COLLEGE AFFORDABILITY

IN THE GREAT LAKES STATES:

Challenges, Opportunities, and Directions for Advocacy

NATIONAL COLLEGE ATTAINMENT NETWORK

INTRODUCTION

The affordability of higher education remains a pressing issue in the Great Lakes states, with students, families, and policymakers grappling with funding challenges, insufficient financial aid, and changing public perceptions of the value of a college degree. This report provides a state-by-state analysis of the context, challenges, and opportunities for advancing college affordability goals in Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin based on interviews with advocates in all six states.

SHARED CHALLENGES IN COLLEGE AFFORDABILITY IN THE GREAT LAKES STATES

- **The need to expand college affordability work in K-12 education:** Advocacy groups emphasized the need to integrate postsecondary planning into middle and high school curricula to improve college readiness and awareness of how to afford or finance education after high school.

- **Finding ways to counteract negative messaging about the value of a college education:** The idea that higher education is not worth it or too expensive has gained enough traction that it is now discouraging students who could benefit from a bachelor's degree from pursuing one. Advocates need to reframe the conversation, emphasizing the long-term economic security and upward mobility provided by higher education.

- **Funding challenges:** As is true across the nation, state financial aid and institutional funding remain ongoing challenges across the Great Lakes states. In some places, funding challenges are exacerbated by political debates over the value of higher education and the politicization of efforts to encourage nontraditional and underrepresented students to consider college.

- **FAFSA completion:** The difficulties surrounding FAFSA completion during the 2024-25 award year cycle overshadowed other higher education policy initiatives. Organizations like Achieve Twin Cities and CapCAN had to redirect their efforts to address FAFSA-related obstacles, limiting progress in other areas. While the technical issues with the form have largely been resolved, college access programs are still dealing with distrust of the form and process. These concerns are especially resonant among students from mixed status families.

SHARED CHALLENGES FOR STATE-LEVEL ADVOCATES

- **State advocacy strategy:** Organizations repeatedly mentioned that they are seeking strategies to expand their capacity, to scale effective programs, and to work toward shared goals within their state in a more coordinated way.

- **National coalition support and advocacy training:** Many organizations expressed interest in leveraging the resources and capacity of the National College Attainment Network (NCAN) to gain credibility with state leaders and legislators and to train advocates.

OPPORTUNITIES FOR IMPROVING COLLEGE AFFORDABILITY IN THE GREAT LAKES STATES

- **Universal FAFSA initiatives:** Illinois and Indiana already incorporate FAFSA completion as a requirement for high school graduation. Several additional states are pursuing universal FAFSA policies to increase financial aid access and college enrollment rates. Research has consistently demonstrated that implementing universal FAFSA policies increases FAFSA completion rates among high school seniors, as was the case in Illinois and Indiana. A thinner body of research also suggests modest gains to postsecondary enrollment resulting from these policies.

- **Streamlining the financial aid process for students:** Smoothing the transition from community college to a 4-year institution through improved articulation and transfer policies is one simple way to reduce the administrative burden transferring has on students. In many states, advocates had specific ideas for how to tweak the design of their state's financial aid and admissions programs to make them simpler for students to access. These policies are low-hanging fruit because their cost is relatively small compared to increasing financial aid or general operating budgets.

- **Increasing access to school counselors and other supports:** Several advocates mentioned that the student-to-counselor ratio in their state was so high that it made it difficult for counselors to provide the kinds of advising and support that increase college access and enrollment. Advocates mentioned other programs that help with college and career exposure in middle school and high school and FAFSA navigators that help with the federal financial aid process as additional supports that could be expanded to help more students.

- **Improving data infrastructure:** Advocates want states to collect more and better data, especially disaggregated data, so that they can respond with targeted and evidence-based solutions. The sharing of postsecondary outcomes data (e.g., enrollment, persistence, completion) from state agencies to K-12 districts and schools remains sporadic and delayed in too many states. Without knowing where previous graduates matriculated and how they did when they got there, district- and school-level counselors and advisors will not be able to provide the most effective advising possible.

