



COLLEGE PROMISE FOR ALL

Preparing America's Talent Pipeline with Universal Access to, through, and beyond Postsecondary Education

A Federal-State Partnership Proposal for College Promise

APRIL 16, 2021 // BY MARTHA KANTER, ROSY BLANCAS CLOUD, AND DANIELLE LAZAROWITZ

Introduction

This year, COVID-19 reshaped American education and the workforce, accelerating the adoption of remote learning and working, wiping out long-term reductions in unemployment numbers nationwide, and increasing the need to transform postsecondary education in the U.S. to meet the college and career needs of students and families for the 21st Century. In response, the federal government has doubled down on key economic growth sectors that will help restart the U.S. economy, including healthcare, green energy, and sustainable infrastructure.

If America is to remain competitive in the global marketplace, pathways to economic and social mobility are now more essential than ever before. In the U.S., COVID-19 related job losses have hit women and underserved populations the hardest. As the economy recovers, changes to the American workforce mean that a high school education is not enough to build the knowledge and skills required for success in careers of the future.

Today, 65% of job openings require a postsecondary credential [1]. But, for far too many, earning a postsecondary degree or certificate is unattainable in the U.S. For many students who try, the debt acquired during postsecondary studies causes long-term financial insecurity. To strengthen the U.S. economy, build a future workforce competitive in the global economy, and wipe out the inequalities exacerbated by COVID-19's impact on underserved communities, a national commitment to removing barriers to postsecondary education is needed.

Over the past decade, College Promise, a national movement with broad bipartisan support to make college as universal, free, and accessible as high school, has emerged across 337 communities and 31 states [2]. Nearly three-quarters of these programs also provide students with wrap-around support designed to improve graduation rates, including academic support, college success counseling, career advising, and/or mentorships [3].

