



Swift Gazelles & Lumbering Lions

An examination of the college tuition guarantee trend, the Kalamazoo Promise, and the possible benefits, risks, and costs of scaling the Promise elsewhere in Michigan.

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In his recent book, “The World is Flat,” columnist Thomas Friedman relates an African proverb found hanging on the wall of a Chinese factory...

“Every morning in Africa, a gazelle wakes up. It knows it must run faster than the fastest lion or it will be killed. Every morning a lion wakes up. It knows it must outrun the slowest gazelle or it will starve to death. It doesn’t matter whether you are a lion or gazelle. When the sun comes up, you better start running.”

In today’s ultra-competitive global economy, Michigan is home to many lumbering lions and too few swift gazelles.

In report after report, expert after expert has concluded that education and training are the most hopeful paths to prosperity in the ultra-competitive 21st Century global economy. Just last month, The New Commission on the Skills of the American Workforce, a panel of accomplished educators, business and labor executives and political figures (including former Michigan Governor John Engler) declared a “clear and present danger” that standard of living may soon fall for most Americans. “The core problem,” the commission concluded, “is that our education and training systems were built for another era, an era in which most workers needed only a rudimentary education.”¹

In Michigan, for generations, that’s meant a pervasive “shop floor” mentality: get out of high school, get a job at the local manufacturing plant, make a good wage, have a modest house and a few extras, maybe a boat or a small cottage Up North. In recent years, it’s become clear in union halls, executive suites, the offices of government leaders and university researchers, and the neighborhoods in between, that globalization is steadily eroding Michigan’s historic manufacturing might.

The answer, many have concluded, is the promise of education. Two years ago, Michigan’s Cherry Commission on Higher Education & Economic Growth concluded that for Michigan to thrive economically in coming decades, the state “must ensure that its residents are the best educated in the world and prepared for a lifetime of learning.”²

What the Cherry Commissioners acknowledged then, and what remains true today, is that the majority of our state’s residents are not among the best educated and are not prepared for a lifetime of learning. One in four Michigan adults has a bachelor’s degree – that’s below the national average and well below leading states. More than one in four fail to graduate from high school. Fewer than a third of high school graduates are academically

ready for college studies. Just over half of those who start college earn bachelor's degrees within six years.³

That's too many lumbering lions, too few swift gazelles. But there are signs of incremental change. We're huge leaps from achieving the Cherry Commission's vision of a superbly educated and adaptable workforce, but from 1999 to 2005, the number of bachelor's degrees conferred annually by Michigan's public universities rose 18 percent.⁴ Enrollment in Michigan's community colleges and universities is at an all-time high⁵ – despite a 44 percent increase in average undergraduate tuition since 2001.⁶ The state's new high school graduation requirements have been lauded by Time Magazine as among the most rigorous in the nation.⁷ And Governor Jennifer Granholm and the state Legislature recently upped the state's publicly funded merit scholarships by 60 percent. Students making clear progress toward degrees are now eligible for \$4,000 in grants for their first two years of college.⁸ However, this “Michigan Promise” scholarship is far from a free ride. It covers only about one-seventh of the average full tuition of a four-year degree in Michigan.⁹

The Hope of the Promise

No other recent initiative to improve Michigan's educational and economic condition has received as much attention, or hope, as the Kalamazoo Promise.

An anonymous philanthropic gift announced in late 2005, the Kalamazoo Promise guarantees full payment of four years of tuition and fees at any one of 44 public colleges and universities in Michigan for high school graduates who've resided in the Kalamazoo Public Schools system for their K-12 years. The tuition guarantee is provided on a sliding scale for KPS grads who've moved into the district at some point in their academic careers.¹⁰

Already, 318 students are enrolled in college through the Promise. That's 63 percent of KPS's 2006 graduating class.¹¹ The first year cost of the Promise is estimated at \$2 million. Annual costs eventually may reach \$10 million or more.¹²

As Kalamazoo community leaders have often stressed, the Kalamazoo Promise is an educational incentive *and* an intended for economic development.

