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College  
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Network**

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# **College Access and Success Strategies That Promote Early Awareness in Middle-Level Grades**

*Writers & Contributors:*  
*Carrie Warick, Director of Policy and Advocacy*  
*Paula Acevedo, Former Graduate Intern*  
*Allie Ciaramella, Communications Manager*  
*Lisa King Consulting, LLC*

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Washington, DC  
[www.collegeaccess.org](http://www.collegeaccess.org)

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## I. Introduction

In the year 2020, 65 percent of all jobs will require postsecondary education and training past high school.<sup>1</sup> Seventy percent of young Americans ages 18-34 will study at a four-year institution, but less than two-thirds will graduate.<sup>2</sup> If the United States continues to produce college graduates at its current pace, by 2020 the labor market will lack 5 million workers with higher education.<sup>3</sup> Of the projected job openings, 35 percent will require at least a bachelor's degree, 30 percent will require a bachelor's degree or an associate degree, and only 36 percent will require just a high school degree.<sup>4</sup>

Several strategies and solutions are needed to successfully increase the college-attainment rate. One set of strategies that is rising to prominence focuses on early awareness and targets middle-grade students. Middle school is a pivotal point to begin college preparation, especially for students who already are showing signs of falling behind. Research indicates that even sixth graders who show signs of not graduating high school are likely to remain in school for five or more years. This gives parents, teachers, counselors, and early awareness programs enough time to intervene and set them back on a college-going path.<sup>5</sup> For this reason, the National Association for College Admission Counseling and ACT recommend parents begin college planning no later than middle school. This process includes ensuring students are prepared for college-required high school classes, and that parents and students take the time to figure out how to pay for college via scholarships, low-interest loans, work-study, and possible study at a low-cost community college.<sup>6</sup>

Middle school students express an overwhelming desire to attend college. In 2016, Harris Interactive conducted a national survey that found 92 percent of seventh- and eighth-graders said they were likely to attend college, but 68 percent said they had little or no information regarding which classes would prepare them.<sup>7</sup> As the need for a higher education continues to increase, so does the need to start planning and preparing for the academic and financial demands a higher education entails. Students

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<sup>1</sup> Carnevale, A.P., Smith, N., and Strohl, J. (2014). *Recovery: Job Growth and Education Requirements through 2020*. Georgetown Public Policy Institute, Center on Education and the Workforce. Retrieved from [https://cew.georgetown.edu/wp-content/uploads/2014/11/Recovery2020.ES\\_Web.pdf](https://cew.georgetown.edu/wp-content/uploads/2014/11/Recovery2020.ES_Web.pdf).

<sup>2</sup> Beckstead, R. (2017). "College Dropout Rates and Other Statistics." *College Dropout Rates and Statistics*. Retrieved from <http://www.collegeatlas.org/college-dropout.html>.

<sup>3</sup> Carnevale, Smith, & Strohl, *Recovery*.

<sup>4</sup> Ibid.

<sup>5</sup> Balfanz, R. (2009). *Putting Middle Grades Students on the Graduation Path, A Policy and Practice Brief*. National Middle School Association. Retrieved from [https://www.amle.org/portals/0/pdf/articles/policy\\_brief\\_balfanz.pdf](https://www.amle.org/portals/0/pdf/articles/policy_brief_balfanz.pdf).

<sup>6</sup> GreatSchools Staff. (2016). *A middle school parent's college prep guide*. Retrieved from <http://www.greatschools.org/gk/articles/middle-school-parents-college-prep-guide/>.

<sup>7</sup> Ibid.

need information, guidance, and the knowledge that financial aid options are available so they don't assume college is inaccessible to them. The benefits of early awareness of financial literacy and saving funds for college go beyond helping students and their parents prepare for financing higher education. They also promote a college-going culture by instilling the expectation that a student will have access to higher education.

Early awareness strategies, from outreach campaigns to cohort-based learning groups to scholarships, are a group of efforts that help middle school students stay on the path to college and understand how to fund their education. These strategies become part of early awareness programs, which seek to put students on a college-going path by recruiting them in fifth through eighth grades. Such programs introduce many low-income and first-generation students to college and career opportunities they might not otherwise know are available. Early awareness programs also provide the information, skills, and resources to navigate the financial aid process, which will ultimately determine college choices. These programs provide much-needed aid and assistance to many low-income and first-generation students. They communicate with students and inform them that despite their socioeconomic status, they have the option to reach just as high, or even beyond, their higher-income peers.

This brief outlines strategies that best promote early awareness in financial aid for middle-grade students, highlights a few examples of successful programs, and provides an overview of recommendations for implementation. There have not been enough detailed studies to say which early awareness strategy works best. However, there is enough positive documentation from these approaches to demonstrate that early awareness strategies are a valuable part of increasing access to, and success in, higher education for low-income students, students of color, and first-generation students who are the first in their family to attend college.

This paper is divided into sections outlining four early awareness strategies:

- children's savings account programs,
- place-based Promise programs,
- early commitment scholarships, and
- informational campaigns.

The National College Access Network (NCAN) does not recommend any one strategy over another, but instead discusses the most equitable way to implement each one.

## II. Children's Savings Account Programs

Various saving plans exist to help students and their parents save for college (e.g. Coverdell Education Savings Accounts, Roth IRAs, 529 college savings plans, Uniform Gifts to Minors Act) but not all are equally accessible or effective as early awareness strategies. Children's savings accounts (CSAs) are highlighted in this paper, because the plans are frequently administered via programs that promote early awareness and are designed to serve low-income families. Other commonly used college asset-building plans (such as standard 529 plans) better serve middle- and upper-income families.