STATE-BY-STATE ANALYSIS

ILLINOIS

State context in brief

State funding for higher education in Illinois is strong. Public institutions in Illinois received $20,977 in education appropriations per full-time equivalent student in 2023, which was nearly twice the U.S. average.[1] Illinois also ranked third in the nation for FAFSA completion for the high school class of 2024.[2]

Despite this, Illinois still faces significant enrollment and affordability challenges. In 2023, college enrollment had declined nearly 30% in the state since 2011, when it was at its peak.[3] While declining enrollment was a national trend, the corresponding national figure during that period was only 12%. This may be in part because the state is experiencing significant "brain drain," with an increasing number of students opting to attend college out of state.[4] The state also provides less support as a percentage of spending to community colleges than the national average,[5] and fewer community colleges in Illinois are affordable (26%) as compared to the national average (58%).[6]

KEY COLLEGE AFFORDABILITY PROGRAMS IN ILLINOIS

Monetary Award Program (MAP)– This is a renewable need-based scholarship for a maximum of $8,400 annually. It can only be used to cover tuition and mandatory fees. The funding available and amount awarded are subject to appropriations. Both full-time and part-time students can access this program.

AIM HIGH Grant Program – This is a renewable merit-based award for attendance at 4-year institutions. The award can only be used for tuition and mandatory fees, and the amount is subject to annual appropriations. Undocumented students are eligible to participate.

The state also offers several specialized financial aid programs for more narrowly-defined groups of recipients, for example, the children of police officers.

Challenges to improving college affordability

Illinois college affordability advocates cited funding for community colleges, as mentioned above, as a key challenge for the state. Related, they had concerns about resource inequities more broadly and the specific affordability challenges faced by undocumented students in the state. Additionally, the MAP grant described above is awarded on a first-come, first-served basis, which means that students who apply earlier in the cycle are more likely to receive funding while applicants later in the cycle run the risk of MAP grant funds for that year having been expended.

Other ongoing concerns cited by multiple organizations were administrative challenges like a bureaucracy that is difficult to navigate, a complex procurement process for accessing state funding programs, a lack of staff capacity, and a lack of service alignment and coordination for the various systems involved in higher education and financial aid.

Opportunities to make college more affordable

The funding environment is a key strength in Illinois, as the state is able to cover tuition and fees for public universities through need-based grant aid, something that few states have been able to achieve. The state's Commission on Equitable Public University Funding has also produced a report with recommendations to the state legislature, which served as a roadmap for improving funding formulas to make them equitable, stable and sufficient.[7] Advocates in Illinois reported that the state also has a favorable policy context, with public and political support for higher education, which provides significant opportunities for partnerships between government agencies, K-12 schools, higher education, and community-based organizations.

Advocates suggested that Illinois make improvements to its articulation and transfer policies for students moving from one higher education institution to another, such as from community college to a 4-year institution, to alleviate the administrative burdens on students. Other strategies to relieve administrative burden in the transfer process include changing some of the design elements of the state's financial aid system and convening public and private state funders to improve service alignment and coordination.

Advocates were also working on, or interested in, increasing the number of financial aid liaisons in high schools; improving data usage, by sending high schools a weekly report of their FAFSA completion; and developing a statewide marketing campaign so that more students are aware of the state's robust financial aid system. Transitioning the MAP program away from a first-come, first-served policy so that all eligible students are able to receive funding would also be an important step forward for college affordability in the state.

INDIANA

State context in brief

Community college affordability is a major strength for Indiana; according to NCAN's report on college affordability, 100% of the state's community colleges are considered affordable.[8] The state also has a low affordability gap for 4-year colleges, $287, as compared to the national average of $1,690.

However, the state's support for students through appropriations for general operations has declined significantly over time, decreasing 39.3% from $9,091 per full-time equivalent student in 2001 to $5,516 in 2023, while the U.S average nearly returned to previous levels after a dip between 2000 and 2013.[9] The state's FAFSA completion rates for the class of 2024 were roughly on par with the national average at 45%, with a significant improvement after ranking 39th for the class of 2023.[10] The state's implementation of a universal FAFSA policy, starting with the class of 2024, was the primary contributor to that improvement.

KEY COLLEGE AFFORDABILITY PROGRAMS

21st Century Scholars is Indiana's early college promise program. It offers low-income students up to four years fully paid tuition for a public college in Indiana or partial tuition for a private college. Students enroll in middle school and complete a program in high school which includes access to resources that help students prepare for college and supports during college and through the career transition.

The **Frank O'Bannon Grant** is Indiana's primary need-based financial aid program. It can be used by students to attend public, private, or proprietary colleges and universities and for 2- and 4-year degree programs. Attendance must be full-time to receive the grant. Eligibility is based on a student's FAFSA, and the grant may be used for tuition and fees.

The Next Level Jobs **Workforce Ready Grant**, can be used toward tuition and fees for workforce certificates and programs at specific institutions in Indiana.

