students attending less than half-time are eligible for prorated grant awards based on the number of credits they are taking. However, parent and student contributions are not prorated based on credit hours, so taking fewer hours may result in an otherwise eligible student not receiving an award at all.[73]

Minnesota State Grants are awarded based on a shared responsibility model, with amounts determined by a formula that uses information from the FAFSA. This formula calculates award amounts by taking the cost of attendance and subtracting 50% of that cost, the adjusted SAI, and the Pell Grant award amount for eligible students. The cost of college consists of tuition and mandatory fees, along with a standard allowance set by the Minnesota Legislature for room and board, books and supplies, and miscellaneous expenses, referred to as living and miscellaneous expenses (LME). The legislature did not set a tuition cap or LME for the 2024-25 academic year, so the formula defaulted to what is outlined in statute: the highest tuition and fees charged by public two- and four-year institutions, with the LME set at 115% of the federal poverty line in Minnesota for nine months. The adjusted SAI, called assigned family responsibility (AFR), is calculated as a certain percentage of the SAI based on a student's dependency status. For dependent students, independent students without dependents, and independent students with dependents, the adjusted SAI is 84%, 40%, and 76% of SAI, respectively. Students can cover their contribution using loans, institutional aid, savings, earnings, or private scholarships.[74]

How Illinois, Indiana, and Minnesota Fund State Financial Aid