As described in the paper *Initial Elementary Education Findings From Promise Indiana's Children's Savings Account (CSA) Program*, CSAs (also sometimes referred to as children's development accounts) are:

*"...long-term, incentivized savings or investment accounts for postsecondary education established for children and youth (ages 0-18) and allowed to grow until children reach adulthood."<sup>8</sup>*

CSAs serve all young people, but will have features specifically designed with low-income families in mind. According to Prosperity Now (formerly known as Corporation for Enterprise Development), the accounts:

*"provide restricted savings and/or investment accounts for children or youth (ages birth through 18); are intended for longer-term asset building such as higher education...and provide direct, monetary savings incentives (e.g. seed deposits, savings matches, benchmark incentives, or prize-linked incentives)."<sup>9</sup>*

Children can benefit from CSAs in multiple ways, and not only in terms of financial advantages. Based on preliminary findings, CSAs raise educational expectations, improve academic performance, increase postsecondary education enrollment as well as completion, and increase post-college asset accumulation.<sup>10</sup>

CSAs most significantly affect the academic achievement of students who receive free/reduced lunch, according to a 2016 brief by the Center on Assets, Education &

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<sup>8</sup> Elliott, E., Kite, B., and O'Brien, M.O. (2016). *Initial Elementary Education Findings from Promise Indiana's Children's Savings Account (CSA) Program*. Retrieved from [https://www.researchgate.net/publication/310604491\\_Initial\\_Elementary\\_Education\\_Findings\\_From\\_Promise\\_Indiana's\\_Children's\\_Saving\\_Account\\_Program](https://www.researchgate.net/publication/310604491_Initial_Elementary_Education_Findings_From_Promise_Indiana's_Children's_Saving_Account_Program).

<sup>9</sup> Prosperity Now. (N.D.). *Program Types*. Retrieved from <https://prosperitynow.org/program-types>.

<sup>10</sup> Elliott, W., and Levere, A. (2016). *College Promise Models and College Savings Accounts: How College Savings Can Bolster the Early Financial Aid Commitment*. Retrieved from [http://collegepromise.org/wp-content/uploads/2016/10/DSF\\_Children\\_Savings\\_Paper\\_ETS\\_2016\\_0227\\_PromiseNet-1.pdf](http://collegepromise.org/wp-content/uploads/2016/10/DSF_Children_Savings_Paper_ETS_2016_0227_PromiseNet-1.pdf).

Inclusion (AEDI).<sup>11</sup> These students come from low-income households, and in comparison to their peers from higher-earning households, are more likely to perceive higher education as unaffordable and unattainable. According to Elliott, Song, and Nam in the working paper *Small-Dollar Children's Savings Accounts, Income, and College Outcomes*, their study of data from 857 households found:

*“[A low- or moderate-income (LMI)] child with school savings of \$1 to \$499 before college age is more than three times more likely to enroll in college than an LMI child with no savings account and more than four and a half times more likely to graduate. In addition, an LMI child with school savings of \$500 or more is about five times more likely to graduate from college than a child with no savings account.”*<sup>12</sup>

Establishing a CSA helps create a college-saving culture and an expectation of attending college. As a result, the student may make more positive, intentional decisions on his or her path to higher education.

CSAs can be state-driven (meaning the plans are supported, administered, and promoted by the state), or community-driven. In the latter case, the plans are administered and promoted by community stakeholders, but might still be supported by the state. Multiple sectors that represent education, faith, youth development and economic development can be involved in community-driven plans. Together, these entities provide multi-faceted community investment and financial support (often via fund matching or initial seed deposits) to help a vast audience of families, and also share and promote the college-going culture.

## *Types of CSA Plans*

Multiple delivery systems can exist within CSA programs. Some programs may partner with local financial institutions to offer various types of incentivized savings accounts. Still others may provide incentivized 529 college savings accounts.

Incentivized savings accounts are accounts through a financial institution that include incentives to save, such as seed deposits or matched savings. These might be traditional savings accounts, certificates, or other savings vehicles. Incentivized 529 accounts are similar, but as explained by Prosperity Now, incentivized 529 college savings accounts:

*“...meet the definition of CSAs...and provide a savings match or refundable tax*

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<sup>11</sup> Elliott, Kite, & O'Brien, *Findings from Promise Indiana's Children's Savings Account*.

<sup>12</sup> Elliot, W., Song, H., and Nam, I. (2013). *Small-Dollar Children's Savings Accounts, Income, and College Outcomes*. Retrieved from <https://csd.wustl.edu/publications/documents/wp13-06.pdf>

*credit. [Standard] 529 plans that offer tax deductions only, which may not be accessible for low-income families without a tax liability, are not included.”<sup>13</sup>*

These 529 investment plans help families save money for college and provide a savings match or refundable tax credit.<sup>14</sup> They also allow investors to make contributions that grow tax-free, as long as they are used for qualified educational purposes.

It’s worth noting that incentivized 529 plans are preferred over standard 529 plans as a method to support early awareness. And there are clear distinctions between the two plan types. According to the U.S. Securities and Exchange Commission:

*“A [standard] 529 plan is a tax-advantaged savings plan designed to encourage saving for future college costs. 529 plans, legally known as “qualified tuition plans,” are sponsored by states, state agencies, or educational institutions and are authorized by Section 529 of the Internal Revenue Code.”<sup>15</sup>*

Incentivized 529 plans (such as Promise Indiana in the example below) differ from the definition above in that they provide an initial seed deposit, and/or ongoing matched savings, versus standard 529 plans that offer tax deductions only. The latter also may not be accessible to low-income families who have little or no tax liability, and therefore these plans are not considered in this paper.

Ultimately, the important features of CSA savings plans are that they provide an incentive for students and their families to save for college, make it easy to do so, and help foster early college-going awareness in students and their families, starting at middle-level grades or sooner.

## *Examples*

### Promise Indiana

Promise Indiana is one example of a community-driven and state-supported children’s savings account program that incorporates the state’s 529 plan as a primary component. Through a partnership with Indiana’s 529 college savings plan provider and the Indiana Education Savings Authority, Promise Indiana streamlines the 529 enrollment process. Promise staff and school personnel answer questions for families and help them open accounts, which greatly simplifies access to the program for low-income and first-generation students. The 529s are initially funded by \$25 seed deposits, savings matches, and champion contributions, mostly donated by partner

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<sup>13</sup> Prosperity Now, *Program Types*.

<sup>14</sup> Ibid.

<sup>15</sup> U.S. Securities and Exchange Commission (2012). *An Introduction to 529 Plans*. Retrieved from <https://www.sec.gov/reportspubs/investor-publications/investorpubsintro529htm.html>.

community organizations.<sup>16</sup> Accounts can be opened with as little as \$10, and there is no annual account maintenance fee for Indiana residents.<sup>17</sup> The 529 accounts make saving for college a more simple, tangible and therefore realistic objective for students and their families.