“There is no doubt in my mind,” KPS Superintendent Janice Brown said in announcing the program, “That this will spur housing sales, attract new business development, and add to an already solid quality of life in Kalamazoo... We can't wait to use this fabulous incentive as our way to improve the quality of education for our students. This incentive spells ‘all’ with a capital A.”¹³

So, while the Kalamazoo Promise is not solely about educational attainment, increasing opportunities to go to college is a clear driver, as enumerated in the stated reasons the Kalamazoo Promise funder(s) launched the program:

1. *Education is an important key to financial well being.*
2. *It allows KPS to differentiate itself from other public and private school systems.*
3. *It provides a real meaningful and tangible opportunity for all students.*
4. *The Kalamazoo Promise will create opportunities for individuals who attend Kalamazoo Public Schools and their current and future families. It follows – and studies have shown – that there is a strong correlation between overall academic achievement and a community’s economic vitality and quality of life.¹⁴*

It will be years before the effectiveness of the Kalamazoo Promise can be thoroughly measured through such metrics as test scores, high school and college graduation rates, per capita income, business investment, long-term property values, and population trends.

But, in marking the one-year anniversary of the Promise, the Kalamazoo Gazette offered numerous positive signs:¹⁵

- Enrollment in Kalamazoo Public Schools increased by 987 students last fall – a 9.6 percent increase directly related to the scholarship guarantee.
- The number of parents attending teacher-parent conferences at Loy Norrix High School increased 26 percent.
- The number of African-American high school seniors in Kalamazoo Public Schools increased 44 percent.
- The number of white students in KPS grades K-8 increased 12 percent, a reversal of a 35-year decline in white enrollment in the district.
- Bucking a statewide real estate slump, home values increased 6.8 percent within the boundaries of the Kalamazoo Public School District.

In terms of educational attainment, hope for the Promise is considerable. Preliminary estimates by economists at the W.E. Upjohn Institute for Employment Research suggest potential for the Promise to boost both college enrollment rates and the percentage of Kalamazoo Public Schools graduates with bachelor’s degrees.¹⁶

More Promises

Excitement about the Kalamazoo Promise has spread like a fever to other communities. Big cities like Cincinnati, Philadelphia, Pittsburgh, and Dayton, and smaller ones, like Newton, Iowa, and Hammond, Indiana, have all announced plans to launch Promise-styled tuition guarantees. In Michigan, numerous communities including Jackson, Southfield, Flint, and Holland are working on the idea.¹⁷

In some communities the motivation for new tuition guarantees is mostly economic. In Hammond, for example, Mayor Thomas McDermott offers a simple explanation for his new “College Bound” scholarship program (paid for with local casino revenues). “The scholarship was intended to encourage homeownership,” he told a local newspaper in December, detailing how he wants to get more people to move into his working class city. “That’s my job in a nutshell. That’s the job of any mayor.”¹⁸

In Michigan, the stated motivations are decidedly more about educational attainment.

Consider the new Jackson Legacy scholarship, which covers tuition at Jackson Community College and pays an additional \$3,000 per year toward university degrees. The Jackson County Community Foundation describes it as “a way to help Jackson County young people reach their full potential by making it possible for them to acquire the skills and the desire to become contributing and productive citizens of our community.”¹⁹

In Southfield, ongoing discussions about a tuition guarantee are “about raising expectations for our children,” Warren Goodell, executive director of the Southfield Community Foundation, told a local newspaper.²⁰

In Holland, car dealer Robert DeNooyer is rallying leaders for a “Lakeshore Promise” as a bet on the come. As stated on the Lakeshore Promise web site, “Long-term, the possibility of a more vibrant economy. Michigan is in trouble. With one of the highest unemployment rates in the country we can’t afford to do nothing.”²¹

Behind all of this momentum, there are provocative questions:

Could the Kalamazoo Promise be scaled into a statewide tuition guarantee for all students?

Will tuition guarantees work? Do they significantly boost student achievement, college participation, college graduation rates, or economic development?

What would it cost to scale components of the Kalamazoo Promise and how might that work at a statewide level?

What follows is a brief examination of those questions.

Could the Promise Be Scaled to Boost State Talent Levels?

Certainly, history shows that tuition guarantees like the Kalamazoo Promise can be scaled. The largest example is the GI Bill for American war veterans. From 1944 through 1989, and estimated 11.6 million veterans received college educations and millions more received other forms of educational or vocational training at a cost of more than \$50 billion (numbers not adjusted for inflation). The effect on overall college enrollments was

pronounced. In 1947, for example, GI Bill recipients accounted for half of all college enrollments in the nation.²²

At the state level, California's historic (and now diminished) public subsidy of higher education is credited with helping shape the state's innovative and diverse economy. As the Rand Corporation indicated in a 1997 study, "many believe that California's economic growth over the post-war period is in part attributable to widespread, high-quality higher education."²³ College participation rates reached as high as 62 percent for recent high school grads in California in the 1980s. But budget pressures in recent years have resulted in reduced public investment in higher education and California's once-cheap tuition and fees are now much more reflective of the nation at large.²⁴

More recently, the results of tuition subsidies and guarantees are mixed.

