



## State Early Commitment Programs: A Contract for College Success?

by

Thomas L. Harnisch  
Research Associate

### Context

Access to a quality, affordable college education remains a cornerstone of American economic and social development. Individuals from all backgrounds need the knowledge and skills afforded by higher education to compete in an increasingly integrated-and competitive-global economy. Greater educational attainment correlates with many positive personal and societal benefits, including a higher standard of living, enhanced social mobility and less reliance on public programs.

With this in mind, a wide disparity continues to exist between low- and higher-income students with respect to college attendance and completion. The likelihood of adequate preparation for, enrollment in and completion of postsecondary education strongly correlates with students' household income status. Yearly tuition increases may only aggravate and expand this socioeconomic challenge.

State governments have attempted to assuage this discrepancy by offering financial aid based on the economic need of the student. During the last decade, however, states and institutions

have gradually placed an increased emphasis on financial aid based on academic merit, as opposed to financial need. According to the National Association of State Student Grant and Aid Programs (NASSGAP), states reported a 112 percent increase in need-based financial aid from 1996-97 to 2006-07, compared to a 336 percent increase in non-need-based aid (merit). Moreover, the percentage of undergraduate state aid distributed on the basis of financial need has eroded from 77 percent in 1999-00 to 64 percent in 2006-07.

State education officials have recognized that financial aid, whether need- or merit-based, is not a panacea for high school and college success for low-income students. Insufficient college preparation and lower expectations regarding higher education enrollment contribute to reduced postsecondary participation among these students. In order to improve college-going and college completion rates among students from low-income backgrounds, many states have enacted a range of separate reforms aimed at increasing high school rigor, enhancing college awareness and expanding access to student financial aid.

One niche in the plethora of state-based financial aid programs, currently limited to a small number of states, are “early-commitment” programs that seek to integrate these various policy efforts by offering a contract between states and middle school students. These contracts call for students to complete a rigorous high school core curriculum in exchange for student financial aid. Such early-commitment programs seek to fundamentally improve college readiness and expectations of pursuing higher education among low-income students.

## Observations

**The original models for state-based early-commitment programs are derived from community philanthropic efforts.** In 1981, businessman Eugene Lang was set to address a sixth-grade graduation ceremony in Harlem. On the way to the podium, the school principal told him that three-fourths of the students probably would not from graduate high school. Lang then gave an impromptu speech guaranteeing college tuition to anyone in the class who graduated high school and went on to college.

To follow through on this promise, Lang sought out the support of mentors and enlisted the help of community-based organizations to provide assistance to the children on the path to high school graduation. As a result, all of the original students were still in school four years later.

Lang’s “I Have a Dream” program continues to be successful; it has expanded to more than 200 cities and impacts 11,000 students throughout the United States. The program provides an entire class of students in an elementary school located in a low-income community or same-age students in a housing development with a long-term “wraparound” system of mentoring, tutoring and enrichment. Upon graduation from high school, students have access to tuition assistance for college or vocational school.

U.S. Secretary of Education Arne Duncan, who ran a Chicago-based “I Have a Dream” program from

1992 to 1998, made the following remarks during his January 2009 Senate confirmation hearing:

*“ . . . we are proud that 87 percent of our students graduated on time and 65 percent went on to college. The class one year ahead of us, from that school, Shakespeare Elementary, had a 33 percent graduation rate, meaning 67 percent did not graduate—67 percent the year before did not graduate, 87 percent of our class did.”*

Similar community programs have been successful, such as The College Crusade of Rhode Island. The College Crusade is a public-private partnership that enrolls third-grade students in a mentorship program. A mentor works with students and families throughout the program and college financing is provided through a mix of public and private sources. According to data from the organization, 93 percent of student “Crusaders” qualify for free or reduced lunch and 82 percent are classified as minorities. The program’s estimated cost is \$1,222 per student beyond the \$13,623 per student expense for Rhode Island districts.

The College Crusade’s 2007 *Annual Report Card* indicates the following:

- 79 percent of the Crusaders graduated on time, above the average rate for Rhode Island Urban Districts (54 percent), all Rhode Island students (71 percent) and the nation as a whole (71 percent).
- 48 percent went directly to higher education, exceeding the average for Rhode Island urban districts (31 percent), all Rhode Island students (40 percent) and the nation (38 percent).

Schools that participate in The College Crusade indicate they are highly satisfied with the program’s results and have advocated for its expansion.

