K12 ACADEMICS — NATIONAL REFERENCE SERIES



State Financial Aid

All 50 States + D.C.

Grants, scholarships & savings programs — the state-funded aid available in each state.

K12 ACADEMICS

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2026 EDITION

ABOUT THIS REFERENCE

How every state compares.

This reference covers **state financial aid** in all 50 states and the District of Columbia — one page per state, with the key facts at a glance and a plain-English summary. Part of K12 Academics, the world's largest education resource, online since 2004.

21+	200+	30M+	185
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A NOTE ON ACCURACY

State rules change. Every entry links to that state's full, regularly-updated guide online, and we recommend confirming specifics with the state's official department of education.

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Alabama

AT A GLANCE

Need-based	**Alabama Student Assistance Program**
Private colleges	**Alabama Student Grant**
529 plan	**CollegeCounts**
Agency	**ACHE**

OVERVIEW

Alabama's state aid is administered by the Alabama Commission on Higher Education (ACHE) , with a need-based grant and a grant for students at private colleges (funds are limited, so file early).

KEY POINTS

- **Alabama Student Assistance Program (ASAP)** — The state's need-based grant for Alabama residents at eligible in-state colleges —...
- **Alabama Student Grant** — Tuition assistance for Alabama residents attending eligible private, nonprofit Alabama...
- **Alabama GI Dependent Scholarship** — Tuition benefits for dependents of qualifying disabled or deceased veterans.

READ ALABAMA'S FULL GUIDE
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Alaska

AT A GLANCE

Merit	**Alaska Performance Scholarship**
Need-based	**Alaska Education Grant**
529 plan	**Alaska 529**
Agency	**ACPE**

OVERVIEW

Alaska's state aid is administered by the Alaska Commission on Postsecondary Education (ACPE) , combining a tiered merit scholarship and a need-based grant.

KEY POINTS

- **Alaska Education Grant (AEG)** — Alaska's need-based grant for residents at eligible in-state colleges — file the FAFSA...

READ ALASKA'S FULL GUIDE
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Arizona

AT A GLANCE	
Free university tuition	**Arizona Promise Program**
Future teachers	**Arizona Teachers Academy**
Need-based	**AzLEAP**
529 plan	**AZ529**
Agency	**ACPE**
Apply by	**FAFSA**

OVERVIEW

Arizona's state aid is administered by the Arizona Commission for Postsecondary Education (ACPE) , and its public universities run a Promise program that can make tuition free for Pell-eligible Arizona residents.

KEY POINTS

- **Arizona Leveraging Educational Assistance Partnership (AzLEAP)** — A need-based grant for Arizona residents at eligible in-state colleges (limited funds).
- **Arizona Teachers Academy** — Covers tuition for students committing to teach in Arizona.

READ ARIZONA'S FULL GUIDE
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Arkansas

AT A GLANCE

Merit (lottery)	**Academic Challenge Scholarship**
Free CC (high-demand)	**ArFuture Grant**
Top merit	**Governor's Distinguished Scholarsh...**
529 plan	**Brighter Future (GIFT)**
Agency	**Arkansas DHE**

OVERVIEW

Arkansas funds state aid largely from the state lottery, administered by the Arkansas Division of Higher Education (ADHE) , with a broad merit scholarship and a workforce-focused grant.

KEY POINTS

- **File the FAFSA early** — It's the trigger for state grants and many scholarships
- **Register with Arkansas Division of Higher Education** — Create the state agency's student account to track and claim awards
- **Confirm your details** — Verify residency, GPA, and enrollment as required

READ ARKANSAS'S FULL GUIDE
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California

AT A GLANCE	
Need-based	**Cal Grant A, B & C**
Middle-income	**Middle Class Scholarship**
Community college	**California College Promise**
Foster youth	**Chafee Grant**
529 plan	**ScholarShare 529**
Agency	**CSAC**

OVERVIEW

California offers some of the nation's most generous state financial aid , administered by the California Student Aid Commission (CSAC) . It ranges from need-based Cal Grants to the Middle Class Scholarship and free community college through the California College Promise . Undocumented students apply via the California Dream...

KEY POINTS

- **Cal Grant A, B & C** — The main need-based awards — you don't pick a type; CSAC assigns one based on your...
- **Chafee Grant** — For current and former foster youth pursuing college or career training.
- **Student Success Completion Grant** — Additional aid for community-college students carrying more units

READ CALIFORNIA'S FULL GUIDE
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STATE 06 OF 51

Colorado

AT A GLANCE

Need-based	**Colorado Student Grant**
Scholarship + support	**COSI**
529 plan	**CollegeInvest**
Agency	**CDHE**
Apply by	**FAFSA or CASFA**

OVERVIEW

Colorado's state aid is coordinated by the Colorado Department of Higher Education (CDHE) , which distributes need-based grant funds to public colleges. Students not eligible for federal aid apply via the Colorado Application for State Financial Aid (CASFA) .