How states fund financial aid is crucial to the effectiveness of aid programs in making college more affordable for today's students. While the level of funding is important, so is how that funding is allocated. Given that states have limited resources, policymakers should prioritize aid for students from low- and moderate-income backgrounds.

Need-based aid eligibility is determined by a student and their family's financial situation and can be assessed via the FAFSA, state-based financial aid applications, income, or receipt of public benefits. Research shows that need-based aid increases the likelihood of graduation, improves time to graduation, and increases earnings. This support is especially crucial for students from low-income backgrounds, who are less likely to graduate, take longer to graduate, and earn less after graduation.[75] Prioritizing funding for need-based aid over merit aid ensures that states are directing resources to students who are least able to pay and whose college prospects are most impacted by their financial situation and ability to pay.

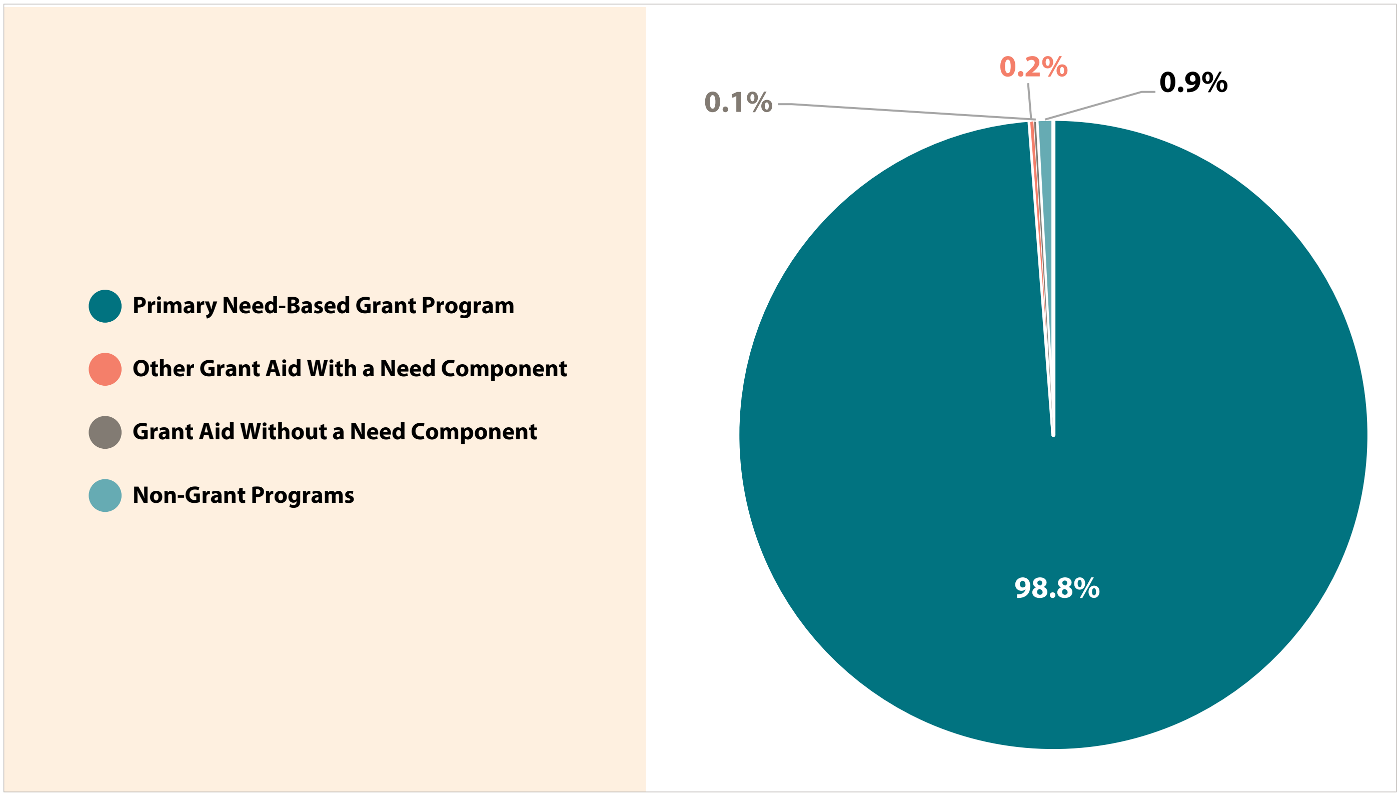
In contrast, eligibility for merit aid is based on academic or social criteria, such as GPA, test scores, credit accumulation, or participation in certain activities. To be accepted into college, students must meet the merit requirements set by the institution. Merit requirements for state financial aid, beyond what a college requires for acceptance, favor students who are typically better able to afford college. Analysis of merit-based aid programs has found that recipients are more likely to be white and come from high-income families.[76] Some types of aid combine both need and merit.