Challenges to improving college affordability

Advocates in the state reported both political and practical challenges with their work. They said that it was difficult to get buy-in for increasing college-going rates from some schools in the state and also that state politics were not particularly favorable to higher education and higher education spending. These challenges are apparent in an early 2025 proposal by the state's Commission for Higher Education to significantly cut the state's main financial aid program, the Frank O'Bannon grant, forcing advocates to play defense rather than work to expand college affordability.[11]

Opportunities to make college more affordable

Despite some challenges, advocates in Indiana felt that they had a statewide consensus around the goal of increasing FAFSA completion. Advocates have plans to increase engagement with high schools in the state and to work together more to coordinate the various stakeholders that have a role in improving FAFSA completion rates. Generally speaking, NCAN observes fewer grassroots- and community-based college access programs in Indiana than in other Great Lakes states. There is also no statewide college access or attainment network.

The state's adoption of universal FAFSA will likely increase the demand for the types of financial aid advising and FAFSA completion services from students and families. Increasing the number of available outlets from which they could receive this support, as well as other college and career readiness advising, could have positive impacts on postsecondary outcomes and help Indiana to achieve its documented goals.

The Indiana Commission for Higher Education has also worked to combat the perception that higher education's value proposition is declining. The Commission produced an FAQ document about different post-secondary pathways, including workforce training and the military, as well as financial aid programs available in the state. [12] They also put together a messaging guide to help counselors communicate the value of higher education.[13]

The state released its Hoosier Opportunities and Possibilities through Education (HOPE) agenda in January 2025, which sets the goal of becoming a "top 10 state" in the areas of postsecondary enrollment, completion, and graduate retention.[14] Although Indiana's Commission on Higher Education identifies eight regions in the state and staffs each with a Regional Outreach Coordinator, helping to grow the number of local college access programs or networks equipped to serve communities across the state would contribute to accomplishing the state's HOPE agenda.[15]

MICHIGAN

State context in brief

Michigan has experienced a steep drop in enrollment since the peak in 2011, a decline of 25% by 2023.[16] As was true for Illinois, this significantly outpaces the national average enrollment decline over the same period.

Michigan's funding for higher education is heavily weighted towards general operating support. Only a very small percentage of higher education funding in Michigan goes to state financial aid programs, 2% compared to 8% nationally.[17] According to the National Association of State Student Grant and Aid Programs, Michigan spends about $450 per full-time equivalent undergraduate (UG FTE) on student aid, and $420 on need-based aid per UG FTE.[18] The state also has an above average affordability gap of $2,445 for students attending a 4-year college, which is well above the national average of $1,690.

For community colleges, the state expects local governments to be responsible for a greater proportion of funding (54%) as compared to the U.S. average (33%). Despite this increased local responsibility, affordability gaps for these institutions in Michigan are narrower than the national average.[19]

In December 2023, Governor Gretchen Whitmer launched the Michigan Department of Lifelong Education, Advancement, and Potential (MiLEAP). This new state-level department oversees early education, education partnerships, and higher education as well as the state's efforts to increase the number of working-age adults with a skill certificate or college degree to 60% by 2030.[20]

KEY COLLEGE AFFORDABILITY PROGRAMS

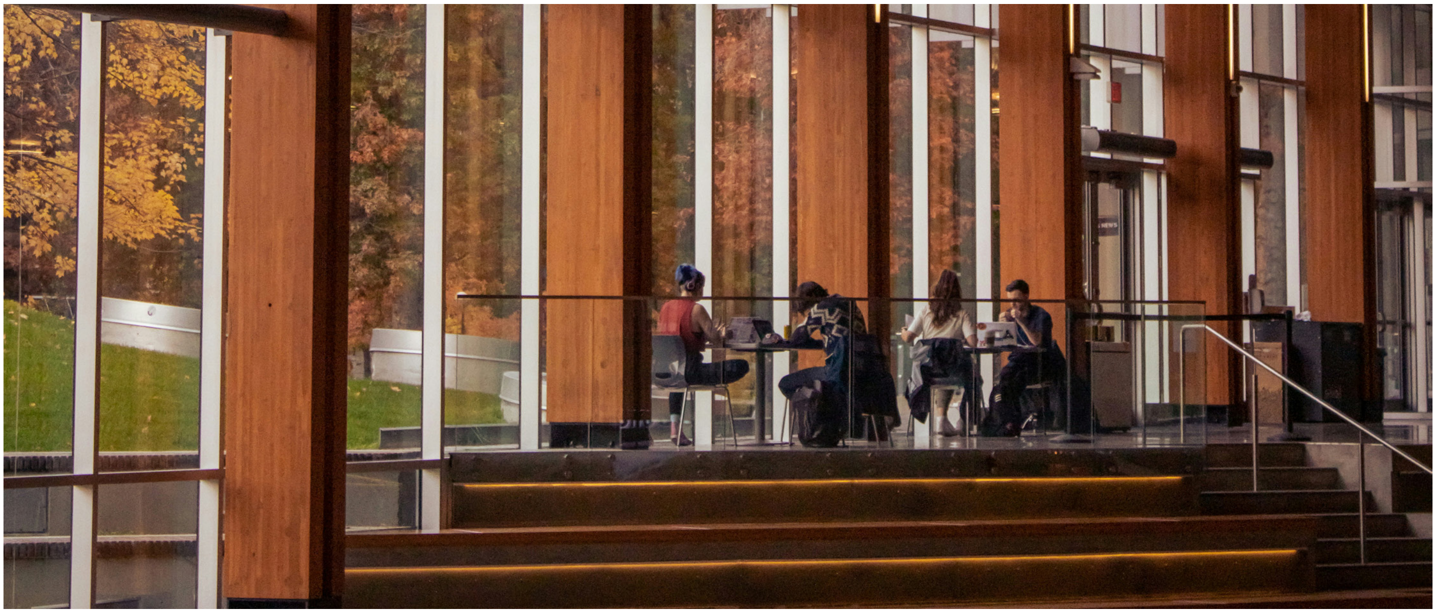
Michigan Achievement Scholarship: Provides up to $5,500 for students to attend a Michigan public or private 4-year college or program; students can receive the funds for up to five years. FAFSA is the only application. Students who have a student aid index of 30,000 or less are eligible.