Since Promise Indiana's inception in 2013, the rate of CSA participation among youth in kindergarten through third grade skyrocketed jumped to 72 percent, up from 6 percent. More than 40 percent of those accounts have received deposits.<sup>18</sup>

## Inversant

Inversant is a community-driven, matched CSA program that helps low-income families in Massachusetts save for college and propel their children into higher education.<sup>19</sup> The program offers individual savings accounts through Metro Credit Union, and encourages savings through match incentives from partners.

Inversant believes that family engagement and ambition are central to the individual student's educational success. Through monthly workshops, staff deliver professionally developed, college-focused financial education curriculum. This ongoing support fully engages families and students in learning how to apply to, pay for, and succeed in higher education.<sup>20</sup> Inversant works with a student's parents, school, and community, forming partnerships that help encourage college access and success.

Across its eight partners, Inversant works with a total of 1,200 families, 1,300 accounts, \$1 million in savings, and more than 480 student alumni enrolled in higher education. According to a 2017 report, *A Mixed research methods study of Chelsea CSA program*<sup>21</sup>, families in the Chelsea, MA program saved an average total of \$1,068 over 29 months. Their average monthly savings was \$49. Furthermore, 38 percent of participants saved enough to reach the maximum match incentive of \$1,500. In relation to student educational outcomes, the report indicates that attendance levels are higher for Inversant students, and that they are much more likely to enroll at a four-year college

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<sup>16</sup> Elliott & Levere, *College Promise Models and College Savings Accounts*.

<sup>17</sup> CollegeChoice529 Direct Savings Plan (N.D.). *529s make college more affordable*. Retrieved from <https://www.collegechoicedirect.com/home/features-benefits/costs-and-contributions.html>.

<sup>18</sup> Greater Fort Wayne Business Weekly (Aug. 21-27, 2015). It takes a community: How the Wabash County YMCA is helping change minds statewide about saving for college. *FWBusiness*. Retrieved from [http://docs.wixstatic.com/ugd/1bb19f\\_5c10cb0a12614318bb0ba034f55a2e0d.pdf](http://docs.wixstatic.com/ugd/1bb19f_5c10cb0a12614318bb0ba034f55a2e0d.pdf).

<sup>19</sup> Inversant. (N.D.). *Our Model*. Retrieved from <http://www.inversant.org/model>.

<sup>20</sup> Inversant. (2015). *Annual Report*. Retrieved from <http://www.inversant.org/docs/annual-reports/Annual%20Report%20Final%20Web.pdf>.

<sup>21</sup> Inversant. (2017). *A Mixed Research Methods Study of Chelsea CSA program*. N0.3. Boston, MA. Retrieved from <http://www.inversant.org/docs/research/Chelsea%20report%20Final%202017.pdf>.

than their non-Inversant peers.<sup>22</sup>

## The Tacoma Housing Authority

The Tacoma Housing Authority in Tacoma, WA, in collaboration with Prosperity Now, Tacoma Public Schools, Heritage Bank and others, recently launched a community-driven children's savings account that incorporates seed deposits and fund matching, and eventually reward-based deposits. Students in kindergarten through fifth grades receive an initial seed deposit of \$50, followed by a traditional match of up to \$400 annually, for any CSA deposits made by their families. However, when students reach sixth grade, the program then makes reward-based deposits into students' CSAs, up to \$700 per year.<sup>23</sup> The deposits are made after students complete individualized academic milestones that are chosen in advance with assistance from a school counselor.<sup>24</sup> This technique helps students feel vested in their own academic success, and enables them to save for college, even if their families are unable to make contributions.

Tacoma Housing Authority has commissioned the Urban Institute to evaluate the program's medium- and long-term performance measures.

## *Recommendations*

The implementation of children's savings accounts can have a significant impact on students, regardless of the amount of funds in their accounts. For communities that seek to implement CSA programs as an early awareness strategy, NCAN recommends that the accounts meet the following criteria:

- **User-friendly with a simplified application process** – CSAs should be easy for young students' families to understand, manage and access. Families from low-income and first-generation college-going households often do not have the experience or resources available to navigate complex, college-saving processes. Further, program design must take into account that financial institutions underserve low-income communities.
- **Low minimum deposit** – A low, minimum deposit, or a deposit that is donated by partner organizations, helps ensure that students from low-income families can partake in CSAs. As mentioned earlier, authors Elliott, Song, and Nam found that the existence of such an account – even if savings are small – is enough to

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<sup>22</sup> Ibid.

<sup>23</sup> Tacoma Housing Authority. (Nov. 2015). *Children's Savings Account for the Children of New Salishan*. Tacoma, WA. Retrieved from <https://www.tacomahousing.net/sites/default/files/THA%20CSA%20Project%20Description%202015-11-15.pdf>.

<sup>24</sup> Elliott & Levere, *College Promise Models and College Savings Accounts*.

help instill a college-going mindset among students and their families.

- **Possible partnership to match funds** – In the examples noted above, all four programs – Indiana Promise, Inversant, and the Tacoma Housing Authority CSA – employ fund-matching and/or seed deposits with assistance from partner organizations. This practice helps encourage community investment in college savings and attainment.

### III. Placed-Based Promise Programs

Place-based Promise programs are defined as a type of early awareness program where local partners and nonprofits commit to providing a guaranteed sum for college, and in some instances, full-tuition scholarships, to students within a specific place or geographic region. The programs are typically without an element of merit or need.<sup>25</sup>

Like children's savings accounts, Promise programs help underserved populations gain the confidence that postsecondary education can be attained. Unlike CSAs, however, place-based Promise programs differ in their timing, level, and nature of funding commitments. They focus on long-term goals to establish a college-going culture within the community, and to remove or lower the financial barrier facing students. And although the outcomes are harder to measure, Promise programs often establish goals related to economic development, workforce development, community transformation and improved quality of life.<sup>26</sup>

Following are three examples of successful place-based Promise programs that have helped create and foster a college-going culture within their communities.