KEY POINTS

- **Colorado Student Grant** — Need-based aid distributed by the state to eligible in-state public colleges, which award...
- **Colorado Opportunity Scholarship Initiative (COSI)** — Provides scholarships plus student-support services (advising, wraparound help) to boost...

READ COLORADO'S FULL GUIDE
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Connecticut

AT A GLANCE

Need + merit	**Roberta B. Willis Scholarship**
Free community college	**PACT**
529 plan	**CHET**
Agency	**CT Office of Higher Ed**

OVERVIEW

Connecticut's state aid is administered by the Office of Higher Education (OHE) , with a combined need-and-merit scholarship and a free-community-college program.

KEY POINTS

- **Roberta B. Willis Scholarship** — Connecticut's main state scholarship, with both need-based and need-merit components for...

READ CONNECTICUT'S FULL GUIDE
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Delaware

AT A GLANCE

Free associate degree	**SEED Scholarship**
Delaware State Univ.	**INSPIRE Scholarship**
Need-based	**Scholarship Incentive Program**
529 plan	**DE529**
Agency	**DE Higher Education Office**

OVERVIEW

Delaware's state aid is administered by the Delaware Higher Education Office , and its signature programs make an associate degree tuition-free for eligible residents.

KEY POINTS

- **Scholarship Incentive Program (ScIP)** — Delaware's need- and merit-based grant for residents at eligible in-state (and some...

READ DELAWARE'S FULL GUIDE
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Florida

AT A GLANCE	
Merit	Bright Futures (Academic & Medalli...
Need-based	Florida Student Assistance Grant
Private colleges	EASE Grant
Prepaid/529	Florida Prepaid & 529 Savings
Agency	OSFA (Florida DOE)
Funded by	State lottery (Bright Futures)

OVERVIEW

Florida's best-known state aid is the lottery-funded Bright Futures merit scholarship, alongside need-based grants — all administered by the Office of Student Financial Assistance (OSFA) within the Florida Department of Education. Florida also accepts AICE, IB, and AP results toward Bright Futures eligibility.

KEY POINTS

- **Florida Student Assistance Grant (FSAG)** — Need-based aid for Florida residents at eligible in-state colleges.
- **Effective Access to Student Education (EASE)** — Tuition assistance for Florida residents attending eligible private, nonprofit Florida...

READ FLORIDA'S FULL GUIDE
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Georgia

AT A GLANCE

Merit	**HOPE & Zell Miller Scholarships**
Technical/certificate	**HOPE & Zell Miller Grants**
High-demand fields	**HOPE Career Grant**
529 plan	**Path2College 529**
Agency	**GSFC / GAfutures**
Funded by	**State lottery**

OVERVIEW

Georgia's famous lottery-funded HOPE and Zell Miller programs reward academic achievement, administered by the Georgia Student Finance Commission (GSFC) through GAfutures.org . They're primarily merit-based , with awards for both degree and technical/certificate students.

KEY POINTS

- **HOPE Grant & Zell Miller Grant** — For students in technical certificate/diploma programs (not tied to a degree GPA).
- **HOPE Career Grant** — Additional aid for students in designated high-demand career fields.

READ GEORGIA'S FULL GUIDE
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Hawaii

AT A GLANCE

Free community college	**Hawai'i Promise**
Merit	**B Plus Scholarship**
529 plan	**HI529**
Agency	**University of Hawai'i system**

OVERVIEW

Hawai'i's primary state aid flows through the University of Hawai'i (UH) system , including a promise program that makes community college affordable for residents with need.

KEY POINTS

- **File the FAFSA early** — It's the trigger for state grants and many scholarships
- **Register with University of Hawai'i System Financial Aid** — Create the state agency's student account to track and claim awards
- **Confirm your details** — Verify residency, GPA, and enrollment as required

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Idaho

AT A GLANCE	
In-demand degrees	**Idaho LAUNCH ($8,000)**
Need + merit	**Idaho Opportunity Scholarship**
529 plan	**IDeal**
Agency	**Idaho State Board of Ed**

OVERVIEW

Idaho's state aid is administered by the Idaho State Board of Education , with a large workforce grant and a renewable opportunity scholarship.

KEY POINTS

- **Idaho LAUNCH Grant** — Up to $8,000 ($4,000 the first year) covering up to 80% of tuition/costs for Idaho...
- **Idaho Opportunity Scholarship** — A need- and merit-based scholarship of up to $3,500/year (up to $14,000 over four years)...

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Illinois

AT A GLANCE

Need-based	**Monetary Award Program (MAP)**
Merit	**AIM HIGH**
529 plan	**Bright Start / Bright Directions**
Agency	**ISAC**
Apply by	**FAFSA or Alternative App**
Note	**MAP funds are limited — file early**

OVERVIEW

Illinois administers state financial aid through the Illinois Student Assistance Commission (ISAC) . Its cornerstone is the need-based Monetary Award Program (MAP) Grant , whose funds are limited — so filing the FAFSA early is essential.

