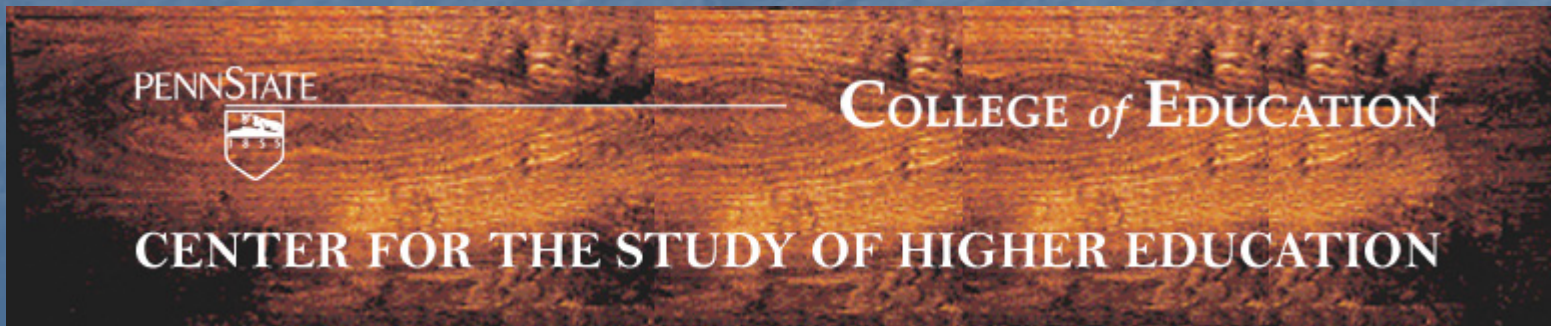


22nd Annual Financial Aid Research Network Conference
Chicago, IL
June 9, 2005

**State Early Commitment Financial Aid Programs:
Do They Increase Access to Postsecondary Education?**

Donald E. Heller



Objections to early commitment programs

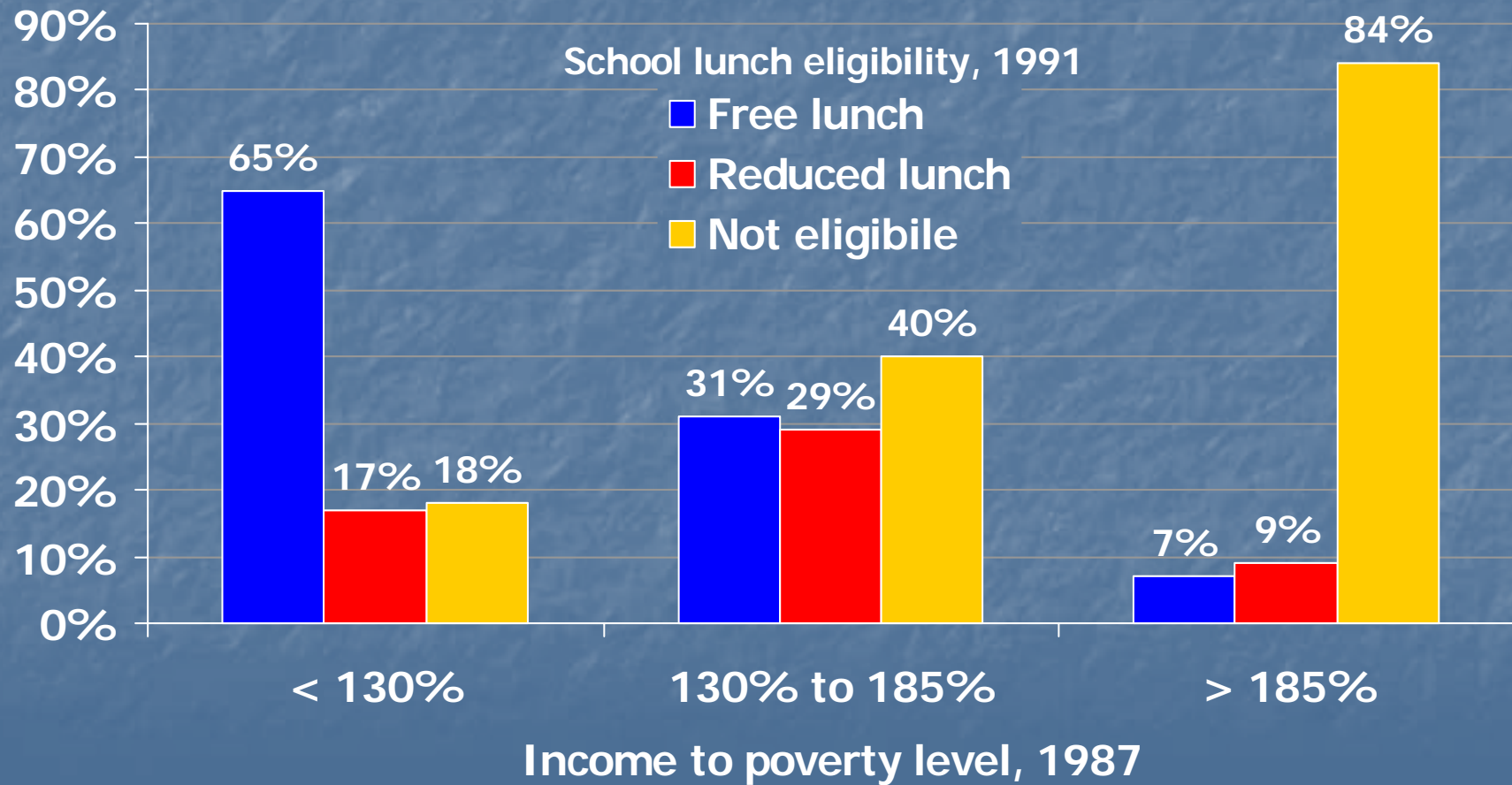
- Making commitments for future legislative bodies and executives
- Horizontal and vertical equity
- Changing family circumstances