#### *Examples*

##### The Kalamazoo Promise

The Kalamazoo Promise was launched in November 2005 by a small group of anonymous donors, who believed education is an important key to financial well-being; wanted to differentiate Kalamazoo Public Schools from other public and private school systems; and who wished to offer a meaningful and tangible opportunity for all

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<sup>25</sup> Glaser, E., and Warick, C. (2016). *What Does the Research Say about Early Awareness Strategies for College Access and Success?* National College Access Network. Retrieved from [http://www.collegeaccess.org/images/documents/EAPolicyStrategies\\_NCAN2016.pdf](http://www.collegeaccess.org/images/documents/EAPolicyStrategies_NCAN2016.pdf).

<sup>26</sup> Miller-Adams, M. (2015). *Promise Nation: Transforming Communities through Place-Based Scholarships*. W.E. Upjohn Institute for Employment Research. Retrieved from <http://www.upjohn.org/sites/default/files/WEEfocus/promise-nation.pdf>.

students.<sup>27</sup> The program is available to all graduates of Kalamazoo Public Schools, for up to 10 years after high school graduation. The scholarship awards funds on a sliding scale, depending on how long a student has been enrolled in the district. It covers up to 100 percent of tuition and mandatory fees for up to 130 credits (four years) of postsecondary education at Michigan’s public universities, community colleges, and 15 private colleges.

The Kalamazoo Promise funding is provided as a “first-dollar” form of financial aid, which means students can put other additional aid opportunities (e.g. scholarships, federal Pell Grants, etc.) toward cost of living and books, and still receive the maximum amount of free financial aid. While there are no GPA requirements for high school graduates to receive the Promise scholarship, they must maintain a 2.0 GPA in college to continue to qualify. Students who fall below the GPA requirement are placed on academic probation for a semester, and if the GPA requirement still is not met, the scholarship will be suppressed. However, it also can be restored after the student attends college without Promise funds for a semester, and earns above a 2.0 GPA.<sup>28</sup>

Since its inception, The Kalamazoo Promise has inspired similar Promise programs throughout the country and is often viewed as a model for place-based Promise programs. According to the W.E. Upjohn Institute for Employment Research:

*“One of the most important impacts of the Promise has been to reverse the school district’s decades-long slide in enrollment. Between 2005 and 2014, enrollment in the Kalamazoo Public Schools grew by 24 percent, bringing new financial resources into the district and leading to the construction of two new schools – the first schools to be opened in Kalamazoo in almost 40 years.”*<sup>29</sup>

In a working paper from the same organization, Bartik, Hershbein, and Lachowska found that “The Promise increases postsecondary credential attainment at six years after high school graduation from 36 percent to 48 percent.”<sup>30</sup> Further, the same study found that the return on investment for the scholarship dollars was 11.3 percent.<sup>31</sup>

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<sup>27</sup> The Kalamazoo Promise. (N.D.). FAQs. Retrieved from <https://www.kalamazoopromise.com/FAQ/>.

<sup>28</sup> Ibid.

<sup>29</sup> W.E. Upjohn Institute for Employment Research. (N.D.). *About the Kalamazoo Promise*. Adapted from: Miller-Adams, M. (2015). *A Simple Gift? The Impact of the Kalamazoo Promise on Economic Revitalization*. Retrieved from <http://www.upjohn.org/about-kalamazoo-promise>.

<sup>30</sup> Bartik, T.J., Hershbein, B., and Lachowska, M. (2015). *The Effects of the Kalamazoo Promise Scholarship on College Enrollment, Persistence, and Completion*. Upjohn Institute Working Paper 15-229. W.E. Upjohn Institute for Employment Research. Retrieved from [http://research.upjohn.org/cgi/viewcontent.cgi?article=1246&context=up\\_workingpapers](http://research.upjohn.org/cgi/viewcontent.cgi?article=1246&context=up_workingpapers).

<sup>31</sup> Ibid.

## Denver Scholarship Foundation

The Denver Scholarship Foundation (DSF) was established in 2006 and offers need-based scholarships to qualifying graduates of Denver Public Schools (DPS). Students must enroll full-time, and scholarships can be used at the foundation's partner colleges within the state of Colorado, including technical, community, and four-year colleges and universities.<sup>32</sup> The foundation helps DPS students achieve their postsecondary goals by providing the skills, knowledge, and financial resources essential for college success. The three-part program incorporates the following:

- Future Centers that provide advising and other college access services in all of the large DPS high schools, and outreach to all DPS seniors;
- awarding of need-based scholarships to DPS graduates who attend college or technical school in Colorado; and
- a direct partnership with Colorado colleges to provide recipients with extra financial aid and ongoing support throughout their college career.<sup>33</sup>

To qualify for DSF's need-based scholarships, graduates must attend DPS for all four consecutive high school years and be included in the district's October enrollment headcount for all four years. Students also must demonstrate financial need, and graduate from high school with at least a 2.0 GPA.<sup>34</sup> To maintain their eligibility within DSF's program, scholarship recipients must complete a series of student success requirements each semester they are enrolled in college. Those include workshops, studying and tutoring sessions, academic advisor meetings, and other meetings that aim to help keep students on the right track and ensure their continued college-going success. Students also must meet their respective college's requirements for satisfactory academic progress.<sup>35</sup>

As reported in *Investing in Denver's Workforce & Economic Future: Benefits of the Denver Scholarship Foundation*, DSF realized the following successes as it neared its 10-year anniversary:

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<sup>32</sup> Denver Scholarship Foundation. (N.D.). *Apply for the DSF Scholarship*. Retrieved from <https://denverscholarship.org/students/dsf-scholarship/>.

<sup>33</sup> The Pell Institute and Development Research Partners. (2015). *Investing in Denver's Workforce & Economic Future: Benefits of the Denver Scholarship Foundation*. Retrieved from <https://2nw91d3tlfon31ahm02yqp2t-wpengine.netdna-ssl.com/wp-content/uploads/2016/12/2015-Econ-Impact-Study.pdf>.

<sup>34</sup> Denver Scholarship Foundation. (N.D.). *Eligibility*. Retrieved from <https://denverscholarship.org/students/dsf-scholarship/eligibility-requirements/>.