KEY POINTS

- **Monetary Award Program (MAP) Grant** — Illinois's main need-based grant for residents at approved in-state colleges — first-come...
- **Illinois National Guard Grant** — Tuition assistance for eligible Guard members.

READ ILLINOIS'S FULL GUIDE
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Indiana

AT A GLANCE

Need-based	**Frank O'Bannon Grant**
Income-based (pledge)	**21st Century Scholars**
Workforce	**Workforce Ready Grant**
529 plan	**Indiana529**
Agency	**Indiana CHE**
Apply by	**FAFSA**

OVERVIEW

Indiana administers state aid through the Indiana Commission for Higher Education . Its standout program is 21st Century Scholars , which — for students who enroll and fulfill a pledge in middle school — can cover up to full tuition at an eligible Indiana college.

KEY POINTS

- **Frank O'Bannon Grant** — Indiana's main need-based grant for residents at eligible in-state colleges.
- **21st Century Scholars** — Income-eligible students who enroll in 7th/8th grade and complete the Scholar Success...
- **Adult Student Grant** — Need-based aid for returning adult students.

READ INDIANA'S FULL GUIDE
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Iowa

AT A GLANCE

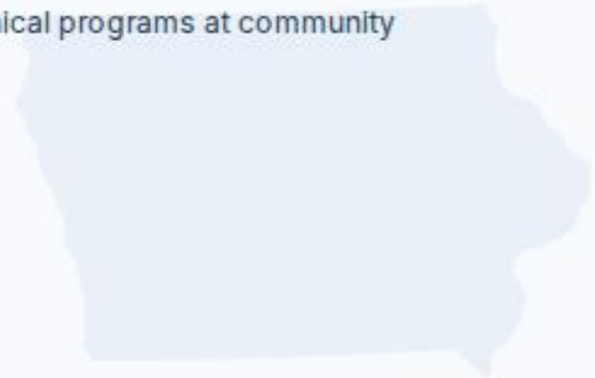
High-demand fields	**Future Ready Iowa Last-Dollar**
Private colleges	**Iowa Tuition Grant**
529 plan	**College Savings Iowa**
Agency	**Iowa College Aid**

OVERVIEW

Iowa's state aid is administered through Iowa College Aid (within the Iowa Department of Education), and emphasizes workforce-aligned, tuition-free pathways in high-demand fields.

KEY POINTS

- **Iowa Tuition Grant** — Need-based aid for Iowa residents at eligible private, nonprofit Iowa colleges.
- **Iowa Vocational-Technical Tuition Grant** — For students in career and technical programs at community colleges.



READ IOWA'S FULL GUIDE
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Kansas

AT A GLANCE	
Need-based	**Kansas Comprehensive Grant**
High-demand fields	**Kansas Promise Scholarship**
Merit	**Kansas State Scholarship**
529 plan	**Learning Quest**
Agency	**Kansas Board of Regents**

OVERVIEW

Kansas administers state aid through the Kansas Board of Regents , with a need-based grant and a promise scholarship for high-demand fields.

KEY POINTS

- **Kansas Comprehensive Grant** — Need-based aid for Kansas residents at eligible public and private in-state colleges —...
- **Career Technical Workforce Grant** — For students in eligible technical programs.

READ KANSAS'S FULL GUIDE
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Kentucky

AT A GLANCE	
Merit	**KEES (from HS GPA + ACT)**
Need-based	**CAP Grant**
Private colleges	**Kentucky Tuition Grant**
Workforce	**Work Ready KY Scholarship**
529 plan	**KY Saves**
Agency	**KHEAA**

OVERVIEW

Kentucky's state aid is administered by the Kentucky Higher Education Assistance Authority (KHEAA) , funded substantially by the state lottery. Its signature program, KEES , rewards high-school performance year by year.

KEY POINTS

- **College Access Program (CAP) Grant** — Kentucky's main need-based grant — file the FAFSA early, as funds run out.
- **Kentucky Tuition Grant (KTG)** — Need-based aid for students at private, nonprofit Kentucky colleges.
- **Work Ready Kentucky Scholarship** — Tuition-free certificates/associate degrees in high-demand fields.

READ KENTUCKY'S FULL GUIDE
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Louisiana

AT A GLANCE	
Merit	TOPS (covers tuition)
Need supplement	GO Grant
Adults/high-demand	M.J. Foster Promise
529 plan	START
Agency	LOSFA

OVERVIEW

Louisiana's best-known state aid is TOPS — a merit program that covers tuition at Louisiana public colleges — administered by the Louisiana Office of Student Financial Assistance (LOSFA) .