The Oklahoma Promise provides an average tuition award of \$2,100 a year to high school grads with 2.5 grade point averages and household incomes under \$50,000. That grant is enough to cover two-thirds the cost of public university tuition at most institutions in Oklahoma. Some 25,000 students have received the grants, with total graduation rates since the mid-1990s of about 70 percent. Five-year graduation rates for kids in the program are higher than for students who don't receive the grants, according to Oklahoma state reports.²⁵

In Georgia, the HOPE scholarship and grant program has awarded free or greatly reduced tuition to more than 900,000 students since the early 1990s at a cost of more than \$3.5 billion – funded through state lottery revenues. The program offers four years of free public university tuition, payment of mandatory fees, and a book allowance for students who maintain a college grade point average of 3.0. Smaller grants are also available for students to attend private colleges. Supporters have credited the program from raising standardized test scores and even tied the program to the Georgia housing boom of the late 1990s. Critics contend the program is in part a political giveaway to upper middle class voters and worry the program can be gamed by students who maintain higher grades by taking weaker course loads or withdraw from courses they're failing, thus raising the overall costs of the program. University of Georgia researchers have concluded that the program has, indeed, increased college enrollment in Georgia. But they also conclude the program mainly effects where, not whether, students will go to school by incentivizing more high-achieving students to remain in the state. Those researchers also express concern about a potential scholarship "arms race" as other states in the Southeast consider similar scholarship programs all designed to retain their home-grown best and brightest.²⁶

One local example raises concerns. Since 1989, the Detroit Regional Chamber of Commerce has invested more than \$20 million in the "Detroit Compact." It guarantees full tuition and fees, and provides some student employment options, for four years to graduates of Detroit's neighborhood high schools who achieve ACT scores of at least 21 and grade point averages of 3.0 or better. Roughly 150 students, almost all of them African-American, qualify and use the Compact to enroll in college every year. They

graduate at a rate 50 percent higher than the state average for African-American students. But that is most likely because those students are already prepared for college work, said Greg Handel, the Chamber's senior director for workforce development.

The Detroit Compact is a program for the all-stars of Detroit neighborhood schools, but hasn't served as a pervasive and powerful American Dream-styled incentive of self improvement for the many in the 180,000-student district who don't have the grades, supportive family backgrounds, or academic preparation or life skills necessary for college success.

"In general, I think the idea that free college is going to drastically increase the number of college graduates isn't true," Handel said. "I just don't think it's the silver bullet."²⁷

Another Idea: Rebates to Retain Talent After Graduation

Two Midwestern states are proposing a different bargain: tuition rebates to retain talented college graduates and hopefully grow and attract innovative new business development.

An education reform commission in Wisconsin proposes a full tuition rebate to grads who agree to remain in the state for 10 years. The idea is to fight the "brain drain" and creative class recruitment/retention issues similar to those faced by Michigan and other Midwestern states. Full costs are unknown and the plan does not yet have legislative approval. It is modeled, in part, on a \$3 billion-a-year program credited with helping bolster Ireland's economy.²⁸

In Indiana, Governor Mitch Daniels proposes leasing the state lottery to private operators and using some \$600 million of the revenues to fund college scholarships that would have to be paid back if students leave Indiana fewer than three years after graduation. Daniels' proposal also is in the preliminary stage and hasn't received legislative review or approval.²⁹

In Michigan, the "New Agenda for a New Michigan" report issued in June 2006 by the group Michigan Future, Inc. proposes a similar idea – a tuition loan program for students with the loans forgiven for those who stay and work in Michigan for three to five years. Michigan Future President Lou Glazer offered further explanation in correspondence with to the Center for Michigan.

"What's new about the Kalamazoo compact is the focus on keeping middle class families in the city and their kids in the public schools. That may work and is a worthy goal, but it is different than improving academic achievement of low income kids. The Wisconsin idea also is not focused on raising education attainment/academic achievement, but rather about influencing the location decisions of college grads. So I view the Kalamazoo Promise and Wisconsin (and our) loan idea as community/economic development initiatives, not raising academic achievement... If your goal is economic growth, this is the best way to provide assistance to students (not tuition subsidies or GI Bills) because

what matters to state/regional economies is where you live after school, not where you grew up or where you go to school.”³⁰

College Costs: A Snapshot of Where We Are

Central in the Cherry Commission’s report two years ago was the concept of providing “universal” higher education through “an expectation that all students will achieve a postsecondary degree or credential coupled with a guarantee from the state of financial support linked to the achievement of that goal.”³¹

To that end, what would it take to scale the Kalamazoo Promise and expand tuition grants or rebates to more students across the state?