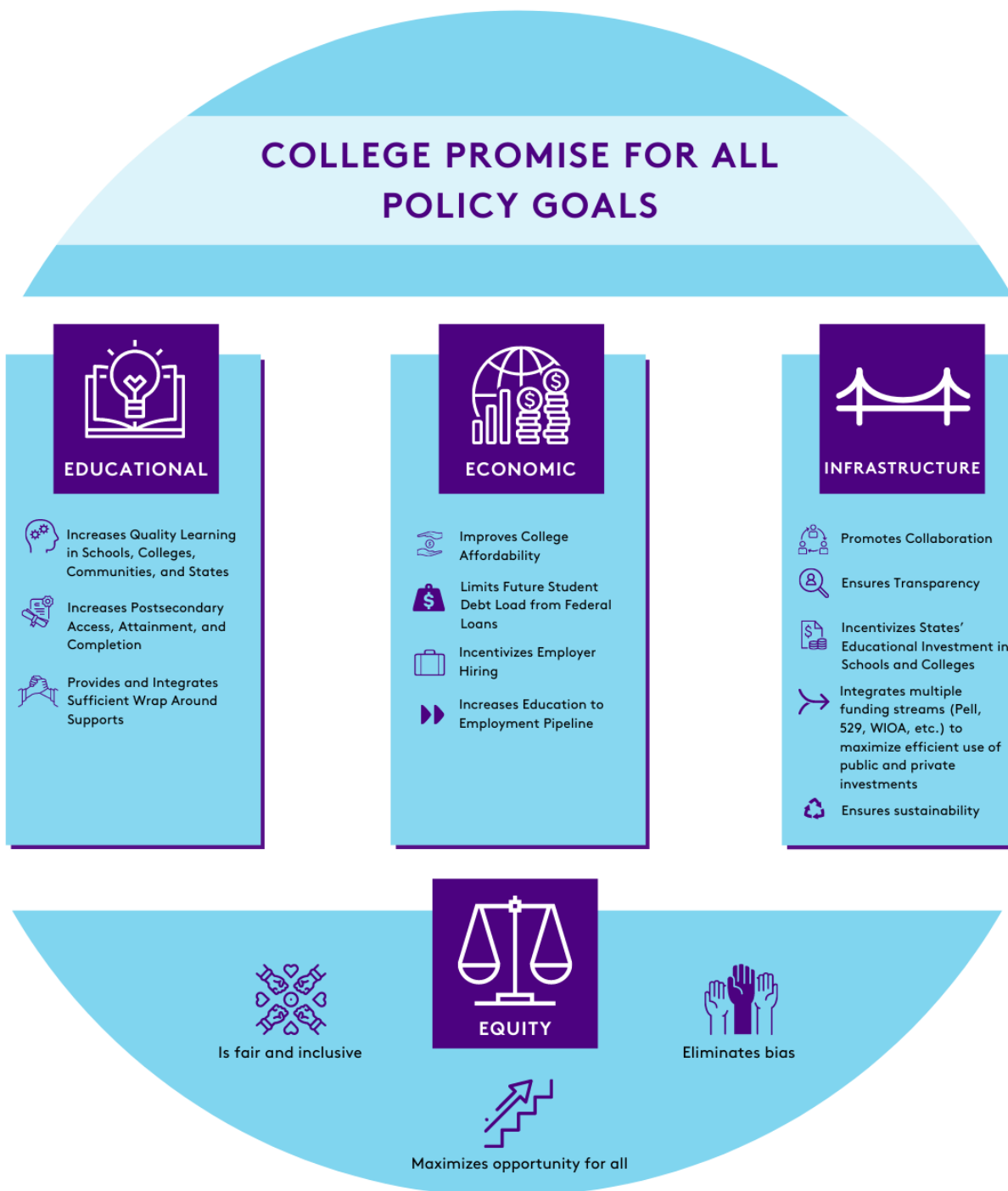
Led by both Republican and Democratic party leaders at the local and state level, the effort removes financial and student support barriers to entering and achieving a postsecondary degree or certificate. Promise programs promote a new reality in America -- that college success is achievable for all hardworking students -- creating a college-going culture within communities, regions, and states. Bipartisan buy-in from governors, legislatures, mayors, chambers of commerce, nonprofits, and educators amplifies the programs' messaging -- that college is needed and attainable to prepare Americans for the 21st Century workforce and society-at-large.

To date, the College Promise movement has enabled strong widespread support based on the leadership, collaboration, and public commitments of local and state governments, nonprofits, businesses, school systems, and postsecondary institutions. To attain national success, ensuring access for all Americans coast to coast, a robust, jointly funded Federal-State Partnership is needed.

A Federal-State Partnership would make tuition-free college a reality for every eligible American and would grow and sustain our postsecondary education system. Prior to the pandemic, half of all College Promise programs reported financial sustainability concerns -- uncertainties that have only been heightened as state and local governments, K-12 schools, and colleges brace for budget cuts due to enrollment declines and a looming recession [4].

Now is the time to take the best practices learned from tuition-free College Promise programs in our nation's cities, towns, and states, and build a national effort. According to the Pew Research Center, two-thirds of adults in the U.S. favor making public colleges tuition-free [5]. A Federal-State 'College Promise for All' Partnership aims to achieve the following goals:

1. Increase postsecondary access and attainment
2. Improve college affordability and reduce student debt
3. Build a sustainable pipeline of skilled workers for the future



The Rising Cost of College in the U.S. Disproportionately Impacts Students of Color and Low-Income Students

Over the past 30 years, the cost of a college degree in the U.S. has doubled, even after inflation. From 1990 to 2020, the average published cost of tuition and fees grew from \$1,810 to \$3,770 at public 2-year institutions, from \$3,800 to \$10,560 at public 4-year institutions, and from \$18,560 to \$37,650 at private, not-for-profit 4-year institutions [6]. Even after subtracting institutional aid, net tuition and fees still grew by 92 percent from 1987-2010 -- about triple the growth rate of healthcare costs over the same period [7].