KEY POINTS

- **GO Grant** — A need-based supplement for Louisiana students with remaining financial need (often...
- **M.J. Foster Promise** — Aid for adults pursuing credentials in high-demand fields.

READ LOUISIANA'S FULL GUIDE
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Maine

AT A GLANCE

Need-based	**Maine State Grant**
Free community college	**Maine Free College Scholarship**
529 plan	**NextGen**
Agency	**FAME**

OVERVIEW

Maine's state aid is administered by the Finance Authority of Maine (FAME) , with a need-based grant and a free-community-college scholarship for recent graduates.

KEY POINTS

- **Maine State Grant** — Maine's main need-based grant for residents at eligible in-state (and some New England)...

READ MAINE'S FULL GUIDE
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Maryland

AT A GLANCE

Need-based	**Rawlings GA & EA Grants**
Community college	**MD Community College Promise**
Legislative	**Senatorial & Delegate Scholarships**
529 plan	**Maryland 529**
Agency	**MHEC**

OVERVIEW

Maryland administers state aid through the Maryland Higher Education Commission (MHEC) , including need-based grants, a near-free community-college program, and scholarships awarded through state legislators.

KEY POINTS

- **Howard P. Rawlings Guaranteed Access (GA) Grant** — A large need-based grant for the highest-need Maryland students meeting income and GPA...
- **Howard P. Rawlings Educational Assistance (EA) Grant** — A broader need-based grant for Maryland residents.
- **Senatorial & Delegate Scholarships** — Awarded through Maryland state legislators — apply via your senator/delegate.

READ MARYLAND'S FULL GUIDE
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Massachusetts

AT A GLANCE

Need-based	**MASSGrant & MASSGrant Plus**
Merit	**John & Abigail Adams Scholarship**
Free community college	**MassEducate & MassReconnect**
529 plan	**U.Fund**
Agency	**MA OSFA**
Apply by	**FAFSA or MASFA**

OVERVIEW

Massachusetts administers state aid through the Office of Student Financial Assistance (OSFA) at the Department of Higher Education, and has recently made community college tuition-free for residents. Undocumented students can apply via the Massachusetts Application for State Financial Aid (MASFA) .

KEY POINTS

- **MASSGrant & MASSGrant Plus** — Need-based grants for Massachusetts residents — MASSGrant Plus expands aid to cover more...
- **Cash Grant** — Additional need-based aid at public colleges.

READ MASSACHUSETTS'S FULL GUIDE
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Michigan

AT A GLANCE

Flagship	**Michigan Achievement Scholarship**
4-year	**Up to $27,500 over 5 years**
Community college	**Tuition-free Guarantee**
Adults 25+	**Michigan Reconnect**
529 plan	**MESP / MET**
Agency	**MI Student Aid (MiLEAP)**

OVERVIEW

Michigan has built a coordinated state aid system around the Michigan Achievement Scholarship — a broad, FAFSA-linked program for recent high-school graduates — administered by MI Student Aid . The only way to find out what you qualify for is to file the FAFSA .

KEY POINTS

- **Tuition Incentive Program (TIP)** — Tuition help for students who had Medicaid coverage, toward a certificate or degree.
- **Michigan Tuition Grant** — Need-based aid for students at private, nonprofit Michigan colleges.
- **Fostering Futures & Children of Veterans** — Targeted aid for foster youth and veterans' families.

READ MICHIGAN'S FULL GUIDE
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Minnesota

AT A GLANCE

Free tuition	**North Star Promise (AGI < $80k)**
Need-based	**Minnesota State Grant**
529 plan	**MNSAVES**
Agency	**MN Office of Higher Education**
Apply by	**FAFSA or MN Dream Act**

OVERVIEW

Minnesota administers state aid through the Office of Higher Education (OHE) , and in 2024 launched the North Star Promise — free college tuition for residents under an income threshold. Undocumented students apply via the Minnesota Dream Act Application .

KEY POINTS

- **Minnesota State Grant** — The state's main need-based grant, using a shared-responsibility model between the...
- **Minnesota Indian Scholarship** — Aid for eligible American Indian students.

READ MINNESOTA'S FULL GUIDE
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Mississippi

AT A GLANCE

Need (full tuition)	**HELP Grant**
Partial need	**MTAG**
Merit	**Eminent Scholars Grant (MESG)**
529 plan	**MACS / MPACT**
Agency	**MS SFA**

OVERVIEW

Mississippi administers state aid through the Office of Student Financial Aid (SFA) , with a mix of need-based and merit grants — including a program that can cover full tuition for high-achieving low-income students.

KEY POINTS

- **Higher Education Legislative Plan (HELP) Grant** — Covers full tuition at Mississippi public colleges for eligible low-income...
- **Mississippi Tuition Assistance Grant (MTAG)** — Partial aid for residents who don't receive a full Pell Grant.
- **Mississippi Resident Tuition Assistance (MRTA)** — For dependents of certain public-safety officers and service members.