Below is a snapshot of current costs, and public tuition support, for Michigan community college and university students.³²

MICHIGAN COMMUNITY COLLEGE STUDENTS

Full-time equivalent students (in district):	133,000
Approximate annual tuition bill for community college students:	\$410 million
Current direct public tuition support:	\$204 million
How it breaks down:	
Pell and other federal grants:	\$131 million
State scholarships and other grants:	\$57.1 million
Institutional grants:	\$15.8 million
Total tuition responsibility of students:	\$206 million
Annual tuition responsibility per student:	\$1,500

Comments:

With the additional \$1500 per-student scholarship provided through the state’s new “Michigan Promise” scholarship program, we’re close to having a full tuition guarantee for community college students right now. But despite the traditional affordability of community colleges, educational attainment remains a problem. A third of full-time community college students graduate or transfer to other colleges within three years of initial enrollment.³³ College accessibility is not only about cost, but also about pre-

college preparation and students' challenges in balancing family, work, and school responsibilities.

MICHIGAN UNIVERSITY STUDENTS

Full-time equivalent students (in-state):	182,000
Average Tuition/Fees (in-state):	\$7,400
Approximate total tuition bill for in-state university students:	\$1.35 billion
Current direct public tuition support:	\$460 million
How it breaks down:	
Pell and other federal grants:	\$145 million
State scholarships and other grants:	\$90 million
Institutional grants:	\$225 million
Total tuition responsibility of in-state students:	\$900 million
Annual tuition responsibility per student:	\$5,000

Comments:

Michigan is not very close to offering a full tuition guarantee for university students. With reduced state support for universities, tuition bills have risen sharply in recent years.

It is also important to remember that, at both the community college and university levels, tuition is only about half the cost of going to college. Room and board, books, and other expenses average another \$8,300 per year for full-time university students in Michigan.³⁴ How are the students covering the costs? Increasingly, with student loans. Within the university system, student loans in 2004-05 totaled \$970 million, up 52 percent in five years.³⁵

Potential Costs of Scaling the Kalamazoo Promise

Tuition guarantees and rebates are not cheap. As already mentioned, the first-year cost of the Kalamazoo Promise is estimated at \$2 million and could quickly grow to \$10 million or more in coming years. A philanthropist in Denver recently pledged \$50 million for a scholarship program for graduates of three Denver high schools. Officials there hope to leverage that gift into a \$200 million endowment that could cover costs for nearly 6,000 Denver Public Schools graduates per year.³⁶ In the Holland area, the Lakeshore Promise

proposes a special annual tax of approximately \$750 for the average resident to pay for the college educations of 1,250-1,500 graduating seniors each year.³⁷

What would large-scale tuition guarantee for Michigan students cost?

Let's start with a couple ground rules. First, the calculations below are based on a "last dollar" costing model – they take into account other available funds, such as Pell and other federal grants, state scholarships. So, the cost estimates below are for tuition grant and rebate programs that would *supplement* the publicly funded aid already available. Secondly, the estimates below are based solely on Michigan public university students. Reasons: Universities represent, by far, the largest traditional public investment in higher education in Michigan; Community colleges remain accessible and affordable to many students under current policies; Simplicity.

Annual Cost Estimates of Various Michigan Tuition Grant Ideas:³⁸

\$1.65 billion – A full tuition grant for all public university students plus coverage of one-half of room and board costs. Based on current enrollment numbers. The guarantee would cover only unmet need not already paid for by state/federal/institutional scholarship and grant programs. The annual price tag of such a program would increase to about \$2.2 billion if costs increased at the general rate of inflation and enrollments increased by 20 percent over five years.

\$900 million – A full tuition-only grant for all public university students. Based on current enrollment numbers. The guarantee would cover only tuition/fees not currently paid for by state/federal/institutional scholarship and grant programs. The annual price tag of such program would increase to roughly \$1.2 billion in five years, if costs increased at the general rate of inflation and enrollments increased by 20 percent.