Illinois, Indiana, and Minnesota have varying levels of funding for state financial aid and different allocations for need-based, merit-based, and combination aid. Using the National Association of State Student Grant & Aid Programs (NASSGAP) Annual Survey Report, we analyzed the allocation of state financial aid funding in Illinois, Indiana, and Minnesota.[77] NASSGAP has four aid categories: primary need-based grants, other grant aid with a need component, grant aid without a need component, and non-grant aid. We looked at aid allocated for undergraduate students, which accounts for 99.1%, 98.9%, and 98% of all aid in Illinois, Indiana, and Minnesota, respectively.[78] To ensure that aid programs are truly student-centered, states should allocate all state financial aid funds to need-based assistance.

How Illinois Allocates Financial Aid Funding

Illinois spent $603.2 million on state financial aid for undergraduate students during the 2022-23 budget year. The MAP Grant is the only aid program in Illinois included in this report, and spending on the program was $595.9 million or 98.8% of all financial aid funding. Funding for Other Grant Aid with a Need Component was $1.4 million, or 0.2% (Figure 4).[79]

Figure 4: Illinois State Financial Aid Funding Allocation 2022-23 Budget Year

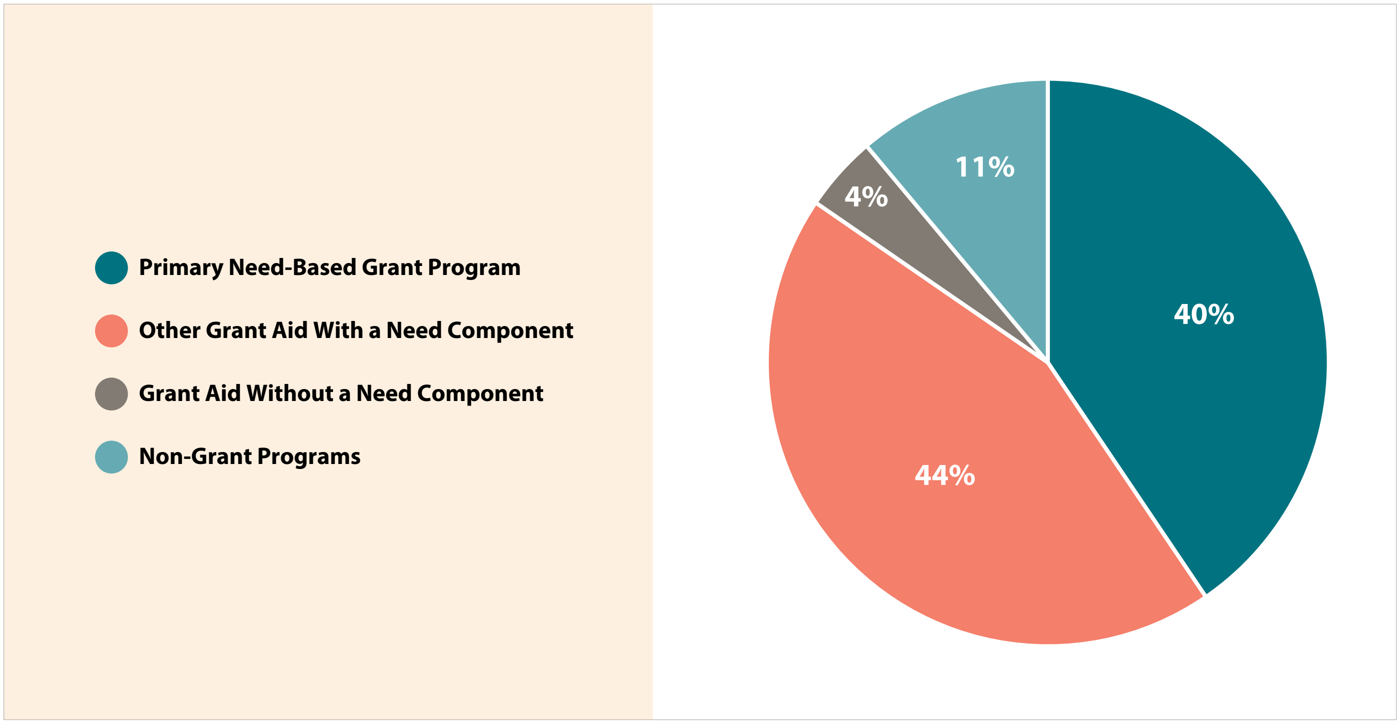


Source: EdTrust Analysis of NASSGAP

How Indiana Allocates Financial Aid Funding

For the 2022-23 budget year, Indiana allocated $322 million to state aid programs for undergraduate students. Indiana spent $276.7 million on the programs analyzed in this report. There are 14 grant and scholarship programs in Indiana, four of which are reviewed in this report. Indiana has one need-based grant, the Frank O'Bannon Grant, which accounted for 40% of total spending, or $130.4 million. Other Grant Aid With a Need Component encompasses three programs, including the 21st Century Scholars Program, which accounted for 44% of total spending. Grant Aid Without a Need Component includes five programs, such as the Mitch Daniels Early Graduation Grant and the Workforce Ready Grant, which accounted for 4% of spending. Non-Grant Programs were not included in our analysis and represented only 11% of total spending (Figure 5).[80]

Figure 5: Indiana State Financial Aid Funding Allocation for the 2022-23 Budget Year