**State-based early-commitment programs are borne out of community-based models.** In 1990, Indiana Governor Evan Bayh (D) sought to implement Lang’s successes on the state level. With support of the state legislature, the Indiana 21st Century Scholars

Program was adopted. Since then, programs of similar intent have been implemented in Oklahoma (1996), Washington (2007) and Wisconsin (2007). In addition, lawmakers in Iowa have introduced legislation seeking to establish a state early-commitment program.

**Elements of state-based early-commitment programs include an easy-to-understand contract offered in middle school that guarantees college financial aid in exchange for meeting specified academic and behavioral requirements.** The intent is to help students and families reach a series of milestones while offering financial aid as an incentive. Together, the requirements include some or all of the following, depending on the state program:

- Reside in the state;
- Sign a contract during middle school;
- Complete a college preparatory curriculum during high school;
- Graduate from high school in the state with a grade point average (GPA) above the threshold (varies between 2.0 and 2.85);
- Apply to a college or university in the state;
- Apply for all appropriate state and federal financial aid;
- Stay out of trouble; and
- Fall within income limits (Indiana, Oklahoma, Washington).

In return, students can expect:

- Assistance in helping to meet the requirements of the contract;
- A financial aid package. This package may consist of a four-year set of grants (Indiana, Oklahoma, Washington), or a mix of grants and loans based on financial need (Wisconsin); and
- A seat at a state community or technical college or admission to a state or private four-year university, but not necessarily admission to a particular institution (Wisconsin).

Provided here is an overview of key elements of state early-commitment programs (see Figure 1 for a more comprehensive comparison).

**A clear contract.** Students and parents from low-income households often have insufficient or misguided information about costs associated with college attendance, financial aid opportunities and how to navigate the admissions process. “Early-commitment” programs seek to alleviate real or perceived cost barriers to postsecondary education by offering a contract that clearly spells out the terms needed to qualify for college admission and state financial assistance. The simplicity of the contract is paramount to its success; it outlines an easy-to-understand pathway to be a candidate for college admission and financial aid.

**Early-commitment.** The timing of the pledge is essential to the program’s success. Students sign pledges during junior high school or the beginning of high school, at least four years before high school graduation. This “early-commitment” facilitates timely information sharing to students and parents and provides a key opportunity to chart a path of rigor before making selections on high school coursework. It is critical that all parties, including students and parents, understand early what is required so they can take the requisite college preparatory courses and perform well throughout high school. This process helps students avoid the mistake of failing to complete required college preparatory coursework until late in their high school career.

**Minimum academic achievement (grade point) threshold and core coursework requirements.**

The various early-commitment programs require different grade point averages (GPA). The Wisconsin program requires the highest achievement with a 2.85 cumulative GPA, while the Indiana and Washington programs require a 2.0 and Oklahoma requires a 2.5. The GPA is a critical requirement of the program; it determines the number of qualified applicants and can alter the cost of the program.

These programs also require students to take core college preparatory coursework, such as more advanced mathematics courses and foreign languages. This requirement ensures that students take more rigorous courses in high school instead of choosing classes that provide the easiest grade

**Figure 1. Summary of Key Features of Four States Early Commitment Programs**

	<b>Indiana's 21<sup>st</sup> Century Scholars</b>	<b>Oklahoma Promise</b>	<b>Wisconsin Covenant</b>	<b>Washington College Bound Scholarship</b>
Started	1990	1992	2007	2007
Time of commitment	6th, 7th or 8th grade	8th, 9th and 10th grade	8th grade	7th, 8th grade
Income Requirement?	Yes, depending on free or reduced lunch status	Yes, family income of \$50,000 or less at commitment	No	Yes, depending on household size and income (e.g. \$39,300 for 4-person family) or family status
GPA Threshold	2	2.5	2.85	2
College-bound coursework requirement?	Yes	Yes	Yes	No
Good behavior requirement?	Yes	Yes	Yes	Yes
Apply for federal and state financial aid?	Yes	No	Yes	Yes
Financial Aid Package	Full tuition and fees for eight semesters or equivalent amount at private or proprietary institutions	Full tuition at state colleges and universities, partial tuition at state's private	Varies by income	Four-year scholarship including tuition, fees, and up to \$500 for books/year
Admission guarantee to at least one state public or private institution?	No	No	Yes	No
State and Private Colleges?	Approved public, private, proprietary	Yes	Yes	Yes
Number of students enrolled annually	7,500	9,847 (2008)	18,000	20,000 estimated (08-09)
Percent of students completing H.S. program requirements	79%	66% (2008%)	N/A	N/A
College going rate of participants completing program requirements	85%	81%	N/A	N/A
6-year college graduation rate (Associates degree or higher)	32%	50%	N/A	N/A
Annual state budget allowance	\$28.6 million	\$50 million (projected for 08-09)	\$25 million (proposed)	\$18 million (estimated)

or least work. This will also lower costly college remediation.