<sup>35</sup> Denver Scholarship Foundation. (2017). *2017-18 Scholarship Policy*. Retrieved from [https://2nw91d3tlfon31ahm02yqp2t-wpengine.netdna-ssl.com/wp-content/uploads/2017/03/ShortScholarshipPolicy2017.18\\_updated-3.28.17.pdf](https://2nw91d3tlfon31ahm02yqp2t-wpengine.netdna-ssl.com/wp-content/uploads/2017/03/ShortScholarshipPolicy2017.18_updated-3.28.17.pdf).

- \$25 million in scholarships awarded to 4,500 DPS graduates;
- an additional \$50 million invested in the program by college partners;
- 76 percent of scholars had completed a postsecondary credential or were continuing work to do so; and
- 800 scholars graduated from college.<sup>36</sup>

## El Dorado Promise

The creation of Arkansas' El Dorado Promise was announced in 2007, thanks to a \$50 million scholarship program funded by Murphy Oil Corporation. The scholarship is available to all students who graduate from El Dorado High School, reside in the district, and have been enrolled in El Dorado Public Schools since at least the ninth grade,<sup>37</sup> regardless of their family income or academic standing.<sup>38</sup>

The scholarship provides “up to the equivalent of the maximum level resident tuition at an Arkansas public university, but can be used at any regionally accredited college or university in the United States.”<sup>39</sup> Similar to the Kalamazoo Promise, the El Dorado Promise awards scholarship benefits on a sliding scale. Students who were enrolled in the district during grades K-12 receive 100 percent of the scholarship, whereas students who were enrolled in grades nine-12 receive 65 percent.<sup>40</sup>

Once enrolled in postsecondary education, scholarship recipients must make cumulative progress toward a bachelor's or associate degree, enroll in a minimum of 12 credit hours per semester, complete at least 24 credit hours each academic year, and maintain a cumulative 2.0 grade point average.<sup>41</sup>

As of its 2016 report and nine-year anniversary, the El Dorado Promise had funded 1,797 scholars, and boasted the following accomplishments:

- The community passed several sales tax initiatives for community improvements.
- A school millage was passed to build a new high school.

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<sup>36</sup> The Pell Institute & Development Research Partners, *Investing in Denver's Workforce & Economic Future*.

<sup>37</sup> El Dorado Promise. (Jan. 18, 2009). El Dorado Celebrates Second Anniversary of Promise Scholarship Program [Blog]. Retrieved from <http://www.eldoradopromise.com/news/Story.aspx?storyID=4>.

<sup>38</sup> El Dorado Promise (2017). *Welcome & What To Expect*. Retrieved from <http://www.eldoradopromise.com/parents/Welcome.aspx>.

<sup>39</sup> El Dorado Promise. (2016.). *What The Promise Has Done*. Retrieved from [http://www.eldoradopromise.com/pdf/El\\_Dorado\\_Promise\\_2016.pdf](http://www.eldoradopromise.com/pdf/El_Dorado_Promise_2016.pdf).

<sup>40</sup> El Dorado Promise (2017). *Terms and Scholarship Amount*. Retrieved from <http://www.eldoradopromise.com/parents/terms.aspx>.

<sup>41</sup> El Dorado Promise (2017). *Requirements*. Retrieved from <http://www.eldoradopromise.com/parents/requirements.aspx>.

- School enrollment increased relative to surrounding districts.
- Student standardized test scores improved.
- A year-over-year increase in Advanced Placement classes was realized.<sup>42</sup>

## *A Word About State-Managed Promise Programs*

As the free college movement spreads throughout the country, a new trend of state-administered programs, many of which use the name “promise,” has begun to take place. These state-level, tuition-funded programs operate similarly to community-driven Promise programs in that they provide varying levels of free college tuition, but apply to a state-wide geographic region, and are managed through the state’s government. The Tennessee Promise, which is both a scholarship and mentoring program, is one such example. The Promise provides two years of tuition-free attendance at a community or technical college in the state of Tennessee.<sup>43</sup> Most recently, the state of New York launched The Excelsior Scholarship, a first-of-its-kind tuition-free college access program for families with college-aged children living in New York. The scholarship will make New York State’s public universities tuition-free for up to four years, to students of middle-class families and individuals earning up to \$125,000 per year.<sup>44</sup>

It’s too soon to determine how effectively state-managed Promise and free-college programs will promote early awareness. However, NCAN looks forward to determining if they have the same positive impact on college going culture among middle school youth as the place-based Promise counterpart programs do.

## *Recommendations*

Promise programs have expanded significantly since the inception of the Kalamazoo Promise in 2005. Their implementation and structure vary widely, but NCAN recommends Promise programs integrate the following elements to provide the greatest benefit to low-income and first-generation students within their communities:

- **Place-based component** – A successful Promise program is place-based and offers scholarships or free tuition to students based on where they graduate high school. Place-based programs influence cultural change – college is actually talked about at home at the dinner table, and by people who may seek to move into the Promise community, thereby increasing enrollment in the local schools,

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<sup>42</sup> El Dorado Promise, *What The Promise Has Done*.

<sup>43</sup> Tennessee Promise. (N.D.). *Resources for Parents & Counselors*. Retrieved from <http://tnpromise.gov/parents.shtml>.

<sup>44</sup> New York State (N.D.). *Tuition-Free Degree Program: The Excelsior Scholarship*. Retrieved from <https://www.ny.gov/programs/tuition-free-degree-program-excelsior-scholarship>.

and fostering early awareness. NCAN does not consider institution-based scholarship programs (those offered by a postsecondary school to qualifying, admitted students) to be the same as place-based Promise programs.

Geographic coverage for a place-based Promise program can range from very narrow to much more expansive – from a high school, to an entire state. It

depends on the entity that administers the program.<sup>45</sup> Ultimately, a place-based Promise program results in a community coming together to define a region that will fund college for its graduates – whether they be students from one school, or an entire district or state – and then enables those graduates the opportunity to attend a college based on the best match and fit.