Community College Guarantee: Graduating high school seniors are eligible to earn a skill certificate or degree at their local community college tuition-free. FAFSA is the only application. The guarantee is available regardless of family income; students who qualify for a Pell grant can get an additional $1,000 for other costs. To be eligible students must be a recent high school graduate and be attending full-time.

Michigan Achievement Skills Scholarship: Provides up to $2,000 for 2 years for an industry-recognized certificate.

Tuition Incentive Program (TIP): Provides tuition assistance to students who are Medicaid recipients or are Medicaid-eligible.

Michigan Reconnect: This scholarship pays for in-district community college tuition and offers tuition discounts for attendance at out-of-district community colleges. Applicants must be aged 25 or older, a Michigan resident for at least a year, have a high school diploma or equivalent, and not yet have a college degree (associate's or bachelor's). This is a last-dollar scholarship, which means it covers any remaining gap in tuition after other grants and aid are taken into consideration.



CHALLENGES TO IMPROVING COLLEGE AFFORDABILITY

College affordability advocates in Michigan felt that there were some bureaucratic hurdles in the state that were barriers to having a greater impact. In particular, these advocates identified a lack of coordination and connection between high school and college stakeholders as leading to a siloed experience for students making the transition. The creation of MiLEAP has the potential to remedy the disjointed nature of the previous system and working to ensure the agency is fully funded to do so is a priority for advocates.

Advocates who worked with specific populations raised additional issues like the lack of counselors in Detroit Public Schools and the phenomenon of Latino students getting nudged away from 4-year degrees even when they could benefit greatly from obtaining a bachelor's degree.

Opportunities to make college more affordable

Advocates feel that one of the state's key strengths is a favorable policy context, including a state legislature invested in education and businesses willing to partner on college affordability work. The Michigan Achievement Scholarship was signed into law in October 2022,[21] and was available to the high school graduating class of 2023.[22] Advocates expect that this program will improve the state's collage affordability and finance statistics significantly as information is published from the 2023-24 school year and beyond. They will continue to work for investments in both community colleges and public universities to keep up with rising costs as well as to maintain funding for the state's financial aid programs.

In addition to reducing bureaucratic barriers, advocates are also hoping to work with MiLEAP to increase the state's higher education data infrastructure so that advocates have access to student data like completion rates and other outcomes of success as well as data on the performance of financial aid programs.

Advocates are working on universal FAFSA legislation, expanding dual enrollment as a way to help with college readiness, and expanding middle school and high school outreach activities for college preparation and planning. They also have plans to increase student voice and advocacy opportunities through activities like a statewide student support advisory council.