\$450 million – An approximate "Middle 50" full tuition grant for public university students who represent families with household incomes between the 25th and 75th percentile. Lowest-income students with presumably easier access to financial aid and the wealthiest quarter of all households would not be eligible. Aid levels could be given on a sliding scale to address fairness questions and avoid punitive cut-offs in eligibility. The annual price tag of such a program would increase to roughly \$600 million in five years, if costs increased at the general rate of inflation and enrollments increased by 20 percent.

\$500-600 million – Four-year tuition rebate program for all undergraduates after they've obtained degrees and resided and worked in Michigan for a certain period after graduation. (This estimate is derived by multiplying current four-year per-student tuition responsibility (\$20,000) by bachelor's degrees conferred (39,000). The wide range of this estimate is due to the wide range of possible outcomes. The dollar estimate assumes such a program would result in Michigan retaining two-thirds to three-quarters of its recent university grads. A recent University of Michigan internal study concluded that 53 percent of all the university's graduates from 2001-2005 remained in Michigan as of

2006. Of those graduates, 77 percent of in-state students and 10 percent of out-of-state students stayed in Michigan after graduation.)³⁹

Putting Such Price Tags in Context

When averaged, those four tuition guarantee ideas represent an annual cost of just under \$1 billion. How much money is that? Today, \$1 billion is:

- About 10 percent of the state general fund budget.
- The amount that could be raised with a 0.6 percent increase in the Michigan income tax – about \$346 per family.
- The amount that could be raised with a three-mill statewide property tax. For the average homeowner, that's about \$225 per year, or \$18.75 per month – roughly the cost of a case of beer or a few packs of cigarettes.

One billion dollars also is the approximate near-term state budget deficit, a persistent problem despite years of cuts to many government programs, including funding for community colleges and universities. Any large-scale tuition grant/rebate program would have to be considered as one of many competing public priorities – ranging from public safety to a competitive tax climate for economic growth – in a time of limited financial resources.

Conclusion

The overall effectiveness of tuition guarantee programs as tools for educational attainment and economic development remains an open question. Beyond the initial excitement spurred elsewhere by the Kalamazoo Promise, expansion of the idea raises a variety of tax/budget, fairness, and logistical questions. Some examples:

If Michigan launched a large-scale tuition guarantee or rebate program, how would the state handle the thousands of families who've already made significant investments in their kids' future college needs? (The Michigan Educational Trust has 75,000 contracts and assets of about \$1 billion. The Michigan Educational Savings Plan has more than 100,000 family accounts and assets of more than \$1 billion.)⁴⁰

If a tuition guarantee/rebate program was universal, how would the state justify giving free college educations at taxpayer expense to families who could otherwise afford it?

If a tuition guarantee/rebate program was based on financial need, how would the state organize the program so that it was so simple the bureaucracy itself didn't discourage potential college students from applying?

How would universities handle the load if a Michigan Promise resulted in an influx of new students?

What about the demands placed on schools and community colleges to remediate poorly prepared high school graduates before they wind up at a university?

If multiple regions in Michigan, or if multiple states in the Midwest, all launched tuition guarantees/rebates, would the spreading phenomenon begin to resemble a sort of unproductive arms race or tariff system?

These are only a few of the obvious questions to be addressed if Michigan seriously considered scaling the Kalamazoo Promise. Over time, the students benefiting from the Kalamazoo Promise will undoubtedly be among the most studied cohort imaginable and will likely offer many lessons for policymakers. Calls for a Michigan tuition rebate linked to residency could easily intensify if Michigan's young people increasingly see migration to other regions as the most promising paths to success. Adoption of such programs by other states would add to the pressure. Many will challenge the logistics, motivations, and likelihood of success of such programs.

To such critics, Indiana Governor Mitch Daniels had a quick answer in December when asked about his still-preliminary scholarship plan: "What's your plan? What is your plan about the Brain Drain? What is your plan to lift us over the next 10 years to a position we really must have?' We're focusing on marvelous opportunities here, but let us note, as always the cost of inaction will be tremendous."⁴¹

In other words, beyond tuition guarantees and rebates, what other strategies might Michigan pursue to assure that, in the future, the swift gazelles far outnumber the lumbering lions?

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Mr. Bebow joined the Center for Michigan in June 2006 after 16 years as a journalist. He served as a staff reporter at numerous publications, including The Chicago Tribune, Detroit News, and Detroit Free Press and as editor-in-chief of MLive.com, Michigan's largest online news and information service. He is a graduate of Western Michigan University.