The drastic rise in college costs has not been limited to tuition and fees. Non-tuition expenses make up more than half the cost of college and have grown at a rate outpacing inflation every year between 2007 and 2015 [8]. Room and board charges have nearly doubled over the past 35 years, with public 4-year colleges charging an average of \$9,798 for room and board in 2014, compared to \$4,812 in 1980 (in inflation-adjusted 2014 dollars) [9].

Analysis of National Postsecondary Student Aid Study data has shown that the average full-time undergraduate with work-study earnings can only cover one-fifth of non-tuition costs, which can include housing, food, childcare, transportation, books, and insurance [10]. According to a study by uAspire, after all federal student loans and grants are applied, students still face close to a \$12,000 gap, on average, for their college costs. Unsurprisingly, nearly nine in 10 college students surveyed by uAspire felt stress about affording non-tuition expenses at least once a semester, with over half stressed on a monthly basis. More than two-thirds said they turned down a school-related opportunity because of cost [11].

Rising non-tuition college costs cause major challenges for students in meeting their basic needs. A study by Wisconsin Hope Lab found 42 percent of community college students and 36 percent of 4-year students had been food insecure in the last 30 days. In the same study, nearly half of community college students and more than a third of 4-year students reported experiencing housing insecurity in the last year [12]. The Institute for College Access and Success found that full-time community college students spend an average of \$1,760 annually on transportation, equivalent to almost half of community college average tuition nationally [13]. Before the pandemic, nearly 60 percent of college students surveyed in the National Student Financial Wellness Study worried about having enough money to pay for school [14]. COVID-19 has only exacerbated these financial concerns: a 2020 OneClass survey found that more than half of college student respondents can no longer afford their tuition [15].

Student Debt Impacts a Third of All Americans

As costs have skyrocketed, so too has student debt in America. According to the Federal Reserve, more than four in 10 students who attended a postsecondary institution, representing 30 percent of all adults, have incurred at least some debt for their education [16]. Students with educational debt primarily finance their education with student loans (93 percent), but nearly a quarter have borrowed with credit cards and 7 percent have leveraged a home equity line of credit [17].

Student debt has more than tripled over the past 15 years. Combined, there are \$1.67 trillion in outstanding student loans -- 92 percent of which are owned by the U.S. Department of Education [18]. According to the Institute for College Access and Success, Class of 2019 students owe an average of \$28,950. Moreover, a third of college students with credit cards have more than \$1,000 in credit card debt, according to a survey by EverFi [19]. Crushing student debt has far-reaching

implications for the American workforce and the economy. For instance, it has been shown to decrease the likelihood of starting a business [20], lower the rate of homeownership [21], limit contributions to retirement and emergency savings [22], and delay traditional life milestones [23].

**Percentage of Students who Acquired Debt for own Education
(by age and highest degree completed)**

Highest Degree Completed	18-29	30-44	40-59	60+
Some college or certificate	43	40	25	9
Associate Degree	48	54	41	17
Bachelor's Degree	60	59	48	29
Graduate Degree	73	68	56	36

Source: Federal Reserve

Federal Pell Grants, utilized by nearly 40 percent of undergraduates, were created to make college affordable for low-income students, but their impact has diminished dramatically over the years. While Pell Grants covered 79 percent of college costs in 1975, by 2019 only 25 percent of costs were covered [24].

The impact of rising college costs disproportionately affects low-income students. Today, only 12 percent of low-income students earn a 4-year degree by age 25, compared to 70 percent of high-income students [25]. This gap can be partially attributed to financial barriers. According to a study by the Institute for Higher Education Policy, at least 70 percent of colleges were unaffordable for lower-income students, even after taking into account federal student loans [26]. Four in 10 low-income students accepted to college do not attend due to costs [27], and 23 percent of undergraduate students have not completed the FAFSA at all.