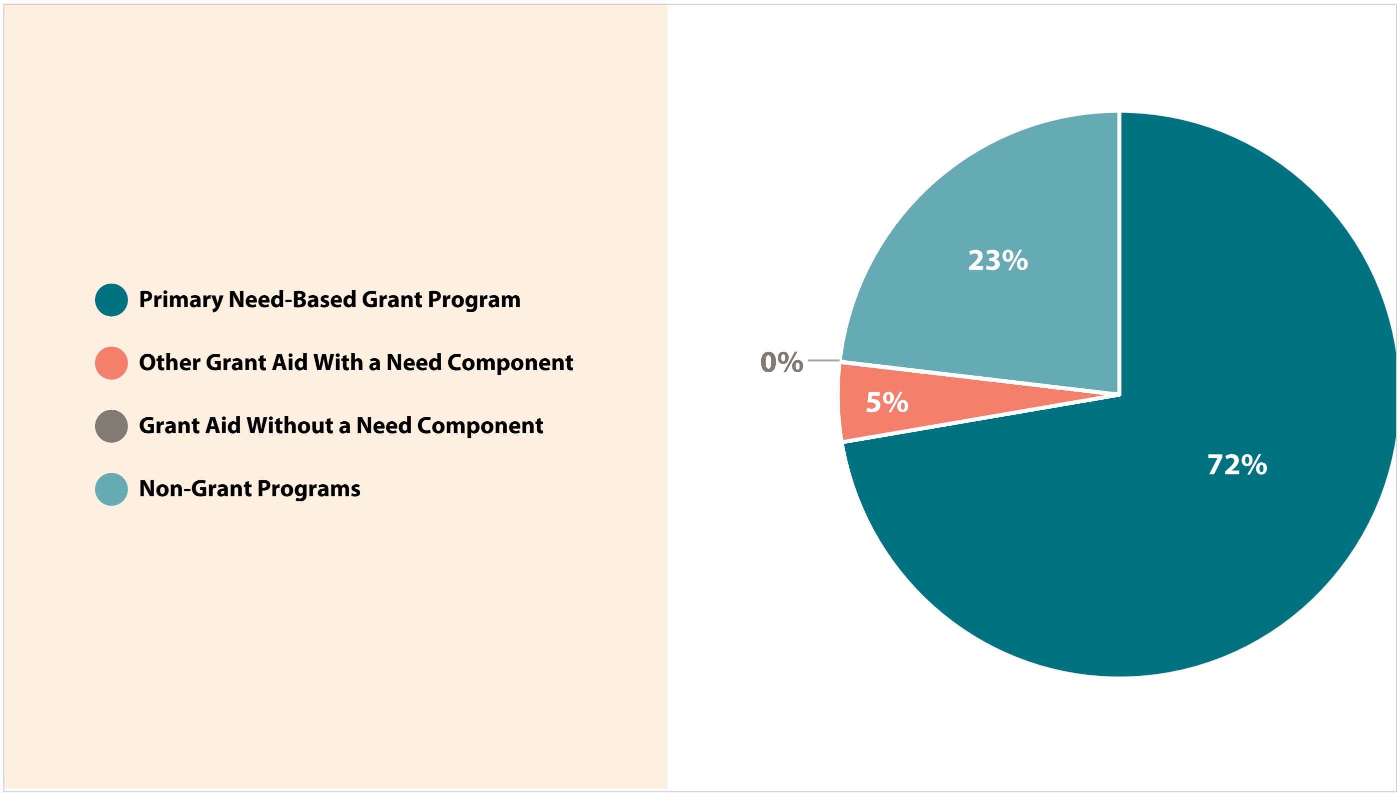
Source: EdTrust Analysis of NASSGAP

Prioritizing funding for need-based aid over merit aid ensures that states are directing resources to students who are least able to pay and whose college prospects are most impacted by their financial situation and ability to pay

How Minnesota Allocates Financial Aid Funding

Minnesota spent $292.5 million during the 2022-23 budget year. Of this total, $211.6 million, or 72%, was allocated to the Primary Need-Based Grant Program, the Minnesota State Grant. Non-Grant Programs, which include a work-study program and student loans, accounted for 23% of all funding, or $13.2 million. The remaining 5% of the funding was for Other Grant Aid With a Need Component, which totaled $67.7 million. Only $45,911 was spent on Grant Aid Without a Need Component (Figure 6).[81]

Figure 6: Minnesota State Financial Aid Funding Allocation for the 2022-23 Budget Year



Source: EdTrust Analysis of NASSGAP

Note: The North Star Promise Scholarship and North Star Promise Plus were implemented in the 2024-2025 academic year; the funding for those programs is not included.

> *State policymakers have a vested interest in ensuring that recent high school graduates pursue a higher education .... Postsecondary attainment boosts GDP, creates jobs, expands the tax base, increases transportation spending and investment in capital assets, and raises home values*

State Policies That Promote College Attendance

While financial barriers are often the biggest obstacle to college success, financial support alone is typically insufficient for students to thrive. Therefore, in addition to providing financial assistance, states should implement policies, programs, and practices that promote and encourage college attendance among high school juniors and seniors. The goal of these initiatives is to incentivize college enrollment by exposing students to college-level courses, connecting them with colleges, eliminating unnecessary barriers in the admissions process, facilitating access to financial aid, and providing advising support. The college policies and programs reviewed in this report include FAFSA completion policies, direct admissions, dual enrollment and credit programs, and initiatives that support college access advising.

FAFSA Completion Policies

FAFSA completion policies require or encourage high school seniors to complete the FAFSA. These policies aim to increase FAFSA completion among high school seniors and, ultimately, boost college enrollment, especially among students from moderate- and low-income households. Typically, these policies make FAFSA completion a graduation requirement for high school seniors; however, the specific requirements vary by state. All states with these policies allow students to opt out of the requirement with a signature from a parent, guardian, or school official. This flexibility is important for students who are undocumented and for others who cannot complete the FAFSA.