MINNESOTA

State context in brief

As is the case for other Great Lakes states like Michigan, Minnesota has experienced a precipitous college enrollment drop. Although the Great Recession increased postsecondary enrollment across the country, Minnesota's subsequent enrollment declines following economic recovery have been steeper than the nation's overall. The state has had a more than 25% drop in college enrollment since its enrollment peak in 2010; for comparison, the national average enrollment drop was 10% over the same 2010-2023 time period.[23]

Minnesota's FAFSA completion for the high school class of 2024 trailed the national average and ranked 38th in the nation.[24]

In many other states, about a third of community college funding, on average, comes from local, as opposed to state, sources. In Minnesota, there is a negligible local contribution to funding community college, and nearly all support for 2-year institutions comes from the state.[25] This difference in funding does not seem to have a significant impact on community college affordability, however; the percent of community colleges in the state that NCAN considers affordable is 44%, roughly on par with the national average of 49%.[26]

KEY COLLEGE AFFORDABILITY PROGRAMS

Minnesota State Grant: This is the state's primary need-based aid program. It provides $7,845 to attend a public two-year college and up to $12,345 for the University of Minnesota or a private four-year college. The grant is renewable for up to six full-time semesters or nine quarters (or their equivalent), but students must reapply, continue to demonstrate financial need, and make satisfactory academic progress.

North Star Promise Scholarships: These scholarships are for Minnesota residents with family incomes of $80,000 or less; they allow students to attend Minnesota public higher education institutions or Tribal Colleges tuition-free. Eligibility is contingent on sustaining satisfactory academic progress. The North Star Promise Scholarship is available to U.S. citizens, eligible noncitizens, and undocumented Minnesota residents.

MN Dream Act: This program allows undocumented students to obtain some forms of state financial aid.

Minnesota Direct Admissions Program: This program provides seniors in specific high schools (the program is still in a pilot phase) who are on track to graduate a letter indicating that they are proactively admitted to certain Minnesota colleges and universities. Admission is based on a student's academic record, and their application fees are waived for the list of institutions provided. While this program is more focused on access than affordability, advocates in the state see a lot of opportunities to adjust the design of the program, including by adding financial aid information to the proactive admission letter, to better serve students.

CHALLENGES TO IMPROVING COLLEGE AFFORDABILITY

Minnesota advocates report that they would like to work on FAFSA filing rates, specifically some of the regional disparities that exist within the state. According to NCAN's FAFSA Tracker, there was a 15-percentage point gap in FAFSA completion rates for the class of 2024 between higher-income high schools and low-income high schools. There was a 10-percentage point gap in FAFSA completion rates between high schools whose enrollment of Black and Hispanic students was over 40% and those with lower percentages of Black and Hispanic students. These inequities are similarly reflected in Minnesota's postsecondary matriculation and attainment patterns.

Advocates generally have positive things to say about North Star Promise Grants, but report that it can be difficult for students and families to navigate and that the eligibility criteria could be expanded. Advocates in the state also want to work on increasing the number of school counselors in the state so that they have the capacity to assist more students.

Opportunities to make college more affordable

The state policy context in Minnesota has a number of strengths, including an active and engaged ecosystem of stakeholders; significant resources for students, both financial and otherwise; and a college-going culture in the state. NCAN previously highlighted Minnesota's policy model and the benefits of the interplay of the North Star Promise Program, direct admissions, and universal FAFSA (although the latter has not yet been adopted by the state).[27]

Advocates have numerous ideas for how to adjust the direct admissions Minnesota program, including:

- Expanding the current pilot to a statewide program.
- Making adjustments to the letters students receive notifying them that they are proactively selected to certain Minnesota colleges and universities. Because students' direct admission letters can list up to 55 institutions, advocates suggest finding ways to simplify the list so that students aren't overwhelmed by their choices.
- Including financial aid information in direct admissions letters so students have information about what it may cost to attend the institutions that have offered them admission.
- Streamlining the application process for students who have obtained direct admissions to increase uptake rates, along with collecting additional data to better understand why uptake is lower than expected.

The above suggestions represent a concrete advocacy agenda for improving and expanding the state's direct admissions policy as an engine for college access.

There is also an active FAFSA working group in which many state advocacy organizations are participating. The group has been working toward passing universal FAFSA, increasing the number of FAFSA navigators who can help walk students through the process, and improving FAFSA completion for certain populations like low-income students and adult learners who aren't current high school seniors.

Notably, this FAFSA working group does not go as far as forming a formal, cohesive statewide effort for advancing college access and FAFSA completion. Establishing a statewide college access network (like Michigan's) would be an opportunity to align stakeholders and increase their policy and advocacy capacity.

Advocates are also prioritizing student basic needs in their work, including things like transportation, mental health, benefits coordination, SNAP enrollment and coordination between SNAP and FAFSA filing, and housing. Working toward free community college in the state, expanding the MN Dream Act program, administrative simplification like easing the transfer process, and the disaggregation of more higher education data to support and improve advocacy efforts were also mentioned as priorities for one or more advocacy groups.