Financial barriers continue after students enroll in college. A majority of low-income students must work while attending college, which, according to the Georgetown Center on Education and the Workforce, significantly lowers grades and prolongs the time it takes to finish [28]. Studies show that students can work up to 20 hours a week without negatively impacting time for homework and classes, but the average student works roughly 30 hours per week. Only 22 percent of low-income students who work while in school graduate within six years.

The high cost of postsecondary education has disproportionately impacted students of color. Eight in 10 Black students take on federal loans, compared to an estimated six in 10 White students [29]. A recent Brookings Institution study reported that on average, Black college graduates owed \$7,400 more than White, Asian, and Latino students and four years after graduation Black students held nearly twice as much college debt as White students [30].

Significant and Growing Postsecondary Equity Gaps Exist

Combined, the barriers to access and completion have resulted in significant postsecondary equity gaps. According to the Pell Institute, in 2018, 81 percent of Asian and 64 percent of White recent high school leavers enrolled in college, compared with 57 percent of Hispanic students and 57 percent of Black students [31]. Moreover, based on the number of Black high school graduates in each state, Black student enrollments are underrepresented in 45 of the 50 flagship state universities [32]. According to an analysis by the Georgetown Center on Education and the Workforce, over the past 15 years, 82 percent of new White student enrollments have gone to the 468 most selective colleges, while 72 percent of new Hispanic student enrollments and 68 percent of new Black student enrollments have gone to 2-year open-access schools [33].

Students of color who do enroll face greater challenges in degree persistence. While more than two-thirds of White and Asian students completed an undergraduate degree within six years (67 percent and 72 percent, respectively), only 55 percent of Hispanic students and 46 percent of Black students graduated within the same time frame [34]. When structural inequities reduce diversity across institutions of higher education, all students suffer. Evidence suggests that diverse educational environments can reduce students' racial bias, improve satisfaction and intellectual self-confidence, and enhance critical thinking [35].

As America recovers from the far-reaching impacts of COVID-19 and works to overcome the country's tragic history of systemic racism seen bluntly in its structural barriers to educational opportunity and achievement, the College Promise for All proposal is more important than ever before to increase postsecondary attainment, career success, and long-term economic security. It is also a critical solution to reducing the long-term financial impacts of rising student debt that now affects more than a third of all Americans.

College Promise for All: Creating the Federal-State Partnership Nationwide

College Promise for All seeks to eliminate college tuition and fees for eligible students at our nation's accredited 867 public community colleges and 249 public 4-year colleges and universities, and significantly limit the cost of tuition and fees for students at 1,664 private, not-for-profit 2- and 4-year institutions [36]. A nationwide Federal-State Partnership would also help minimize the financial impact of indirect school costs, affording students more time to focus on academic success, graduate sooner, and reduce credit card and student debt.

A Federal-State College Promise for All Partnership builds on lessons learned from local and state College Promise programs from a significant body of research, including on the integration of wrap-around student supports. It also provides postsecondary institutions with flexibility and prioritizes student choice, enabling students to make their enrollment decisions based on which college or university, at what total cost, best matches their individual needs and educational goals.

The ideal Federal-State Partnership should incorporate incentives and/or rewards that increase states' higher education investments in achieving their college and career access and success goals. A robust matching program would acknowledge and fairly compensate states for variations in state income and expenses (wealth), state postsecondary structures (centralized to decentralized), and policies.

Implementing College Promise for All has a range of decision points that necessitates examining the pros and cons of the various features to optimize the delivery of the College Promise. This proposal is offered by the national College Promise team to inform policymakers charged with proposing legislation for this purpose.

College Promise for All Tuition and Fee Coverage

- Student Eligibility. All eligible students would receive the value of up to 120 credits or the equivalent competencies or contact hours that meet the state's requirements for earning a state-approved college degree, certificate, and/or postsecondary credential. Students may attend college on a full or part-time basis with no minimum credit per semester requirements. States would have the option, at their discretion, to institute up to a 15-hour work or community service requirement each semester for College Promise for All eligibility. All students would also be required to complete the Free Application for Federal Student Aid (FAFSA). State requirements should be kept to a minimum to ease student enrollment, persistence, and completion.