- **Design that will best serve low-income and first-generation students** – To best serve low-income and first-generation students, the requirements of Promise programs should not be too difficult for participants. Traditionally, these students have few resources, and need simplified processes or extra assistance (such as high school college advisors or mentors) in order to succeed in the college application process. The more hoops students must jump through, the more difficult it is for the lowest-income students to access these programs. For example: Requiring students to obtain letters of recommendation when teacher-to-student ratios are very high, or making them to complete community service when they already work to help support their families.
- **Merit requirement that is low or not applicable** – As previously described, both The Kalamazoo Promise and El Dorado Promise have no merit requirement for high school graduates. The Denver Scholarship Foundation requires a minimum 2.0 GPA. This maximizes the accessibility and attainability of higher education for all students, including low-income and first-generation college-going ones. Once students are enrolled in college, all three programs require them to maintain a low minimum GPA of 2.0, or the respective institution’s minimum success requirement, to continue receiving Promise funding.
- **Funds available in addition to other financial aid** – Funding should be either a stackable scholarship or first-dollar, before Pell Grants. With stackable aid, students can use Promise scholarship funding for any necessary education-related expenses, while also putting a Pell Grant, state scholarship, or other financial aid toward the cost of attendance. As previously noted, first-dollar funding does not take into account any additional funding or grants, and is drawn upon “first.” The Promise program covers direct costs of attending college, which

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<sup>45</sup> College Promise Campaign. (2016). *Promise Characteristics*. Retrieved from <https://collegepromise.org/the-promise/promise-characteristics/>.

could range from textbooks, childcare, transportation, materials, and other college costs, in addition to tuition expenses.<sup>46</sup>

## IV. Early Commitment Scholarships

Early commitment scholarships help prepare students for the demands of high school and college by asking them and their parents or guardians to commit to a path that will prepare them for college academically and financially. These scholarships seek to address the financial burden by providing partial or full scholarships, if students meet the program's requirements. The scholarships are guaranteed to low-income students who sign a pledge in middle school and keep the pledge requirements throughout the duration of their secondary education. Generally speaking, these scholarships engage students at an early age so they have adequate time to prepare academically and financially for college.

As previously mentioned, middle school students express an overwhelming desire to attend college. Early commitment programs seek to tap into that enthusiasm, by putting students on a college-going path and introducing them to college and career opportunities they might not have considered otherwise. These programs also provide valuable information, skills, and resources on college preparedness, as part of participants' progression through their K-12 education.

### *Examples*

#### Indiana's 21<sup>st</sup> Century Scholars

Students in Indiana have the opportunity to get a head start on their college planning, and earn a scholarship for up to four years of undergraduate tuition at a participating public college or university in the state.<sup>47</sup> Students wishing to receive the scholarship must enroll in a Scholar Success program in the ninth-grade and continue their participation through high school graduation. The program requires that students in each grade level complete three activities that help them to stay on track for college and career success, meeting a dozen requirements in total during high school to receive the 21<sup>st</sup> Century Scholarship. Additionally, scholars must maintain a minimum GPA of 2.5.<sup>48</sup>

The 21<sup>st</sup> Century Scholars' 25<sup>th</sup> anniversary brochure states:

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<sup>46</sup> College Promise Campaign, *Promise Characteristics*.

<sup>47</sup> 21<sup>st</sup> Century Scholars (N.D.). *The Scholarship*. Retrieved from <http://scholars.in.gov/>.

<sup>48</sup> Ibid.

*“21<sup>st</sup> Century Scholars are more likely to: 1. Go to college than all Indiana students. 2. Be college ready than their low-income peers. 3. Complete college than their low-income peers.”*<sup>49</sup>

Since the inception of Indiana’s 21<sup>st</sup> Century Scholars program, more than 70,000 students have used a scholarship, at least 30,000 low-income students have earned a college degree with a scholarship, and more than 100,000 students were enrolled as of 2015.<sup>50</sup>

### College Bound Scholarship (Washington)

The College Bound Scholarship in Washington was modeled after Indiana’s 21<sup>st</sup> Century Scholars and established by the state’s legislature in 2007. It provides state-funded financial aid to low-income students with a scholarship covering tuition at comparable public colleges, some fees, and a small book allowance. Eligibility is income-based, and requires completion of scholarship pledge requirements. Most students must submit a complete application during seventh or eighth grade, but foster youth who have not graduated from high school are automatically enrolled.<sup>51</sup>

According to a 2017 *College Bound Scholarship Report* produced by the Washington Student Achievement Council:

*“College Bound students are making strong academic progress throughout K12 and postsecondary education. The program appears to serve as a dropout prevention program, in addition to a postsecondary aspiration and participation program. Students are graduating from high school, enrolling in colleges and universities and persisting well.”*<sup>52</sup>

The report also notes the following data:

- In 2016, students who were low-income in middle school but did not sign up for College Bound graduated at a rate 12 percentage points below that of College Bound students.
- Nearly three-fourths of College Bound students have at least a 2.5 high school GPA.

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<sup>49</sup> 21<sup>st</sup> Century Scholars. (2015) *25 Years of Supporting Student Success*. Retrieved from <http://scholars.in.gov/wp-content/uploads/2016/03/25th-Anniversary-Brochure-11-18-15-Final-pages.pdf>.

<sup>50</sup> Ibid.

<sup>51</sup> Washington Student Achievement Council. (2014). *College Bound*. Retrieved from <http://www.wsac.wa.gov/college-bound>.

<sup>52</sup> Washington Student Achievement Council. (2017). *College Bound Scholarship Report*. Retrieved from <http://www.wsac.wa.gov/sites/default/files/2017.CBS.Report.pdf>.

- College Bound students are enrolling in postsecondary education at a rate slightly higher than the statewide one.
- College Bound persistence from the first to second year of college is higher than the national average of 69.6 percent for the years 2013 to 2014.<sup>53</sup>

## Oklahoma's Promise

Like Washington's College Bound Scholarship, Oklahoma's Promise is an early commitment scholarship program that was created in 1992 by the state legislature. The program seeks to help more low-income Oklahoma families send their children to college, by allowing eighth-, ninth-, or 10th-grade students to earn a scholarship. Annual family income must be \$50,000 or less to qualify.<sup>54</sup> The scholarship covers tuition at an Oklahoma public two- or four-year college, a portion of tuition at an accredited Oklahoma private college or university, or a portion of tuition for courses at approved public technology centers.<sup>55</sup>

Oklahoma's Promise awarded 18,216 scholarships in 2015-16. While overall program enrollment has declined, the percentage of enrolled students who complete high school scholarship program requirements has steadily increased.<sup>56</sup> The enrollment decline is due to a variety of factors, such as more families earning incomes over the capped threshold of \$50,000.<sup>57</sup> However, in 2015, Oklahoma's Promise students had a college-going rate of 87 percent, versus a rate of only 44 percent among non-Promise students.<sup>58</sup> This is an encouraging level of success, despite challenges such as state budget constraints and college tuition increases.