READ MISSISSIPPI'S FULL GUIDE
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Missouri

AT A GLANCE

Need-based	**Access Missouri Grant**
Merit	**Bright Flight**
Free community college	**A+ Scholarship**
Adults/high-demand	**Fast Track**
529 plan	**MOST**
Agency	**MDHEWD**

OVERVIEW

Missouri administers state aid through the Department of Higher Education & Workforce Development (MDHEWD) , with a mix of need-based grants, a merit award, and a tuition-free community-college program for graduates of designated high schools.

KEY POINTS

- **Access Missouri Grant** — The state's need-based grant for Missouri residents at eligible in-state colleges.
- **Marguerite Ross Barnett Scholarship** — For students who work while attending college part-time.

READ MISSOURI'S FULL GUIDE
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Montana

AT A GLANCE

Merit	**MUS Honor Scholarship**
Need-based	**Montana Higher Education Grant**
529 plan	**Achieve Montana**
Agency	**Montana University System (OCHE)**

OVERVIEW

Montana's state aid is coordinated by the Montana University System (Office of the Commissioner of Higher Education), with a merit scholarship and need-based grants.

KEY POINTS

- **Montana Higher Education Grant (MHEG)** — Need-based aid for Montana residents at eligible in-state colleges — limited funds.
- **Montana Promise** — A last-dollar community-college promise (where offered).

READ MONTANA'S FULL GUIDE
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STATE 27 OF 51

Nebraska

AT A GLANCE

Need-based	**Nebraska Opportunity Grant**
High-demand fields	**Nebraska Career Scholarship**
529 plan	**NEST**
Agency	**CCPE**

OVERVIEW

Nebraska's state aid is administered by the Coordinating Commission for Postsecondary Education (CCPE) , centered on a need-based grant distributed to colleges.

KEY POINTS

- **Nebraska Opportunity Grant** — Nebraska's main need-based grant, distributed to eligible in-state colleges (public...

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Nevada

AT A GLANCE

Merit	**Millennium Scholarship**
Need-based	**Silver State Opportunity Grant**
Free community college	**Nevada Promise**
529 plan	**Nevada 529 plans**
Agency	**NSHE / State Treasurer**

OVERVIEW

Nevada's state aid combines a merit scholarship, a need-based grant, and a community-college promise, coordinated by the Nevada System of Higher Education (NSHE) and the State Treasurer.

KEY POINTS

- **Silver State Opportunity Grant** — Nevada's need-based grant for students at community and state colleges, using a...

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New Hampshire

AT A GLANCE

State scholarship	**Governor's Scholarship**
Free tuition (Pell)	**Granite Guarantee (USNH)**
529 plan	**UNIQUE College Investing**
Note	**Limited state grant aid**
Agency	**NH Dept. of Education**

OVERVIEW

New Hampshire historically offers limited state grant aid compared with other states, but it does run a state scholarship and free-tuition guarantees at its public universities. Aid is coordinated through the New Hampshire Department of Education and the university/community-college systems.

KEY POINTS

- **Governor's Scholarship Program** — A state scholarship for New Hampshire high-school graduates with financial need (with...
- **Granite Guarantee** — Free tuition at University System of New Hampshire (USNH) institutions for eligible...

READ NEW HAMPSHIRE'S FULL GUIDE
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New Jersey

AT A GLANCE	
Need-based	**Tuition Aid Grant (TAG)**
Free community college	**Community College Opportunity Gran...**
Free jr/sr year	**Garden State Guarantee**
Top HS students	**NJ STARS**
529 plan	**NJBEST**
Agency	**HESAA**

OVERVIEW

New Jersey offers some of the nation's most generous state aid , administered by the Higher Education Student Assistance Authority (HESAA) . Its cornerstone is the need-based Tuition Aid Grant (TAG) , complemented by free-community-college and tuition-free upper-year programs. Undocumented students may apply via the NJ...

KEY POINTS

- **Tuition Aid Grant (TAG)** — New Jersey's flagship need-based grant for full-time residents at eligible in-state...
- **Educational Opportunity Fund (EOF)** — Grants and support for students from educationally and economically disadvantaged...

READ NEW JERSEY'S FULL GUIDE
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New Mexico

AT A GLANCE	
Free tuition	Opportunity Scholarship (no income...
Merit	Legislative Lottery Scholarship
Need-based	College Affordability Grant
529 plan	The Education Plan
Agency	NMHED

OVERVIEW

New Mexico offers one of the nation's most inclusive free-tuition programs, administered by the New Mexico Higher Education Department (NMHED) — the Opportunity Scholarship covers tuition at all 29 public colleges with no income requirement .

KEY POINTS

- **College Affordability Grant** — Need-based aid for New Mexico residents with financial need not covered by other aid.