- **Public Community Colleges.** The College Promise for All program is available to every eligible American, including Dreamers, seeking to attend a public community college to earn a 2-year degree, certificate, or postsecondary credential. Eligibility for attendance at a community college will have no income restriction and will be limited to high school (or equivalent) graduates who have not earned a bachelor's degree.
 - 4-Year Public and 2- and 4-Year Private Not-For-Profit Postsecondary Institutions. The College Promise for All program is available to every eligible American, including Dreamers, seeking to attend a 4-year U.S. public college or university and/or a 2- or 4-year private, not-for-profit college if they are from families with an annual Adjusted Gross Income (AGI) of \$125,000 or less. Eligible students must be high school (or equivalent) graduates who have not earned a bachelor's degree. If students left high school, states could allow institutions to waive this requirement based on evidence.
 - Federal waivers could:
 - Raise the 120 credit value cap for specific majors or programs of study with higher credit requirements, on a state-by-state basis.
 - Support re-skilling for long-term unemployed (6-months+) adults who meet income requirements, but have already earned a bachelor's degree.
- Credit Value and Length of Eligibility. The scholarship value of each credit is equivalent to either the cost-per-credit (tuition and fees) at the individual institution or the average out-of-state (non-resident) cost-per-credit (tuition and fees) at 4-year public colleges in each state -- whichever is less. This creates greater choice for students and accounts for varying tuition costs across states, maximizing cost coverage for students. Students would have 15 years to complete their postsecondary education using the credits. According to the U.S. Department of Education, 90.8 percent of students under the age of 30 complete their bachelor's degree within 10 years, while the average time for completion of a bachelor's degree for those over 30 is 13.5 years [37].
- Stackable Benefits. The College Promise for All program utilizes a 'first-dollar' approach, where credits for college funds are provided to students before any other federal or state financial aid grant or award is applied. All participating students are required to submit a Free Application for Federal Student Aid (FAFSA) form. Those who are eligible for other sources of stackable financial aid (e.g., Pell Grants, state aid, etc.) can use those additional funds to cover other essential college costs (e.g., transportation, childcare, food, shelter, healthcare, books, and materials).
- Institutional Eligibility. Students' choice of where to receive their postsecondary education is prioritized in the College Promise for All program.

All accredited, Title IV-eligible public 2- and 4-year institutions who meet institutional eligibility requirements, including public Historically Black Colleges and Universities (51 institutions) and other Minority-Serving Institutions (476 institutions) [38], will receive annual grants for eligible students from the Federal-State Partnership to cover the tuition and fee costs of a 2- or 4-year state-approved certificate and/or degree. This annual structure will create room for planning for the subsequent budget cycle.

All accredited Title IV-eligible private, not-for-profit 2- and 4-year institutions who meet institutional eligibility requirements, including private, not-for-profit Historically Black Colleges and Universities (45) and other private Minority-Serving Institutions (220), are eligible to receive matching funds (up to the average out-of-state cost-per-credit of 2- or 4-year public institutions in their state) if they enter into the official, state approved agreement with the U.S. Department of Education that requires:

COLLEGE PROMISE FOR ALL, HOW IT WORKS:

PUBLICS

Public Community College in California	
College Promise for All Max Value per Credit in CA	\$1,047*
School Cost per Credit (inclusive of tuition and fees)	\$51
Credit Hours Enrolled by Student for Semester	15
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College Promise for All Semester Payment to School	\$772
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Total Cost per Semester to Student under CPFA	\$0
Total Savings per Semester for Student under CPFA	\$772

Public 4-Year College in Florida	
College Promise for All Max Value per Credit in FL	\$615*
School Cost per Credit (inclusive of tuition and fees)	\$213
Credit Hours Enrolled by Student for Semester	15
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College Promise for All Semester Payment to School	\$3,191
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Total Cost per Semester to Student under CPFA	\$0
Total Savings per Semester for Student under CPFA	\$3,191