Existing models of early financial aid commitment

- Cohort based
 - “I Have a Dream” programs
 - Taylor Plan
 - Gear-Up
- Application
 - Daniels Fund
- Income based
 - Indiana 21st Century Scholars (school lunch eligible)
 - Oklahoma OHLAP (<\$50,000)

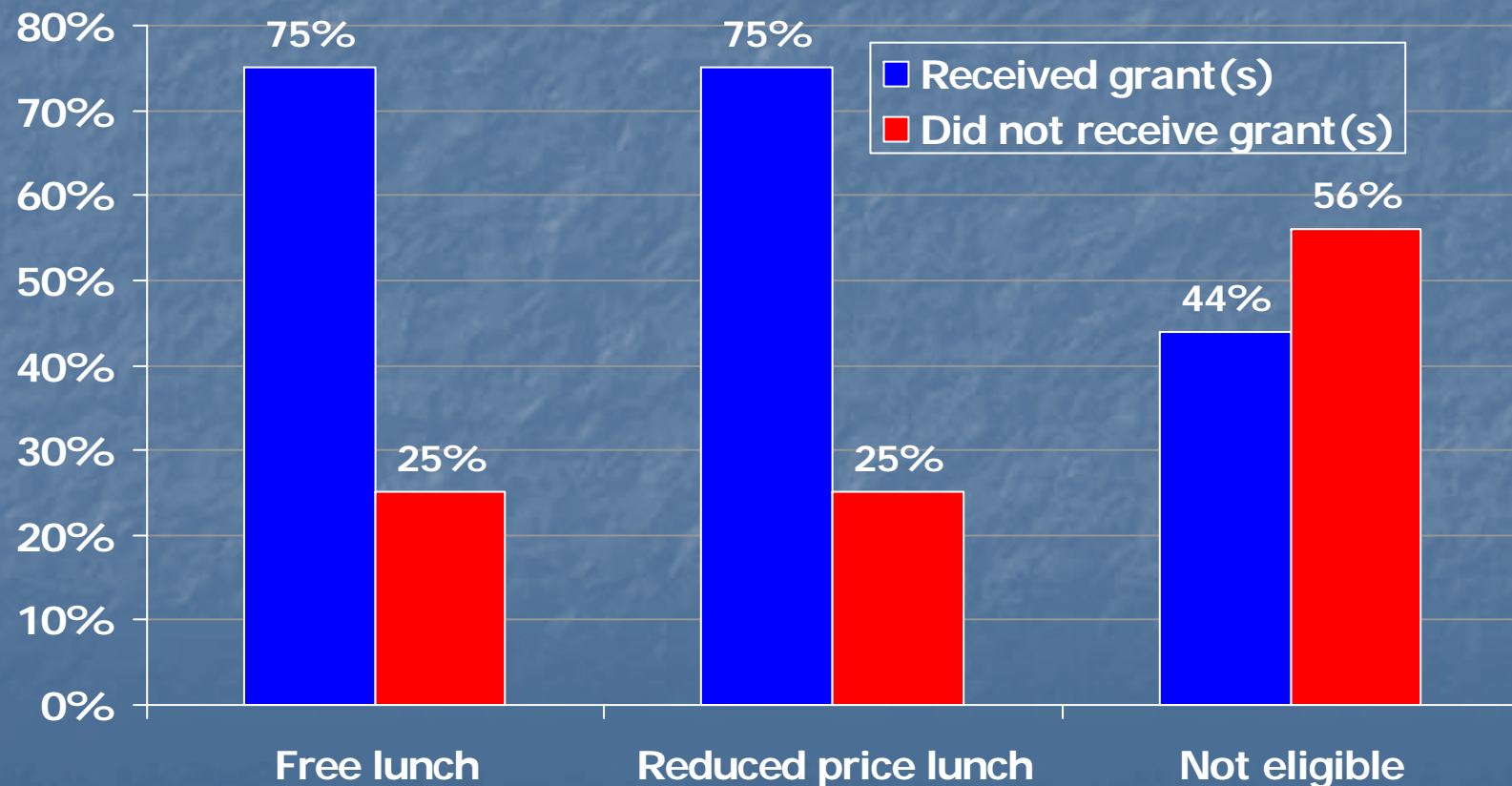
Modeling eligibility

Longitudinal poverty



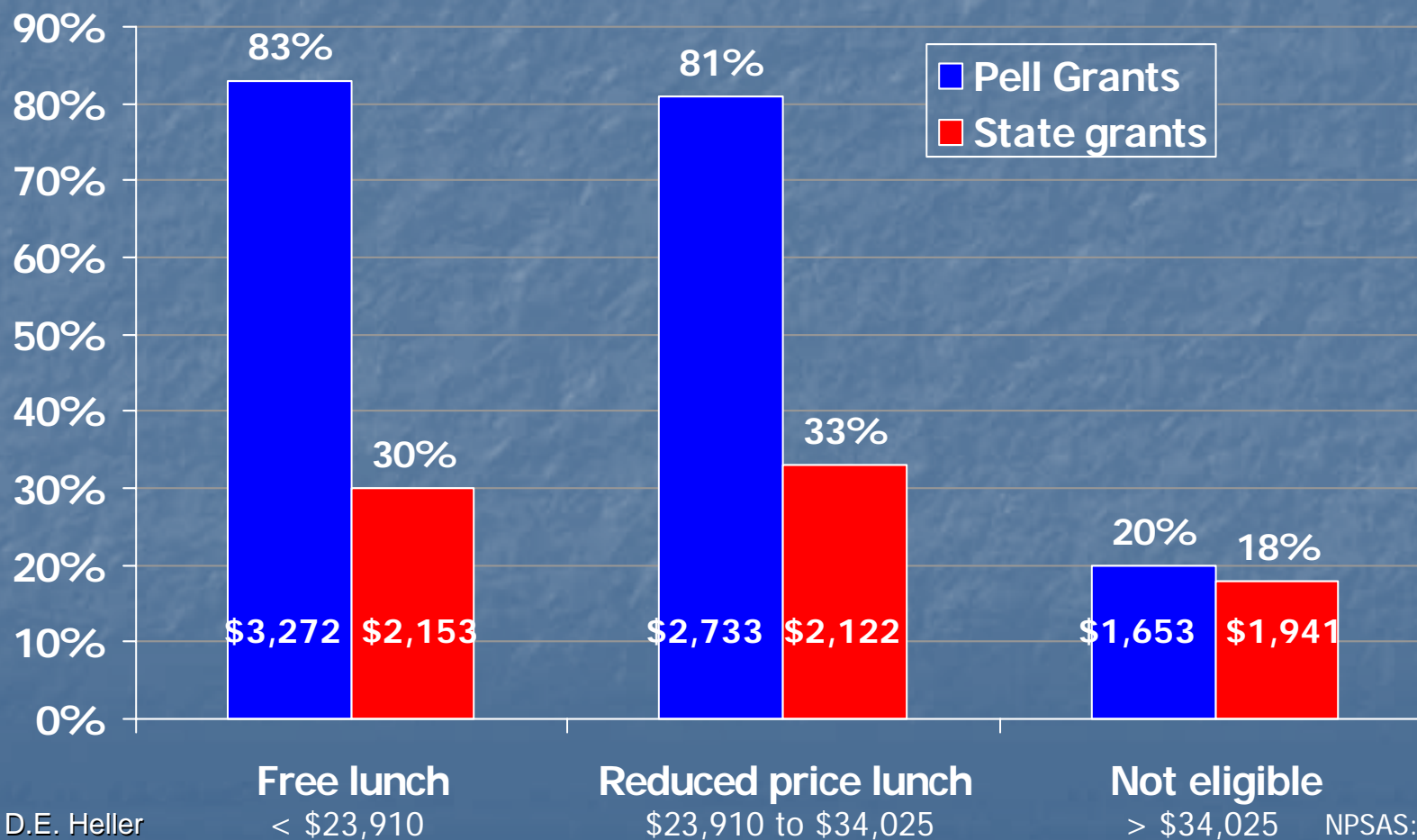
Modeling eligibility

Grant receipt by 8th grade school lunch eligibility, NELS students as of 1994



Modeling eligibility

Grant receipt of 1st-year students by 2002 school lunch eligibility, NPSAS:2004
(dependent students enrolled at least half-time who applied for aid)



Summary

- Students who are eligible for need-based aid in middle school are likely to still be when they graduate high school
- There is a high degree of overlap between some federal means-tested programs and Pell receipt
- Less overlap in state grants
 - Many are not entitlements
 - Merit aid reaches wealthier students
- Overcoming political barriers for large-scale programs will likely be difficult (pilot program?)