OHIO

State context in brief

Ohio is a tale of two sectors when it comes to college affordability, as defined by NCAN's Growing Gap report. Community college affordability in Ohio is higher than the national average (75% vs. 49%), but an extremely low 6% of 4-year institutions are considered affordable. The state has a $4,401 affordability gap for 4-year institutions, the highest of all the Great Lakes states. The state also offers very little grant aid to students, on average: $58 for 2-year colleges and $413 for 4-year colleges.[28]

This low level of state grant aid is reflected in state spending on financial aid, which amounts to 4.4% of state higher education funding, compared to the national average of 8.4%. Like other Great Lakes states, Ohio has experienced a drop in college enrollment much higher than the national average, at 24% from the 2011 peak to 2023.[29]

KEY COLLEGE AFFORDABILITY PROGRAMS

Ohio College Opportunity Grant: (OCOG) – This is Ohio's main need-based state financial aid program. It is available to both full- and part-time students, but it is primarily targeted at 4-year institutions; it is not available at regional campuses or community colleges. FAFSA is the only application for the program and the only requirement to maintain funding is to make satisfactory academic progress.

Ohio Work Ready Grant: (OWRG) – This financial aid program is for students attending community colleges and regional campuses. It can be used for basic needs and expenses outside of tuition and fees. Both full- and part-time students are eligible. Ohio also has similar programs that are specifically for certificate programs (Talent Ready Grants) and workforce development programs (Short-Term Certificate Grant Program).

College Credit Plus: (CCP) – This is Ohio's dual enrollment program, which allows students to earn middle- or high-school credit and college credit simultaneously. The program is a way to earn college credit at no or very little cost to the student because the public post-secondary institutions must waive fees for CCP students and secondary schools are responsible for paying for their textbooks .

College Comeback Compact/BOLD Compact: This is a debt forgiveness program that allows students who have some college but didn't graduate and owe money to certain Ohio colleges to continue their education at either their former college or another participating college. Students' debt is reduced and "traded" for new tuition.

Governor's Merit Scholarship: This scholarship provides up to $5,000 per year towards a postsecondary institution's published cost of attendance. To maintain eligibility, students must maintain a grade point average of 3.0 or above and complete a minimum of 20 credit hours per year. Students do not have to apply for the scholarship, rather their high school awards the scholarship to the top 5% of the graduation class.

Challenges to improving college affordability

Advocates cited funding cuts as the primary challenge facing the state. Advocates said that the state legislature has an unfavorable opinion of higher education, affecting both financial aid and general operating funds, and that the state has experienced approximately two decades of higher education cuts. A related financial aid challenge is that the state's needs-based program doesn't differentiate income beyond Pell Grant eligibility, which means that students with very low incomes still struggle to afford college. Advocates also mentioned college access deserts, places where students don't have many higher education opportunities nearby, as an issue within the state.

Opportunities to make college more affordable

Though advocates mentioned certain design and funding issues with the state's financial aid programs as a challenge (see previous section), they also said that the amount and variety of financial aid available in the state is a strength and will continue to focus on maintaining funding for the various financial aid programs listed above. Some advocates are also thinking about whether tuition caps could ease some of the state's affordability challenges.

In terms of financial aid program design, Ohio could consider restoring the ability to use OCOG at regional campuses and community colleges. Although students attending these types of institutions could previously receive an OCOG, during the Great Recession, the state drastically cut OCOG and eliminated those options.[30] At present, the maximum OCOG award amount for a public university is $3,200 while the maximum OWRG at a regional campus or community college is $3,000. Beyond OCOG-OWRG award disparity, it is notable that there isn't funding parity *even within the OCOG* as the maximum OCOG for a student attending a private, non-profit is $4,700. Students at for-profit institutions are eligible for a maximum of $1,850 while students attending "select colleges and universities in Pennsylvania" can receive $600.[31] To underscore current design inconsistencies, some Ohio students attending college *in Ohio* are ineligible for the OCOG based on the institution they attend while other students attending college *outside of Ohio* can receive an OCOG.