2-YEAR INSTITUTIONS

Private, 2-Year Not-for-Profit Institution in Arkansas	
College Promise for All Max Value per Credit in AR	\$694*
School Cost per Credit (inclusive of tuition and fees)	\$187
Credit Hours Enrolled by Student for Semester	15
School College Promise for All Match	50%
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College Promise for All Semester Payment to School	\$1,399
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Total Cost per Semester to Student under CPFA	\$0
Total Savings per Semester for Student under CPFA	\$2,798

NONPROFITS

Private, 4-Year Not-for-Profit Institution in New York	
College Promise for All Max Value per Credit in NY	\$736*
School Cost per Credit (inclusive of tuition and fees)	\$1,829
Credit Hours Enrolled by Student for Semester	15
School College Promise for All Match	50%
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College Promise for All Semester Payment to School	\$11,042
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Total Cost per Semester to Student under CPFA	\$2,679
Total Savings per Semester for Student under CPFA	\$24,762

*The CPFA scholarship value of each credit is equivalent to either the cost-per-credit (tuition and fees) at the individual institution or the average out-of-state cost-per-credit (tuition and fees) at 4-year public colleges in each state -- whichever is less. The CPFA Max Value per Credit represents each state's average tuition and fees at a 4-year public for an out-of-state student. It was calculated utilizing 2018-2019 out-of-state tuition and required fees data from the U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System, Fall 2017 and Fall 2018, Institutional Characteristics component; and Spring 2018 and Spring 2019, Fall Enrollment component. https://nces.ed.gov/programs/digest/d19/tables/dt19_330.20.asp

- Tuition coverage by the institution to any student who meets the College Promise for All eligibility requirements, with a Federal-State Partnership match up to 50 percent of the cost-per-credit (capped at the average out-of-state cost-per-credit of 2- or 4-year public institutions in their state).
- Federal-State Partnership dollar amounts contributed for each participant during the academic year are publicly stated on the state's, institution's, and U.S. Department of Education's websites. If there is a financial cap, participating institutions must publish and report the maximum number of individuals for whom contributions would be made in any given academic year (first-come, first-serve).

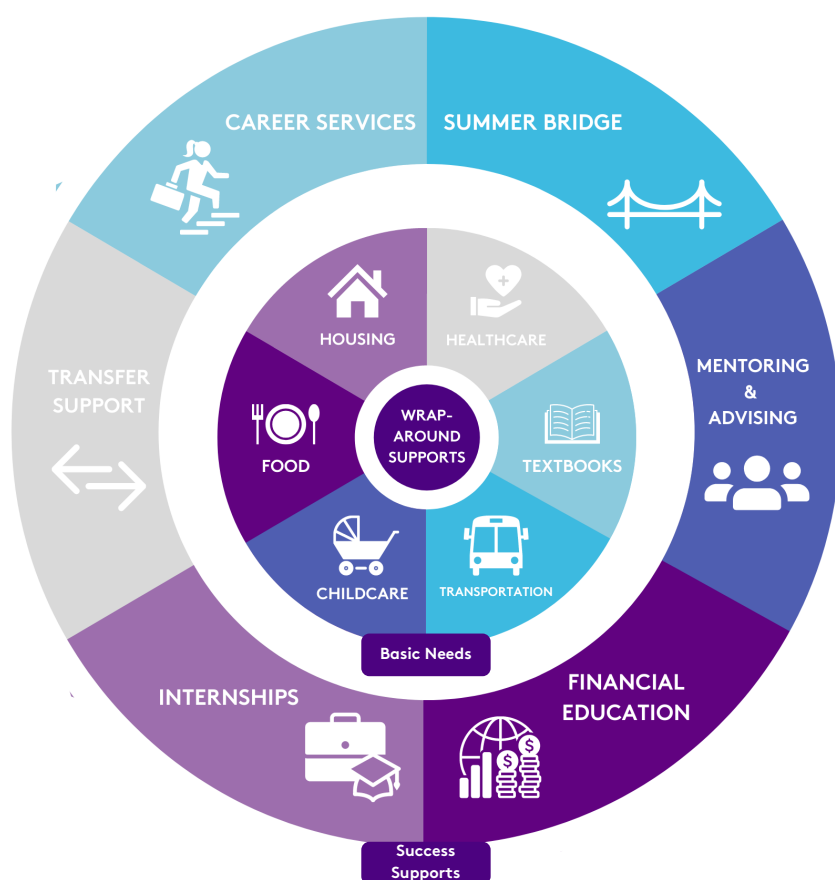
All eligible institutions are required to meet College Promise for All accountability requirements, incorporating the U.S. Department of Education's College Scorecard, including reporting requirements on a variety of metrics determined via the federal rulemaking process (e.g., equity, progression, quality learning, completion, career, civic, etc.).