## *Recommendations*

When developing an early commitment scholarship, NCAN recommends implementing the following structure, which minimizes barriers for low-income and first-generation college-going students, and helps put middle-school students on a successful college-going path:

- **Eligibility** – Focus on low-income (and often first-generation) students defined

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<sup>53</sup> Ibid.

<sup>54</sup> Oklahoma's Promise. (N.D.). *About Oklahoma's Promise*. Retrieved from <http://www.okhighered.org/okpromise/about.shtml>.

<sup>55</sup> Ibid.

<sup>56</sup> Oklahoma's Promise. (2017) *Oklahoma's Promise 2015-16 Year End Report*. Retrieved from <http://www.okhighered.org/okpromise/pdf/okp-report-15-16.pdf>.

<sup>57</sup> National College Access Network. (March 11, 2016). Profile: Oklahoma's Promise [Blog]. Retrieved from <http://www.collegeaccess.org/BlogItem?dg=1ab9b353083841fe92b327453e7cde99>.

<sup>58</sup> Oklahoma's Promise, *2015-16 Year End Report*

as families with incomes up to 200 percent of the poverty level.

- **Enrollment** – Recruit students in middle school through a robust outreach program. The success of college-going programs is greatly dependent on how early they begin to foster a college-going culture among students.
- **Academics** - Require a 2.0 GPA at high school graduation. The relatively low minimum GPA helps to ensure the maximum number of students can take advantage of the scholarships.
- **Manageable Requirements** – Early awareness programs (including early commitment scholarships) should be comprehensive and help prepare students to succeed in college. Many successful programs require students to fulfill certain obligations, such as not getting into trouble, completing several hours of community service, attending college preparation workshops, creating graduation plans, visiting college campuses, and taking various other steps that help invest students in the college preparation process. However, there should not be too many requirements, to avoid the adverse effect of decreasing access.

## V. Informational Campaigns

Informational campaigns are age-appropriate general outreach campaigns that help middle school students understand why college is important, and how to prepare and pay for it. Typically, they are used to support one of the other early awareness strategies described in this paper. They can help correct possible misperceptions about college early on (i.e., it's too expensive), ensuring more students stay on a college-going path. Informational campaigns are the least expensive early awareness strategy to administer because they don't involve any matching funds or scholarships. However, they also are the most difficult to measure in terms of impact.

Such campaigns often include a blend of marketing strategies that reach students through print and electronic mediums, and can range from national paid media efforts to grassroots awareness-building through social media. Two primary methods exist for delivering this: via campaigns conducted at the local level through school districts or college access programs, and through outreach via government programs.<sup>59</sup>

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<sup>59</sup> Glaser & Warick, *Early Awareness Strategies for College Access and Success*.

## Examples

### I Know I CAN

Founded in 1988, I Know I Can (IKIC) is a local college access program in Columbus, Ohio. The program serves all of Columbus city schools, and aims to increase the pipeline of students for high school and college. Sixth-, seventh-, and eighth-grade students and their families attend the three-part workshop series *Blueprint: College* that covers preparing and planning for college, and focuses on college success, retention and completion by providing various services to students on college campuses.

The informational campaign is getting results: Students who participated in the *Blueprint: College* series as eighth graders matriculated to college at a rate of 67.2 percent, versus the district enrollment rate of 44 percent,<sup>60</sup> and had higher participation in standardized tests required for college.<sup>61</sup> An external evaluation confirmed that parents who participated experienced sizeable gains in knowledge of necessary middle and high school courses, the college-selection process, college-related terms and planning – as well as decreased parental anxiety over how to pay for college.<sup>62</sup>

### KnowHow2Go

The national KnowHow2GO campaign was developed as a joint effort of the American Council on Education, Lumina Foundation, and the Ad Council. The multi-year, multi-media effort included television, radio, and outdoor public service announcements that encouraged young people in eighth through 10<sup>th</sup> grades to prepare for college. The campaign messaging focused on the “Four Steps to College”: Be a Pain, Push Yourself, Find the Right Fit, and Put Your Hands on Some Cash.<sup>63</sup>

Funders of the campaign encouraged state and local college access programs to use its materials as needed in their communities. With free access to the art creative (billboards, public service announcements, posters, etc.), it only required college access programs to seek out donated and low-cost advertising space. Though the campaign ended, its materials are still available on the KnowHow2Go website.

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<sup>60</sup> Warick, C. (2016). [Interview with Amy Wade, Ph. D., Director of Grants, Data & Evaluation, I Know I Can].

<sup>61</sup> Strayhorn, Barrett, Johnson, Kitchen, and Tillman-Kelly (2014). As cited in: Glaser, E., and Warick, C. (March 2016). *What Does the Research Say about Early Awareness Strategies for College Access and Success?* National College Access Network. Retrieved from [http://www.collegeaccess.org/images/documents/EAPolicyStrategies\\_NCAN2016.pdf](http://www.collegeaccess.org/images/documents/EAPolicyStrategies_NCAN2016.pdf).

<sup>62</sup> Ibid.

<sup>63</sup> KnowHow2GO (N.D.). *About KnowHow2Go*. Retrieved from <http://knowhow2go.acenet.edu/about.html>.

## Delaware Department of Education Texting Program

One popular type of informational campaign that has been successful with students of all ages is a texting campaign. These campaigns can be administered at either the local level or via government. The Delaware Department of Education was the first to run such a campaign at a state level,<sup>64</sup> and does so as part of the Delaware Promise – a commitment that by 2025, 65 percent of Delaware residents will earn a college degree or professional certificate.<sup>65</sup>

The texting program was established in 2015 and helps provide Delaware seniors and their families with information and reminders about important college application and enrollment deadlines. Between January and August, students and their parents receive two or three messages a month that address the college application process and Free Application for Federal Student Aid (FAFSA) completion. Later, students receive additional information about college transition tasks. Texts are customized depending on whether the student will attend a Delaware state university, or an out-of-state one.<sup>66</sup> Students can respond to the messages and receive one-on-one, text-based assistance.