READ NEW MEXICO'S FULL GUIDE
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New York

AT A GLANCE	
Need-based	**Tuition Assistance Program (TAP)**
Free tuition	**Excelsior Scholarship (SUNY/CUNY)**
Merit	**NYS Scholarships (Excellence, STEM...**
529 plan	**NY 529 Direct Plan**
Agency	**HESC**
For	**NY residents at in-state schools**

OVERVIEW

New York's state financial aid is run by the Higher Education Services Corporation (HESC) . Its centerpiece is the need-based Tuition Assistance Program (TAP) , plus the Excelsior Scholarship , which can make SUNY/CUNY tuition free for eligible middle-income families.

KEY POINTS

- **Tuition Assistance Program (TAP)** — New York's main need-based grant for full-time (and some part-time) residents at approved...

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North Carolina

AT A GLANCE

Main program	**Next NC Scholarship**
Community college	**Tuition-free for many**
Private colleges	**NC Need-Based Scholarship**
529 plan	**NC 529**
Agency	**CFNC / NC SEAA**
Apply by	**FAFSA**

OVERVIEW

North Carolina's state financial aid is administered through the College Foundation of North Carolina (CFNC) and the State Education Assistance Authority. Its flagship is the Next NC Scholarship , which combines federal and state aid to cover tuition and fees for many students at the state's community colleges and public...

KEY POINTS

- **Next NC Scholarship** — Combines the federal Pell Grant with state aid to cover (or more than cover) tuition and...
- **NC Community College Grant** — Need-based aid for students at NC community colleges.
- **NC Need-Based Scholarship** — Need-based aid for students at eligible private, nonprofit NC colleges.

READ NORTH CAROLINA'S FULL GUIDE
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North Dakota

AT A GLANCE

Merit	**ND Academic & CTE Scholarship**
Need-based	**ND State Grant**
High-demand (matching)	**ND Career Builders**
529 plan	**College SAVE**
Agency	**ND University System / DPI**

OVERVIEW

North Dakota's state aid is administered through the North Dakota University System and the Department of Public Instruction, with merit and need-based programs plus a workforce matching scholarship.

KEY POINTS

- **North Dakota State Grant** — Need-based aid for North Dakota residents at eligible in-state colleges — limited funds...

READ NORTH DAKOTA'S FULL GUIDE
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Ohio

AT A GLANCE

Need-based	**Ohio College Opportunity Grant**
STEM merit	**Choose Ohio First**
529 plan	**CollegeAdvantage**
Agency	**ODHE**
Apply by	**FAFSA**

OVERVIEW

Ohio administers state financial aid through the Ohio Department of Higher Education (ODHE) . Its main need-based program is the Ohio College Opportunity Grant (OCOG) , complemented by the STEM-focused Choose Ohio First scholarship.

KEY POINTS

- **Ohio College Opportunity Grant (OCOG)** — Ohio's main need-based grant for residents at eligible Ohio (and a few adjacent) colleges.

READ OHIO'S FULL GUIDE
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Oklahoma

AT A GLANCE

Free tuition (income-based)	**Oklahoma's Promise**
Need-based	**Oklahoma Tuition Aid Grant**
529 plan	**Oklahoma 529**
Agency	**OSRHE**
Enroll in	**8th–10th grade for Promise**

OVERVIEW

Oklahoma's standout state aid is Oklahoma's Promise — a program students enroll in during middle/early high school that can cover college tuition — administered by the Oklahoma State Regents for Higher Education (OSRHE) .

KEY POINTS

- **Oklahoma Tuition Aid Grant (OTAG)** — The state's need-based grant for Oklahoma residents at eligible in-state colleges — file...

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Oregon

AT A GLANCE

Need-based	**Oregon Opportunity Grant**
Community college	**Oregon Promise**
Tribal members	**Oregon Tribal Student Grant**
529 plan	**Oregon College Savings Plan**
Agency	**HECC / OSAC**

OVERVIEW

Oregon's state aid is coordinated by the Higher Education Coordinating Commission (HECC) and its Office of Student Access and Completion (OSAC), including a need-based grant and a community-college promise program.

KEY POINTS

- **Oregon Opportunity Grant** — Oregon's main need-based grant for residents at eligible in-state colleges — file early...
- **Oregon Tribal Student Grant** — Can cover the full cost of attendance for enrolled members of Oregon's federally...

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Pennsylvania

AT A GLANCE

Need-based	**PA State Grant**
Targeted fields	**PA-TIP**
529 plan	**PA 529 (GSP & IP)**
Agency	**PHEAA**
Out-of-state?	**PA State Grant usable at some**
Apply by	**FAFSA + state grant form**

OVERVIEW

Pennsylvania's state financial aid is administered by PHEAA (the Pennsylvania Higher Education Assistance Agency). Its main program is the need-based PA State Grant , which — unusually — can be used at some approved out-of-state schools.