Advocates in the state reported that they had had some success framing higher education as a workforce issue to skeptical legislators, since Ohio has a demonstrated need for more college-educated workers and is currently losing many of them to other states. The Governor's Merit Scholarship was framed as a way to encourage high-achieving high school students to remain in the state to attend college, and advocates are supportive of maintaining the program's current funding levels. One of Ohio's strengths is the very large portion of students participating in dual enrollment through the College Credit Plus program: Ohio has the 4th largest number of students participating in dual enrollment nationwide, and is only outranked by states with much higher overall populations (Texas, New York, California).[32] Dual enrollment programs have been shown to have positive impacts on student's degree attainment, and can also allow students to earn college credit at little to no cost, so this is a beneficial investment for a state working to increase the number of college-education workers.[33] A direct admissions program similar to what Minnesota has put in place is also being explored as a way to reduce barriers to college attendance and was included in the Governor's 2026-27 budget proposal.[34]

Another success in the state is the Career Connections Framework that the state developed for districts to use in student exploration of higher education, career, and workforce options.[35] Given that workforce needs seem to get policymakers' attention in Ohio, advocating for aid that would support students in high-need jobs may be a promising advocacy avenue. The state already has a program called Choose Ohio First which allows colleges and universities that opt in to provide additional financial aid for students intending to study eligible science, technology, engineering and mathematics disciplines.[36]

One opportunity that advocates in the state are working on, is the adoption of a universal FAFSA policy. As part of this work, advocates are bringing together stakeholders to improve coordination and gather data and information about how best to improve the state's FAFSA completion rates. For the high school class of 2024, Ohio ranked 21st in FAFSA completion at 54.2% through the 2024-25 award year, according to NCAN's FAFSA Tracker.

WISCONSIN

State context in brief

In Wisconsin, affordability is a major issue. Only 20% of the state's 2-year colleges and none of its four-year colleges were considered affordable according to NCAN's definition.[37] The state provides $580 in financial aid per full time equivalent student, compared to the U.S. average of $1,050.[38]

Wisconsin has experienced significant enrollment challenges, including declines of nearly 20% following a post-Recession peak in 2011. Downward enrollment pressures forced the closure of multiple campuses in the University of Wisconsin (UW) system.[39] These challenges for the UW system have state legislators considering multiple proposals, including "spinning off" the flagship University of Wisconsin-Madison campus.[40]

KEY COLLEGE AFFORDABILITY PROGRAMS

All programs listed below are linked here.

Wisconsin Grant Program provides grant assistance to undergraduate Wisconsin residents enrolled at least half-time in degree or certificate programs at University of Wisconsin, Wisconsin Technical College, and Tribal institutions. Awards are based on financial need. The maximum award amount is $3,150. The grant is renewable for up to 10 semesters.

The **Wisconsin Grant (WG-PNP) Program** provides grant assistance to undergraduate Wisconsin residents enrolled at least half-time in degree or certificate programs at non-profit, independent colleges or universities based in Wisconsin. Awards are based on financial need.

The **Talent Incentive Program** (TIP) Grant provides grant assistance to the most financially needy and educationally disadvantaged Wisconsin students attending colleges and universities in the State of Wisconsin.

Challenges to improving college affordability

As might be expected given the state context described in the previous section, advocates cited low levels of state financial aid as a key challenge and a top priority for their advocacy efforts. They also found it challenging to navigate working with different departments in the state that are each responsible for only a portion of higher education.

Opportunities to make college more affordable

Key strengths of Wisconsin's higher education system are the institutional resources available, the state's strong economy, and that the state has already put a lot of data infrastructure in place. Advocates in the state plan to create a formal state college access network to work together in a more coordinated way because the various stakeholders in college access and attainment issues would benefit from a concerted effort to move the policy and programmatic needle. The effort to stand up a statewide college access network is being led by the Fair Opportunity Project, the Wisconsin Coalition on Student Debt, and the Wisconsin Association of Independent Colleges and Universities.

As in Indiana, NCAN notes fewer grassroots and community-based college access programs in Wisconsin as compared with other Great Lakes states. This shortage is compounded by a lack of statewide initiatives and programming that would otherwise fill the gap (as in Illinois with ISAC and Ohio with the FAFSA Regional Support Organizations). Investments that would seed local college access networks, convene high school counselors and other district college and career readiness staff, and provide for statewide communications channels related to college affordability, FAFSA completion, and other adjacent topics would help to build momentum statewide in Wisconsin. As it stands, there are not enough school counselors, college advisors, and other experienced adults to meet students and families' advising needs.

CONCLUSION

Addressing college affordability in the Great Lakes states requires coordinated efforts from policymakers, advocacy groups, and educational institutions within states. Expanding financial aid, improving messaging, and strengthening coalition-building initiatives will be critical to making higher education more accessible for all students. The Great Lakes states highlighted by this brief operate in disparate, sometimes challenging, contexts. Despite this, each of these states presents an opportunity for statewide advocates, and their external partners, to advocate for policy changes that would improve the postsecondary affordability, access, and attainment prospects for students. Pursuing these changes is critical not just for students' futures but for those of their communities, states, and our nation overall.