In the study *Customized Nudging to Improve FAFSA Completion and Income Verification*, authors Page, Castleman and Meyer found that Delaware’s rate of FAFSA completion improved overall, as a result of the texting campaign.<sup>67</sup> In the state’s class of 2015, 45 percent of high school seniors enrolled in the campaign. By the end of June, FAFSA submission and completion had increased by 5 percentage points overall. The authors conclude that:

*“Especially given the efficiency of text-based outreach and the low-cost of implementation...this is an efficient and effective strategy to proactively support students in navigating this key step in the process of college access.”*<sup>68</sup>

## *Recommendations*

Most of the aforementioned early awareness strategies in this paper should be accompanied by an informational campaign. These campaigns should be developed

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<sup>64</sup> Delaware Department of Education. (January 2015). *Text message program launches*. Retrieved from <http://www.doe.k12.de.us/site/default.aspx?PageType=3&DomainID=4&ModuleInstanceID=20&ViewID=047E6BE3-6D87-4130-8424-D8E4E9ED6C2A&RenderLoc=0&FlexDataID=12489&PageID=1>.

<sup>65</sup> Delaware Department of Education. (March 2016). *Delaware wins grant to develop plan to improve career preparation systems*. Retrieved from <http://www.doe.k12.de.us/site/Default.aspx?PageType=3&DomainID=4&PageID=1&ViewID=047e6be3-6d87-4130-8424-d8e4e9ed6c2a&FlexDataID=16926>.

<sup>66</sup> Delaware Department of Education, *Text message program launches*.

<sup>67</sup> Page, L.C., Castleman, B.L., and Meyer, K. (2016). *Customized nudging to improve FAFSA completion and income verification*. Retrieved from [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=2854345](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2854345).

<sup>68</sup> Ibid.

with the following attributes:

- **Target low-income and first-generation families** – These groups are the most disadvantaged in terms of college access and attainment. Informational campaigns should be implemented with consideration of the communities and mediums that will best reach those families.
- **Low-cost implementation** – Informational campaigns are, or should be, the least expensive of the early awareness strategies, yet are capable of reaching large numbers of people. There is no overhead cost of paying for scholarships or matching funds. However, developing and implementing media relations and social media strategies to communicate these campaigns does require an investment in time and effort. Fortunately, press releases, public service announcements, and management of social media platforms can yield high-profile stories in the local news on television, the Internet, or radio.
- **Complement other early awareness strategies** – Informational campaigns can help explain the who, what, where and why of many other early awareness strategies. As noted in the examples, targeted information can get students on the right path to college at an early age, while easing parents' anxieties and better helping entire families to support a college-going culture within their homes.

## VI. Conclusion

The four early awareness strategies discussed in this paper (children's savings account programs, place-based Promise programs, early commitment scholarships, and informational campaigns) each have their own distinct advantages and disadvantages. All attempt to intervene in the middle-level grades, by helping to address disparities in college accessibility that exist for low-income, first-generation students when compared to their higher-income peers.

Research shows early awareness programs can help increase college preparation, access, and persistence. All states should consider the most effective aspects of these programs to model their own plans, as well as the following general recommendations:

- **Focus on low-income and first-generation families** – These groups are defined as families with annual incomes up to 200 percent of the poverty level, and students whose parents did not attend college. They are the most disadvantaged in terms of college access and attainment.

- **Target students in middle-level grades** – Middle-school students want to attend college. By providing students and their families with college access and success information in early grades, it can change their conversations about college and opportunity, offer them more time to save money for college, and ultimately change the trajectory of their education.
- **Prioritize accessibility and implement manageable requirements** – Early awareness programs should be easy for students and their families to access, understand and manage. Families from low-income and first-generation college-going households often do not have the experience or resources available to navigate complex processes or make sizable deposits into accounts, nor the time to manage extensive amounts of paperwork.

Programmatic requirements should aim to prepare students and their families for college by giving them the tools to access, persist in, and graduate from college. This should be done without creating additional barriers. Scholarships and Promise programs should require no higher than a 2.0 GPA at high school graduation, or have no merit requirement at all. This ensures the maximum number of students benefit.

- **Develop community partnerships** – Early awareness programs may be most effective when an entire community is involved, and supportive of students' and their families' efforts. Partner organizations might match funds or provide seed deposits, or offer other services that directly support the efforts of an early awareness program, while also elevating community conversation and awareness. It is also important that students receive continued, effective support during high school to achieve the proven postsecondary milestones such as enrolling in college prep courses, visiting a college campus, taking college entrance exams, and completing the FAFSA and college admission applications.<sup>69</sup> Early awareness is not a substitute for these services.
- **Evaluate outcomes** – It is all too easy to design program solutions and assume that they will produce the desired result. States, communities, and organizations must resist this assumption and commit to measuring whether students experience better outcomes. In this case, those outcomes would be increased postsecondary enrollment and completion. The field of college access and success will benefit from more research on the effectiveness of these strategies, to ensure that time and dollars are well-spent.

Different early awareness strategies and programs vary in their abilities to address

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<sup>69</sup> National College Access Network. (2016). *Common Measures Handbook*. Retrieved from [http://www.collegeaccess.org/images/documents/data\\_toolkit/NCAN-Common-Measures-Handbook-1st-Edition-3-18-16.pdf](http://www.collegeaccess.org/images/documents/data_toolkit/NCAN-Common-Measures-Handbook-1st-Edition-3-18-16.pdf).

certain needs (e.g. financial assistance, accessibility, supportive programming, availability of information, etc.). States and communities should choose the models that will work best for their circumstances and within their available resources. Improving college-attainment rates is not a one-size-fits-all endeavor. When more early awareness strategies are available, though, there is greater opportunity to meet the college-going needs of many different students. This can result in strengthening the college-going culture in schools and their communities, thereby increasing college access and success for low-income and first-generation students.

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