KEY POINTS

- **PA State Grant** — The main need-based grant for Pennsylvania residents; usable at approved in-state and...
- **PA Targeted Industry Program (PA-TIP)** — Aid for students in approved programs in high-priority industries (energy, advanced...

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Rhode Island

AT A GLANCE

Free community college	**Rhode Island Promise**
Free jr/sr year	**Hope Scholarship (RIC)**
Need-based	**RI State Grant**
529 plan	**CollegeBound Saver**
Agency	**RI OPC**

OVERVIEW

Rhode Island's state aid is coordinated by the Office of the Postsecondary Commissioner (OPC) , with a free-community-college program and a newer program covering the junior/senior years at Rhode Island College.

KEY POINTS

- **Rhode Island State Grant** — Need-based aid for Rhode Island residents at eligible in-state (and some regional)...

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South Carolina

AT A GLANCE

Top merit	**Palmetto Fellows Scholarship**
Merit	**LIFE & HOPE Scholarships**
Need-based	**SC Need-Based Grant**
Two-year	**Lottery Tuition Assistance**
529 plan	**Future Scholar**
Agency	**SC CHE**

OVERVIEW

South Carolina funds several merit scholarships from state lottery revenue, administered with the SC Commission on Higher Education (CHE) , plus need-based grants.

KEY POINTS

- **SC Need-Based Grant** — Need-based aid for South Carolina residents at eligible in-state colleges.
- **Lottery Tuition Assistance** — Helps cover tuition at South Carolina's two-year and technical colleges.
- **SC Tuition Grant** — Need-based aid for students at eligible private, nonprofit SC colleges.

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South Dakota

AT A GLANCE

Merit	**SD Opportunity Scholarship**
Critical-need service	**Dakota Corps Scholarship**
Technical (full-ride)	**Build Dakota Scholarship**
529 plan	**CollegeAccess**
Agency	**SD Board of Regents**

OVERVIEW

South Dakota's state aid is administered with the South Dakota Board of Regents and Department of Education, emphasizing merit and workforce-aligned scholarships.

KEY POINTS

- **File the FAFSA early** — It's the trigger for state grants and many scholarships
- **Register with South Dakota Board of Regents** — Create the state agency's student account to track and claim awards
- **Confirm your details** — Verify residency, GPA, and enrollment as required

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Tennessee

AT A GLANCE	
Merit	**Tennessee HOPE Scholarship**
Free community college	**Tennessee Promise**
Adults	**Tennessee Reconnect**
Need-based	**TSAA**
529 plan	**TNStars**
Agency	**TSAC**

OVERVIEW

Tennessee is a national leader in tuition-free community college , and its lottery-funded programs are administered by the Tennessee Student Assistance Corporation (TSAC) . Its centerpiece is Tennessee Promise , alongside the merit-based HOPE Scholarship .

KEY POINTS

- **Tennessee Student Assistance Award (TSAA)** — The state's need-based grant — file the FAFSA early, as funds are limited.
- **Dual Enrollment Grant** — Funds eligible high-school students taking college courses.

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Texas

AT A GLANCE

Universities	**TEXAS Grant**
Community college	**TEOG**
Private colleges	**Tuition Equalization Grant**
529 plan	**Texas College Savings Plan**
Prepaid	**Texas Tuition Promise Fund**
Agency	**THECB**

OVERVIEW

Texas administers its state financial aid through the Texas Higher Education Coordinating Board (THECB) , with need-based grants for different sectors of higher education. Students who aren't eligible for federal aid can apply using the Texas Application for State Financial Aid (TASFA) instead of the FAFSA.

KEY POINTS

- **TEXAS Grant** — The state's main need-based grant (Toward EXcellence, Access & Success) for students at...
- **Texas Educational Opportunity Grant (TEOG)** — Need-based aid for students at public two-year (community/technical) colleges.
- **Tuition Equalization Grant (TEG)** — Need-based aid for Texas residents attending private, nonprofit Texas colleges.

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Utah

AT A GLANCE

Need-based	**Utah Promise Scholarship**
Merit	**Opportunity Scholarship (Regents')**
529 plan	**my529**
Agency	**Utah Board of Higher Ed**

OVERVIEW

Utah's state aid is coordinated by the Utah Board of Higher Education (Utah System of Higher Education) , with a need-based promise scholarship and a merit scholarship for rigorous coursework.

KEY POINTS

- **Utah Promise Scholarship** — A need-based, last-dollar scholarship for Utah residents at public colleges (with a...

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Vermont

AT A GLANCE

Need-based	**Vermont Grant**
Free community college	**802 Opportunity Grant (CCV)**
Part-time	**Advancement Grant**
529 plan	**VHEIP (VT 529)**
Agency	**VSAC**

OVERVIEW

Vermont's state aid is administered by the Vermont Student Assistance Corporation (VSAC) , with need-based grants and a free-community-college program for lower-income residents.