**Guaranteed college financial aid.** The guaranteed college financing is a critical component to the program's success. With tuition prices increasing each year, a growing number of students and parents simply view college as unaffordable. With an easy-to-understand contract offering financial aid, more students can envision college as within their reach. Further, postsecondary education research demonstrates that guaranteed financial aid has a substantial and direct effect on enabling students to enroll in college.

**Self-application for financial aid.** Completing the Free Application for Federal Student Financial Aid (FAFSA) and other financial aid forms is increasingly essential for college financing in today's economic climate. The FAFSA remains the gateway document for students to receive low-interest federal loans and grants, including the Pell Grant.

Many students and families, however, fail to apply for financial aid. The American Council on Education (ACE) estimates that 1.5 million students during the 2003-04 academic year would have been likely to receive a Pell Grant but failed to complete the FAFSA. Further, ACE reports that 22 percent of students with incomes less than \$20,000 did not apply for aid and 28 percent of independent students with incomes less than \$10,000 did not complete a FAFSA. Requiring and helping students and families to complete the FAFSA and other financial aid forms leads to more students receiving aid and completing college.

**Good behavior.** All of the programs include a good behavior element that requires students to "stay out of trouble." For example, the Wisconsin Covenant mandates that students cannot be convicted of a felony or serious misdemeanor or be expelled from school. It is difficult to assess whether this requirement has improved behavior among students because of the multitude of influences on youth behavior; however, it is generally believed that this requirement incentivizes good behavior on the part of students.

**Application to college.** Students need to apply to college to meet the requirements of the pledge. Thus, this requirement in the contract serves as a motivating factor to complete applications and finish all of the requirements needed to be a candidate for college admission.

**While many of these state early-commitment programs are in their infancy, results have been encouraging thus far.** The early-commitment programs in Wisconsin and Washington cannot be assessed because they are relatively young and no cohorts of students have finished the programs and matriculated into and through college (see Figure 1). However, the Indiana and Oklahoma programs have published reports on program cohorts with some noteworthy findings.

*Indiana.* Indiana's Twenty-first Century Scholars program guarantees students four years of grant aid covering the full cost of tuition at any public college in Indiana or the equivalent amount in private school funding if the students meet academic and behavioral standards. The program serves about 10 percent of Indiana's students and one-third of income-eligible students. The income limit is based on free or reduced lunch status.

The state offers 14 regional centers to provide support services to participating students and their families. These centers provide assistance on homework, college visits, support groups for parents and sessions for completing financial aid forms. This support helps build knowledge and confidence in parents regarding the college application and financial aid process and research has found these support centers to be critical to the success of the program.

The program has proven successful in raising academic performance and overall high school achievement among participants. When the program began, Indiana was 40th in the number of high school students who enroll in college directly from high school; the state is now ranked ninth. Controlling for differences between the groups in student, family and school characteristics,

researchers at the University of Michigan found that the student-Scholars are:

- 37 percent more likely to achieve Honors and take Core 40 courses, including advanced mathematics;
- 50 percent more likely to be enrolled in college within four years after ninth grade than non-Scholars; and
- More likely to take the SAT.

However, some researchers contend that the Scholars were less likely to earn a degree than state students as a whole and that their SAT performance placed in the mid-range of overall state scores. Further, the Scholars had six-year college persistence rates below Pell Grant-eligible non-Scholars. Researchers conclude, "...the 1999 cohort offers no evidence that participation in the Twenty-first Century Scholars program improves college students' chances of persistence to graduation."