Institutions on the U.S. Department of Education's list of schools under Heightened Cash Monitoring 2 would be ineligible.

The Responsibilities of Federal and State Governments

The College Promise for All program would leverage federal investment through a financial matching requirement with states. This approach increases financial sustainability, incentivizes stabilizers in the state postsecondary education investment, reigns-in rising tuition costs, integrates multiple funding streams, and prioritizes available funding for evidence-based wrap-around supports.

- 3:1 Federal-State Partnership. Funding for the College Promise for All program is allocated through a Federal-State Partnership, where 75 percent of funds are provided by the federal government and 25 percent are matched by participating states that opt-in. No College Promise for All funding will be provided for postsecondary institutions within a state that does not choose to opt-in. College Promise for All 'first dollar' funds must be aligned with Pell grant funding at the federal level so that the total of both funds does not exceed the total cost of attendance (as defined by the federal government) at an eligible 2- or 4-year college.
- Wrap-Around Support. A proportion of each state's College Promise for All dollars will be utilized to fund student wrap-around support, provided by the government, nonprofits, and/or postsecondary institutions. These competitive state wrap-around dollars require a match from local governments and/or the private sector. The program leverages existing government programs (e.g., TANF, etc.) that provide wrap-around supports.



- State Maintenance of Effort. Participating states are required to sign maintenance of effort agreements with the federal government to sustain current rates of postsecondary education funding. States will maintain support for postsecondary education (which shall include state funding to institutions of higher education and state need-based financial aid, and shall not include support for capital projects or for research and development or tuition and fees paid by students). Tuition and fees at public institutions of higher education will be capped, upon program enactment, at a three-year rolling average based on the state's spending per full-time equivalent (FTE) enrolled

student as a percentage of overall state expenditures, plus annual inflation (CPI) increases. The U.S. Department of Education will also monitor each state's tax effort -- the three-year rolling average of the percentage of the state's available revenues allocated to higher education -- to evaluate waivers, should a state fail to maintain its postsecondary investment relative to its capacity to invest.

- State Maintenance of Postsecondary Accountability. Participating states must maintain annual oversight and public reporting of College Promise educational outcomes and expenditures for all eligible public and not-for-profit private 2- and 4-year colleges and universities.
- Rainy Day Fund. The federal government will set aside a portion of its annual College Promise for All grant allocation - no less than 5 percent and no more than 15 percent -- to create a Rainy Day Fund which supports consistent higher education funding during recessions. Any unclaimed funds appropriated would also be placed into the College Promise for All Rainy Day Fund to be used for times of economic recession.
- Disbursement of Funds. The federal government and state governments will disburse College Promise for All funds at a 75/25 split to individual institutions based on eligible student enrollment, and institutions will credit funds directly to individual student accounts to cover tuition and fees. This model is consistent with the distribution of Pell Grants and other federal campus-based aid programs, requiring minimal effort on the part of a student, for the purpose of increasing program take-up rates.
- Optional Regional Participation. For states declining participation in College Promise for All, the federal government may consider enabling regional participation within states.