Every year, high school students leave crucial financial aid, such as Pell Grants, on the table by not completing the FAFSA. An analysis by the National College Attainment Network (NCAN) found that the high school graduating class of 2023 left behind over $4 billion in unclaimed Pell Grants, which is $400 million more than the previous year's class.[82] NCAN estimates that the classes of 2023 in Illinois, Indiana, and Minnesota forfeited $113.3 million, $76.5 million, and $51.9 million in Pell Grants, respectively.[83]

Additionally, research on states with FAFSA completion policies has found increases in FAFSA submissions and completions, as well as small increases in the enrollment of Pell Grant recipients in colleges after the implementation of these policies.[84] During the botched rollout of the Better FAFSA, states with mandatory FAFSA policies experienced smaller declines in FAFSA completion, especially among students of color, than states without these policies.[85]

Table 6: States With FAFSA Completion Policies

	Illinois	Indiana	Minnesota
FAFSA Completion Policy	Yes	Yes	No

Source: Illinois, Indiana, and Minnesota Departments of Higher Education and statutes

Illinois

Illinois was the second state to adopt a FAFSA completion policy, which took effect for the class of 2021. This policy makes FAFSA completion a high school graduation requirement. In conjunction with the statute, the State Board of Education requires school districts to assist students and families with FAFSA completion. Students can opt out of this requirement. During the first year of Illinois's FAFSA completion policy, which coincided with the COVID-19 pandemic, FAFSA submissions increased by 0.8%, while completions declined by 0.2%. For the high school graduating class of 2021, the FAFSA submission rate was 65.1%, and the completion rate was 61.1%.[86]

Indiana

Indiana's FAFSA completion policy took effect in 2024. High school seniors are required to submit the FAFSA by April 15 of their senior year. Students can opt out of this requirement with the signature of a parent or guardian, or a school principal or counselor. The policy will expire on June 30, 2033.

Direct Admissions

The college admissions process can be daunting, especially for first-generation college students. It often lacks transparency and forces students to navigate a complex system of varying application and admission requirements, which demands social and cultural capital.[87] A study by the National Association for College Admission Counseling (NACAC), involving 1,000 high schools, found that more than half of students — particularly those of color — considered applying to college their most stressful academic experience.[88] Over 60% of Black, Latino, and Asian students reported that completing college applications was their most stressful academic experience, compared to 42% of white students. Additionally, 75% of seniors feared that a minor application error could diminish their chances of being admitted to college.[89]

Direct admissions policies, which offer high school seniors preliminary admission to colleges based on their existing academic grades and information, aim to reduce barriers for students by streamlining the college admissions process and demonstrating that college is a viable option.[90] Idaho was the first state to implement a direct admissions policy in 2016.[91]

Table 7: States With Direct Admissions Policies

	Illinois	Indiana	Minnesota
Direct Admissions	Yes	Yes	Yes

Source: Illinois, Indiana, and Minnesota Departments of Higher Education and statute

Illinois

In June 2025, Gov. J.B. Pritzker signed House Bill 3522, which created a direct admissions program. The legislation requires the Board of Higher Education, in collaboration with the Illinois Community College Board, the Illinois Student Assistance Commission, and the State Board of Education, to establish and administer a direct admissions program beginning in the 2027-28 academic year. Of the 11 public universities in the state, nine will participate in the program. However, the University of Illinois Urbana-Campaign, the state's flagship, and the University of Illinois Chicago will not.[92]

Indiana

In August 2023, Indiana introduced Indiana Pre-Admissions: Your Path to College, an initiative that pre-admits students from participating high schools to participating colleges in the state. Pre-admittance is based on a student's academic information, such as GPA and test scores, at the end of their junior year.[93] Early in their senior year, students receive letters from the Indiana Higher Education Commission listing the colleges to which they have been admitted. The colleges are also listed in the students' ScholarTrack accounts, a college admissions portal for Indiana residents.[94] The letters also provide information on how to complete the FAFSA. To complete the admissions process, students must apply to an institution to which they have been pre-admitted.[95]