APPENDIX: NCAN MEMBERS IN GREAT LAKES STATES

ILLINOIS

Braven, Inc. (Chicago, IL)

Chicago Scholars Foundation (Chicago, IL)

Cristo Rey Network (Chicago, IL

Enlace Chicago (Chicago, IL)

Greater East St. Louis Community Fund (East St. Louis, IL)

Green Halo Scholars (Hinsdale, IL)

Hope Chicago (Chicago, IL)

Illinois Student Assistance Commission (Deerfield, IL)

Introspect Services, Inc. (Chicago, IL)

Noble Network of Charter Schools (Chicago, IL)

One Million Degrees (Chicago, IL)

OneGoal (Chicago, IL)

rootED Alliance (Chicago, IL)

Stevenson Foundation (Lincolnshire, IL)

Valley View School District 365U (Romeoville, IL)

Wentcher Foundation (Wilmette, IL)

INDIANA

Community Foundation of Wabash County (North Manchester, IN)

Foster Success (Indianapolis, IN)

Indiana Youth Institute (Indianapolis, IN)

Michigan City Area Schools (Michigan, IN)

Project Leadership (Marion, IN)

Region 8 Education Service Center / ASK (Ft. Wayne, IN)

Starfish Initiative (Indianapolis, IN)

TRIO Educational Talent Search, Purdue University (Hammond, IN)

University of Notre Dame, PATH (Notre Dame, IN)

MICHIGAN

Capital Area College Access Network (Lansing, MI)

Charles Stewart Mott Foundation (Flint, MI)

College and Career Access Center (Jackson, MI)

Degree Forward (Detroit, MI)

Detroit College Access Network (Detroit, MI)

Detroit Regional Dollars for Scholars (Detroit, MI)

Give Merit (Detroit, MI)

Michigan College Access Network (Lansing, MI)

Michigan Promise Zones Association (Lansing, MI)

Midland Area Career & College Access Network (Midland Area Community Foundation) (Midland, MI)

The Kresge Foundation (Troy, MI)

The Michigan Hispanic Collaborative (Detroit, MI)

University Prep Schools - Detroit 90/90 (Jackson, MI)

MINNESOTA

Achieve Twin Cities (Minneapolis, MN)

Augsburg University (Minneapolis, MN)

College Possible (St. Paul, MN)

Como Park High School (St. Paul, MN)

ECMC (Minneapolis, MN)

Flaherty Family Foundation (Eden Prairie, MN)

ISD 194 Lakeville Area Schools (Lakeville, MN)

LeadMN - College Students Connecting for Change (West St. Paul, MN)

Metropolitan State University, Transformation and Reentry through Education and Community (St. Paul, MN)

Metropolitan State University, Travelers Edge (St. Paul, MN)

Minnesota North College (Ely, MN)

Minnesota Office of Higher Education / Get Ready - GearUp (Saint Paul, MN)

North Star Prosperity (St. Paul, MN)

Saint Cloud State University (St. Cloud, MN)

Saint Paul College (St. Paul, MN)

Scholarship America (Minneapolis, MN)

The College Place - Minnesota / ECMC (Minneapolis, MN)

Wallin Education Partners (St. Paul, MN)

OHIO

[A Call to College](#) (Newark, OH)

Cincinnati Youth Collaborative, GEAR UP (Cincinnati, OH)

College Now Greater Cleveland (Cleveland, OH)

Cuyahoga Community College (Cleveland, OH)

DePaul Cristo Rey High School (Cincinnati, OH)

GRAD Cincinnati (Cincinnati, OH)

I Know I Can (Columbus, OH)

Lake/Geauga Educational Assistance Foundation (Kirtland, OH)

Montgomery County Educational Service Center (Dayton, OH)

Muskingum County Community Foundation (Zanesville, OH)

Stark Education Partnership (Canton, OH)

The LeBron James Family Foundation (Akron, OH)

The Ohio Department of Higher Education (Columbus, OH)

Toledo Tomorrow (Toledo, OH)

WISCONSIN

Ascendium Education Group (Madison, WI)

Boys & Girls Club of Dane County (Madison, WI)

Boys & Girls Clubs of Greater Milwaukee (Milwaukee, WI)

CollegeReady (Green Bay, WI)

Fair Opportunity Project, Inc. (Madison, WI)

Higher Education Regional Alliance (Milwaukee, WI)

Higher Expectations for Racine County (Racine, WI)

Madison Metropolitan School District (Madison, WI)

Milwaukee Public Schools (Milwaukee, WI)

University of Wisconsin-Milwaukee, Upward Bound Math and Science (Milwaukee, WI)

Wisconsin Educational Opportunity Program (WEOP)/DPI (Milwaukee, WI)

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