Conclusion

Over the past five years, many local and state College Promise programs have shown their effectiveness in lowering barriers for college attendance and success. Substantial research on College Promise program outcomes has reported increases in enrollment, persistence, and attainment rates [39][40]. A nationwide College Promise for All program builds on these measurable outcomes, delivered by well-designed local and state programs, implementing lessons learned and proven interventions on a national scale.

While the College Promise for All program would require a significant financial commitment and sustainable partnership by the federal government and participating states, it also provides an opportunity to consolidate ineffective and duplicative scholarship and job training programs -- which total over 35 programs across 12 federal agencies. This consolidation would not only optimize already appropriated federal funds, but it would also streamline the process and create a one-stop experience for all Americans looking to achieve postsecondary education success, whether through a 4-year degree, an associate's degree, or a shorter-term certificate, or credential.

College Promise for All would dramatically change college access, affordability, and attainment in America, and could well be the most significant investment in postsecondary education since the Pell Grant was created in 1972. Investing in our nation's postsecondary infrastructure and removing financial and student support barriers are critical solutions to providing our nation's students with the knowledge and skills needed for a competitive workforce and prosperous communities and states, ensuring not only the promise of college, but the promise of economic, social, and civic opportunity to all Americans.



Martha Kanter

CEO, College Promise

Dr. Martha Kanter leads College Promise, a national initiative to increase college access, affordability, quality, and completion in American higher education, starting in America's community colleges. She is also a Senior Fellow at New York University's Steinhardt Institute for Higher Education Policy. She specializes in policy efforts to identify and apply innovative, evidence-based education interventions, financing models, and behavioral incentives to raise America's high school and college graduation rates.

From 2009-2013, Dr. Kanter served as the U.S. Under Secretary of Education, overseeing all federal postsecondary statutory, regulatory, and administrative policies and programs, including the \$175B annual federal student aid programs, higher education, adult education, career-technical education, international education, and 6 White House Initiatives. From 1993-2009, she was president of De Anza College and then chancellor of the Foothill-De Anza Community College District in Silicon Valley, California.



Rosye Blancas Cloud

Senior Leader Consultant, College Promise

Rosye Cloud leads strategy, innovation, and national expansion efforts for College Promise. She is an entrepreneur for social good through STRATA9, and has served in various senior positions across the federal government, including at the White House, Office of Management and Budget's Performance Improvement Council, U.S. Department of Defense, Veterans Affairs, and internationally in support of NATO. Cloud has led national security and domestic policy addressing career transitions, education attainment, child and youth services, mental health, and suicide prevention. Her collective impact work led to the design and implementation of student accelerated learning programs, multi-billion-dollar public-private partnerships, and community collaborations that supported over one million beneficiaries. Notable Expertise: strategy, domestic policy, postsecondary education, Ed-Tech, government operations, child and youth policy, performance improvement, open data, disruptive innovation, and economic mobility. She has graduate degrees and postgraduate certificates from the National Defense University, University of Oklahoma, Harvard Business School, MIT Sloan, and UVA Darden.



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Danielle Lazarowitz is a strategy and operations consultant in the social impact space. She previously served as a policy advisor for the National Economic Council in the Obama White House where she led public-private partnerships to support education and employment. Additionally, she held positions at the Center for American Progress, the NYC Mayor's Office, and Merrill Lynch. Danielle has a BA from New York University and a JD/MBA from Northwestern University's Kellogg School of Management and Pritzker School of Law.

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College Promise is a national, non-partisan, non-profit initiative that builds broad public support for funding the first two or more years of postsecondary education for hard-working students, and ensuring those students have access to quality educational opportunities and supports.

Learn more at: collegepromise.org or reach us at 202-569-3000 or info@collegepromise.org

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