Minnesota

Minnesota has Direct Admission Minnesota, a pilot program that notifies graduating high school seniors from participating high schools about public and private colleges and universities in the state that would admit them based on their academic profiles. Depending on the institution, admissions may be conditional or guaranteed.[96] For the 2024-25 academic year, 50 colleges and 180 high schools in Minnesota participated in the program.[97] Students receive personalized communication signed by the high school administrator and the Office of Higher Education, notifying them that the college will admit them upon application and waive any application fees.[98]

Dual Credit & Dual Enrollment

Dual credit and dual enrollment programs enable students to take college courses while still in high school.[99] In dual credit programs, students earn both high school and college credit for the same course. In contrast, dual enrollment allows high school students to take college courses, but they only receive college credit. High school students can take individual college courses through a postsecondary institution, or in some cases, the courses may be taught by a qualified teacher at their high school.[100] Students must meet academic and other requirements to participate, and these requirements vary by state. Funding for dual enrollment and dual credit also varies by state. Research from the Community College Research Center on Florida, New York City, and California found that dual enrollment students are more likely to pursue postsecondary education, seek bachelor's degrees, and persist in college.[101]

During the 2022-23 school year, nearly 2.5 million students, or about 16%, took at least one dual enrollment course from a college or university. Most dual enrollment students are enrolled at community colleges, followed by public four-year and private nonprofit four-year colleges.[102] Nationally, 21%, or 1.78 million, of all community college students are high school dual enrollment students.[103] Dual enrollment students account for 13%, 25%, and 18% of undergraduate enrollment in Illinois, Indiana, and Minnesota, respectively.[104]

Black and Latino students are under-represented in dual enrollment programs, while white students are over-represented. Rural students are over-represented in dual enrollment programs, but their overall college enrollment lags behind that of their non-rural peers. Nationally, Black students comprise 13% of undergraduate students and 15% of public K-12 students, yet they represent only 8% of those in dual enrollment. Latino students account for 22% of undergraduate enrollment and 29% of public K-12 students, but only 20% of dual enrollment participants.[105] Twenty-three percent of rural students participate in dual enrollment programs, compared to only 16% of students nationally.[106]

Table 8: States With Dual Credit and/or Dual Enrollment Programs

	Illinois	Indiana	Minnesota
Dual credit and/or Enrollment	Yes	Yes	Yes

Source: Illinois, Indiana, and Minnesota Departments of Higher Education and statute

Illinois

Illinois has a dual credit program.[107] The Dual Credit Quality Act requires community colleges to enter into agreements with school districts within their jurisdiction to offer dual credit coursework.[108] School districts can also offer approved dual credit courses directly, as outlined in the Illinois Articulation Initiative General Education Core Curriculum package, taught by teachers who meet the qualifications to teach dual credit courses.[109]

Indiana

Indiana has dual credit and dual enrollment policies known as Postsecondary Enrollment: Dual Credit and Postsecondary Enrollment: Concurrent Enrollment.[110] In Indiana, students can take dual credit courses at their high school, on a college campus, or online through a public or regionally accredited private college.[111]

Minnesota

Minnesota offers a dual credit program called concurrent enrollment, in which high schools offer college courses taught by qualified high school teachers or college faculty members.[112] Students who complete these courses earn both high school and college credit through the partnering postsecondary institution. The state appropriates $4 million annually to cover the costs of the program. Traditional public districts and charter schools are eligible for reimbursements for offering concurrent enrollment.[113]

College Access Advising

College access advising is a set of practices and strategies designed to help students successfully transition to college. This includes preparing students for college admissions exams, assisting them with college applications and FAFSA completion, and helping them apply for scholarships. Unlike school counselors, whose responsibilities extend beyond postsecondary planning, college advisers focus specifically on all aspects of the college admissions and financial aid process. Also, only 1 in 5 high school students — approximately 11 million — attend schools with a sufficient number of counselors.[114] Students who receive high-quality advising tend to have higher GPAs, participate more in early postsecondary opportunities, attain credentials at a higher rate, and show improved retention and persistence. They also develop a stronger college-going and occupational identity, have greater feelings of self-efficacy and motivation, and gain a greater understanding of how to leverage social capital.[115]

Table 9: States With State-Supported College Advising

	Illinois	Indiana	Minnesota
College Access Advising	Yes	No	No

Source: Illinois, Indiana, and Minnesota Departments of Higher Education and statute