KEY POINTS

- **Vermont Grant (Incentive Grant)** — Vermont's main need-based grant for full-time residents at approved colleges (in-state...
- **Vermont Advancement Grant** — Need-based aid for part-time Vermont students.
- **Non-Degree Grant** — For Vermonters taking courses toward job skills.

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Virginia

AT A GLANCE

Need + merit	Virginia Guaranteed Assistance Pro...
Need-based	Commonwealth Award
Private colleges	Virginia Tuition Assistance Grant
High-demand fields	G3 Program
529 plan	Virginia529
Agency	SCHEV

OVERVIEW

Virginia's state aid is coordinated by the State Council of Higher Education for Virginia (SCHEV) , with need-based grants at public colleges and a tuition-assistance grant for private ones — plus the G3 program for high-demand career fields.

KEY POINTS

- **Virginia Guaranteed Assistance Program (VGAP)** — A need- and merit-based grant for Virginia residents at public colleges who meet GPA...
- **Commonwealth Award** — A need-based grant for Virginia residents at public colleges.
- **Virginia Tuition Assistance Grant (VTAG)** — A grant for Virginia residents attending eligible private, nonprofit Virginia colleges...

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Washington

AT A GLANCE

Flagship	**Washington College Grant**
Middle-school pledge	**College Bound Scholarship**
Foster/homeless youth	**Passport to Careers**
529 plan	**GET / DreamAhead**
Agency	**WSAC**
Apply by	**FAFSA or WASFA**

OVERVIEW

Washington runs one of the country's most generous state aid programs — the Washington College Grant — through the Washington Student Achievement Council (WSAC) . Undocumented and other students not eligible for federal aid apply via the Washington Application for State Financial Aid (WASFA) .

KEY POINTS

- **Washington College Grant (WA Grant)** — A large, income-based grant that can cover full tuition at the lowest income levels (and...
- **College Bound Scholarship** — For income-eligible students who pledge in middle school and meet the requirements —...

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Washington, D.C.

AT A GLANCE

Flagship	**DCTAG (up to $10k/yr)**
Adults	**DC Futures**
Last-dollar	**Mayor's Scholars**
529 plan	**DC529**
Agency	**OSSE**
Apply via	**DC OneApp**

OVERVIEW

Washington, D.C.'s state-equivalent aid is administered by the Office of the State Superintendent of Education (OSSE) . Its signature program, DCTAG , effectively makes public colleges nationwide affordable at in-state prices for D.C. residents.

KEY POINTS

- **DC Tuition Assistance Grant (DCTAG)** — Pays up to $10,000 per year toward the difference between in-state and out-of-state...
- **Mayor's Scholars Undergraduate Program** — A last-dollar scholarship for D.C. residents attending participating local universities.

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West Virginia

AT A GLANCE

Merit	**PROMISE Scholarship**
Need-based	**WV Higher Education Grant**
Free CC (high-demand)	**WV Invests**
529 plan	**SMART529**
Agency	**WV HEPC**

OVERVIEW

West Virginia's state aid is administered by the Higher Education Policy Commission (HEPC) , combining a lottery-funded merit scholarship, a need-based grant, and a free-community-college program.

KEY POINTS

- **WV Higher Education Grant** — Need-based aid for West Virginia residents at eligible in-state (and some regional)...

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Wisconsin

AT A GLANCE

Need-based	**Wisconsin Grant**
Need + first-gen	**Talent Incentive Program**
Private colleges	**Wisconsin Tuition Grant**
529 plan	**Edvest**
Agency	**HEAB**

OVERVIEW

Wisconsin's state aid is administered by the Higher Educational Aids Board (HEAB) , with need-based grants tailored to each sector of higher education (public universities, technical colleges, and private/tribal colleges).

KEY POINTS

- **Wisconsin Grant** — The main need-based grant, with separate versions for the UW System, Wisconsin Technical...
- **Talent Incentive Program (TIP)** — Grants for the most financially needy and educationally disadvantaged (often...
- **Wisconsin Tuition Grant** — Need-based aid for students at private, nonprofit Wisconsin colleges.

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Wyoming

AT A GLANCE

Merit + need	**Hathaway Scholarship**
Adults 24+	**Wyoming's Tomorrow**
High-demand	**Wyoming Works**
Free tuition (Pell)	**Cowboy Commitment (UW)**
529 plan	**No state 529 (use another state's)**
Agency	**WY Dept. of Education / WCCC**

OVERVIEW

Wyoming's standout state aid is the Hathaway Scholarship , funded by a mineral-revenue endowment, with both merit and need components — administered by the Wyoming Department of Education and the Community College Commission.

KEY POINTS

- **File the FAFSA early** — It's the trigger for state grants and many scholarships
- **Register with Wyoming Department of Education** — Create the state agency's student account to track and claim awards
- **Confirm your details** — Verify residency, GPA, and enrollment as required

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