Oklahoma. Oklahoma's Promise, ongoing since 1996, offers qualified Oklahoma students free tuition at any state two-year or four-year public institution or the equivalent at a state private college. To enroll in the program, the annual income of the student's parents may not exceed \$50,000 at the time of enrollment in the program and may not exceed \$100,000 at the time of college entrance. The GPA requirement is a 2.0 for the first two years of high school and a 2.5 for the last two years. Approximately two-thirds of the students enrolled in the program during junior high school complete the requirements. According to data compiled by the Oklahoma State Board of Regents, the Promise students had:

- Higher GPA and ACT scores than their peers;
- Greater college-going rates than the statewide average;
- Lower college remediation rates than the statewide average;
- Higher college freshman GPA scores and greater freshman to sophomore persistence rates; and
- Higher college graduation rates.

**State funding and eligibility requirements remain key issues of contention.** In today's economic climate, most state governments are making deep budget cuts that will negatively impact higher education budgets. As a result, funding for these programs face reductions. For example, state financial aid programs, such as New Jersey STARS and Georgia HOPE, have tightened eligibility requirements or instituted caps to reduce costs.

Critics may argue that early-commitment programs add little to existing financial aid programs or that the state cannot keep up its end of the contract if the state fails to adequately fund the program. On the contrary, advocates argue that if the program requirements change behavior and attitudes toward college among low-income high school students, the programs will yield sizable economic and social dividends.

Further, program eligibility remains a controversial topic. Like the earlier community-based programs, the Indiana, Oklahoma and Washington programs have income limits that specifically target low-income students. On the other hand, the Wisconsin Covenant is open to all 8th-grade Wisconsin students, regardless of income. Whether these programs should serve only low-income students or all students remains a matter of debate.

## Conclusion

By addressing the multiple challenges related to college access, state-based early-commitment programs seek to fundamentally alter the predisposition toward, and preparation for, college enrollment by low-income students. Research on community and state early-commitment programs has demonstrated encouraging results. Key concerns remain about state funding abilities and program eligibility. As these early-commitment programs continue to evolve, enhanced data tracking of participants will be crucial in establishing the costs and benefits of these programs.



## Resources:

**American Council on Education.** *Missed Opportunities Revisited: New Information on Students Who Do Not Apply for Financial Aid* (2006).

<http://www.acenet.edu/AM/Template.cfm?Section=Home&TEMPLATE=/CM/ContentDisplay.cfm&CONTENTID=14244>

**I Have a Dream Foundation.** About Us.

<http://www.ihaveadreamfoundation.org/html/>

**Lumina Foundation.** *Results and Reflection: An evaluation report. Indiana's Twenty-first Century Scholars program: A statewide story with national implications* (2008).

[http://www.luminafoundation.org/publications/Results\\_and\\_Reflections-21st\\_Century\\_Scholars.pdf](http://www.luminafoundation.org/publications/Results_and_Reflections-21st_Century_Scholars.pdf)

**Oklahoma State Regents for Higher Education.**

*Oklahoma's Promise: Oklahoma Higher Learning Access Program 2007-08 Year-End Report.*

<http://www.okhighered.org/okpromise/ohlap-report-07-08.pdf>

**State Student Assistance Commission of Indiana.**

Twenty-first Century Scholars Program.

<http://www.in.gov/ssaci/2345.htm>

**The College Crusade of Rhode Island.** Annual Report Card: Highlights of findings (2008).

<http://www.thecollegecrusade.org/arc/2007arcdata.pdf>

**Washington Higher Education Coordinating Board.**

What is the College Bound Scholarship?

[http://www.hecb.wa.gov/paying/waaidprgm/documents/CBS\\_Brochure08-09\\_with9thGrade\\_11-5-08.pdf](http://www.hecb.wa.gov/paying/waaidprgm/documents/CBS_Brochure08-09_with9thGrade_11-5-08.pdf)

**Western Interstate Commission for Higher Education.**

*Early Commitment Financial Aid Programs: Promises, Practices, and Policies* (2005).

<http://www.pathwaystocollege.net/pdf/EarlyCommitment.pdf>

**Wisconsin Center for the Advancement of Postsecondary Education.**

*Addressing Opportunity in Wisconsin's Four-Year Universities: A Comparative Analysis of State College Access Programs* (2009).

<http://www.wiscap.wisc.edu/publications/attachments/wb012.pdf>

**Wisconsin Center for the Advancement of Postsecondary Education.**

*The Wisconsin Covenant: Toward a Truly Merit-Based System of Higher Education* (2007).

<http://www.wiscap.wisc.edu/publications/attachments/WB001.pdf>

**Wisconsin Department of Administration.** The Wisconsin Covenant.

<http://www.wisconsin covenant.wi.gov/index.asp?locid=124>