Illinois

The Illinois Student Assistance Corps (ISACorps) is the statewide group of college access advisers. ISACorps members offer workshops, presentations, and one-on-one mentoring to students and families on topics such as career exploration, college selection, test preparation, scholarship searches, application completion, and the financial aid process. Corps members are recent college graduates who serve as near-peer mentors, focusing their efforts on students from low-income backgrounds and first-generation college students. Each ISACorps member is assigned to a community college district in Illinois and splits their time between high school advising and community-based advising.[116] ISACorps prioritizes the recruitment of local first-generation students and students from low-income backgrounds to serve as advisers, as they can better relate to the students they assist.[117]

Recommendations

State financial aid and college promotion policies play an important role in making college more affordable and accessible for high school students, particularly given the uncertainty in the federal higher education landscape. As the Trump administration dismantles the Department of Education through mass firings and proposes transferring major functions to different agencies, while the Department of Government Efficiency (DOGE) accesses student loan borrowers' personal data, the role of states in supporting access to higher education becomes even more crucial. How policymakers allocate state financial aid and set eligibility requirements determines the effectiveness of this aid in making college more affordable for today's students. Additionally, policies that promote college attendance are essential for reducing barriers to higher education.

To address these issues, state policymakers should design a state financial aid system that does the following:

- **Prioritizes need-based aid**
    - State policymakers should prioritize funding for need-based financial aid programs over merit-aid programs. By focusing on need-based aid, limited state resources can be directed toward students who are least able to afford college without assistance. This approach better meets the needs of today's students. Financial aid should not have any merit requirements beyond those already imposed by colleges, such as satisfactory academic progress, to retain aid.
- **Covers costs beyond tuition and fees**
    - State policymakers should design state financial aid as a first-dollar option, so students who receive other aid, such as the Pell Grant, can use state aid for costs beyond tuition and fees. The full cost of college includes not only tuition and fees but also books and supplies, housing, food, transportation, and child care. By designing aid that can be applied to expenses beyond tuition and fees, policymakers can enhance its effectiveness in making college more affordable.
- **Has eligibility requirements that meet the needs of today's students**
    - Today's students are more likely to be full-time employees, parents, older adults, and veterans. Financial aid eligibility requirements should reflect this reality and provide access for recent high school graduates, returning students, and adult learners. Aid should be available to those pursuing two- and four-year degrees. Many students need flexibility in their college schedules because they have responsibilities outside of their studies. Therefore, financial aid should also be available to students who are attending college part time.
- **Allows access for students who are undocumented**
    - Undocumented students are members of their communities and tax-paying residents of their states. While they are barred from accessing federal financial aid, states are not prohibited from providing aid to undocumented residents. Policymakers should create state-based financial aid applications for institutional aid and ensure that undocumented students have access to state financial aid.

- **Allows access for students who are currently or formerly incarcerated**
    - In July 2023, Pell Grant access for currently incarcerated students was restored after being eliminated in 1994. State policymakers should also allow these students to receive state financial aid. Those who are formerly incarcerated have served their time and should have access to state financial aid like any other residents.
- **Does not punish students with debt**
    - Under no circumstances should grants or scholarships ever be converted into loans. Policymakers should not use the threat of converting grants into loans to incentivize students to stay in the state after graduation.
    - Students with federal loans in default should not be barred from accessing state financial aid.
- **Ensures that students attending all public colleges and universities have access to aid**
    - Students at community colleges, regional colleges, or public HBCUs, TCUs, or other MSIs should not be excluded from state financial aid. Policymakers should create award formulas that do not privilege students at private nonprofit and private for-profit colleges over those at public colleges.
- **Simplifies aid by consolidating all grant and scholarship funding into one student-centered, need-based grant**
    - State policymakers should simplify aid programs into a single student-centered, need-based grant. Consolidating aid programs would help direct funding to students who are least able to pay and would also make financial aid more understandable for them.
- **Leverages negative SAI to ensure equity and fairness in awarding**
    - State policymakers should use negative SAI to provide larger grant awards to students with the lowest SAIs. When grant amounts vary based on a student's financial information, the formulas should be structured to provide larger awards to those with lower SAIs or incomes.
- **Implements policies and programs that support college attendance**
    - Policymakers should implement measures that reduce barriers to accessing college and financial aid, such as universal FAFSA completion policies, direct admissions, dual credit and enrollment, and statewide college access advising. These policies should be adequately funded to ensure they can be implemented effectively.

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