



3 Ways Georgia Can Make College More Affordable

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In a few short years, more than 60 percent of Georgia jobs will require some postsecondary education.¹ Georgians with a bachelor's degree earn nearly \$17,000 more than those with some college or an associate degree and in excess of \$22,000 more than those with a high school diploma only.² But many Georgians are not prepared to meet future job requirements, and financial challenges create roadblocks for many students working toward a postsecondary credential. Georgia led the nation on student financial aid and college access with the HOPE scholarship 25 years ago. But the economy and students have changed, requiring more support for students seeking middle-skills training, older adult students and low-income students. We can build on HOPE's foundation to meet the changing needs of Georgia's economy, workforce and students. Here are three areas of financial aid policy that lawmakers could strengthen this year.

1. Middle skills: Extend HOPE Career Grants to associate degree level in high-demand fields

Including associate degrees in [HOPE Career Grants](#) would help align technical colleges with employer needs. HOPE Career Grants provide financial support to students pursuing certificates and diplomas in high-demand fields. Technical colleges offer associate degrees in many of these same fields, but these students are not eligible for the grants. For example, a student pursuing a practical nursing diploma can get a HOPE Career Grant, but a student in a registered nursing associate degree program cannot. The same is true for other high-demand areas like cybersecurity. Registered nurses are the highest demand occupation in Georgia, according to Accenture and the Metro Atlanta Chamber of Commerce. And almost six jobs in the health professions are posted for every associate degree conferred in Georgia.³ Currently HOPE Career Grants do not support the completion of these degrees.



2. Older adult students: Remove the seven-year time limit on HOPE scholarships

To reach the state's college completion goals, more than 20 percent of new credentials need to come from adult students, according to analysis from the Education Commission for the States.⁴ Students over age 25 are 20 percent of university system students and 44 percent of technical college associate degree students.⁵ But even with perfect GPAs, these students are not eligible for HOPE scholarships if they are more than seven years beyond their high school graduations. Many [adults take time after high school](#) to serve in the military, get technical college credentials, or work and care for their families. When they return to school for better educational and job opportunities, they are locked out of HOPE. This is a barrier to opportunity for both the student and the state.

3. Low-income students: Fund a state need-based aid program

Graduating enough skilled workers also [depends on the success of the state's low-income students](#). Forty-two percent of Georgia high school graduates who enroll in college qualified for free/reduced lunch⁶ – the same percentage that reported they did not receive financial support from parents for college expenses, according to a recent survey.⁷ Eighty-five percent more low-income students enroll in the university system today than 10 years ago.⁸ Without low-income students graduating from colleges throughout the state, Georgia will not produce enough skilled workers to fuel future economic growth. But more than half of all HOPE financial aid dollars benefit students at three schools: the University of Georgia, Georgia State and Georgia Tech.⁹ [Privately raised need-based scholarships](#) are also concentrated among students attending these universities. Only 16 percent of HOPE dollars go to students attending state universities like the University of North Georgia, Middle Georgia State and Savannah State.¹⁰ These schools with fewer resources and who serve larger numbers of low-income students receive fewer HOPE dollars and struggle to raise money for private need-based scholarships for their students.

Georgia cannot afford to leave these students behind. In one semester, university system colleges were forced to drop nearly 7,000 students and technical colleges 6,400 students because students couldn't pay tuition bills, not because they failed academic requirements.¹¹ Funding need-based aid will strengthen Georgia's current financial aid portfolio by investing in economic mobility and opportunity, skilled workers and a competitive workforce.

For more, read [Strengthen Georgia's Workforce by Making College Affordable for All: Six Proposals to Build on HOPE's Foundation](#).



Endnotes

¹ Carnevale, A.P., Jayasundera, T., & Gulish, A. (2016) America's divided recovery: College haves and have-nots. Georgetown University Center on Education and the Workforce. <https://cew.georgetown.edu/wpcontent/uploads/Americas-Divided-Recovery-web.pdf>

² 2017 American Community Survey 1-Year Estimates, Table B20004. Median earnings by educational attainment for the population 25 years and over

³ Accenture and Metro Atlanta Chamber of Commerce. (2017). 2017 entry-level talent assessment for Georgia. Yourtalentyourfuture.org

⁴ Education Commission of the States analysis described in appendix of Pingel, S., Parker, E., & Sisneros, L. (2016). Free community college: An approach to increase adult student success in postsecondary education.

⁵ University System of Georgia data and Technical College System of Georgia enrollment reports.

⁶ The Governor's Office of Student Achievement, Downloadable Data, Postsecondary C11 Report, 2016-17. <https://gosa.georgia.gov/downloadable-data>

⁷ The Hope Center for College, Community, and Justice. (2018, Oct 15). Basic needs security among students attending Georgia colleges and universities. <https://hope4college.com/wp-content/uploads/2018/10/GeorgiaSchools-10.16.2018.html>

⁸ GBPI analysis of University System of Georgia data. Pell Grant awards are used as a proxy of low-income students; not all eligible students receive Pell; 80 percent of Pell Grant recipients are from families earning less than \$40,000 per year.

⁹ GBPI analysis of Georgia Student Finance Commission data.

¹⁰ GBPI analysis of University System or Georgia data. See also <https://gbpi.org/2018/need-based-aid-complements-school-scholarships-helps-fill-financial-holes-for-college-students/>

¹¹ University System of Georgia and Technical College System of Georgia system surveys