Phil Power, President, The Center for Michigan

Mr. Power was founder, owner and chairman of the board of HomeTown Communications Network, Inc., a group of 62 community newspapers and 24 telephone directories throughout Michigan and around Cincinnati, Ohio. He started the company in 1965 and sold it last year to the Gannett Company.

From 1983 to 1990, Mr. Power chaired the Michigan Job Training Coordinating Council and was a primary advisor to Governor Blanchard on human investment and job training. In 2000, Governor Engler appointed him to the Executive Committee of the Michigan Economic Development Corporation, where he now serves as Vice Chairman. He served as a regent of the University of Michigan for eleven years.

In 2006, Mr. Power founded in The Center for Michigan as a think-and-do tank aimed at improving the policy and political environment in Michigan.

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² “Final Report of the Lt. Governor’s Commission on Higher Education & Economic Growth.” December 2004.
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³ “Cherry Commission’s Challenge,” by John Austin. Presentation for “Town Hall Meeting on Education & Michigan’s Economic Future.” January 2007.
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⁴ “Degree Completions at State Universities,” by Kyle Jen, Michigan House Fiscal Agency. May 2006.
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¹⁰ Kalamazoo Promise official web site.
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¹¹ “The Promise at a Glance,” handout publication published by Kalamazoo Public Schools. December 2006.

¹² “The Promise Evolves,” by Julie Mack, Kalamazoo Gazette. December 2006.
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¹⁵ “The Promise Evolves,” by Julie Mack, Kalamazoo Gazette. December 2006.
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¹⁶ “Assessing the Cherry Commission,” by Tim Bartik, and “Mapping the Promise: Critical Pathways,” by Randall Eberts. Presentation for “Town Hall Meeting on Education & Michigan’s Economic Future.” January 2007.
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²⁵ “Oklahoma’s Promise Annual Reports.”
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²⁶ Of many media reports and studies on the Georgia HOPE program, University of Georgia researchers Chris Cornwell and David Mustard appear to have most closely tracked the program. Their many reports are available online at www.terry.uga.edu/hope.

²⁷ All Detroit Compact information derived from phone interview of Greg Handel and follow-up email confirmations conducted by John Bebow.

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³⁰ “A New Agenda for a New Michigan,” by Michigan Future, Inc. June 2006. Lou Glazer’s comments obtained via email correspondence.

³¹ “Final Report of the Lt. Governor’s Commission on Higher Education & Economic Growth.” December 2004.

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³² Figures used to compile the snapshots of community college and university student costs and tuition aid come from “State University Profile Sheets,” by Ellen Jeffries, Senate Fiscal Agency, and Kyle Jen, House Fiscal Agency. February 2006 (www.house.mi.gov/hfa/date.html) and the National Center for Education Statistics (nces.ed.gov/ipeds/). The methodology of determining tuition responsibility of students is borrowed replicated from “Net Tuition Costs After Financial Aid at State Universities,” by Kyle Jen, Michigan House Fiscal Agency. November 2004. Tom Clay, a former deputy state treasurer, and director of state affairs for the Citizens Research Council of Michigan also reviewed, and concurred with, the financial estimates published here.

³³ National Center for Education Statistics (nces.ed.gov/ipeds/).

³⁴ National Center for Education Statistics (nces.ed.gov/ipeds/).

³⁵ “State University Profile Sheets,” by Ellen Jeffries, Senate Fiscal Agency, and Kyle Jen, House Fiscal Agency. February 2006 (www.house.mi.gov/hfa/date.html).

³⁶ “DPS Grads’ Future Brighter,” by Nancy Mitchell, Rocky Mountain News. November 2006. www.rockymountainnews.com/drmn/cda/article_print/0,1983,DRMN_957_5133571_ARTICLE-DETAIL-PRINT,00.html

³⁷ www.lakeshorepromise.com

³⁸ Figures used to compile the snapshots of community college and university student costs and tuition aid come from “State University Profile Sheets,” by Ellen Jeffries, Senate Fiscal Agency, and Kyle Jen, House Fiscal Agency. February 2006 (www.house.mi.gov/hfa/date.html), National Center for Education Statistics (nces.ed.gov/ipeds/), and “Net Tuition Costs After Financial Aid at State Universities,” by Kyle Jen, Michigan House Fiscal Agency. November 2004. Tom Clay, a former deputy state treasurer, and director of state affairs for the Citizens Research Council of Michigan also reviewed, and concurred with, the financial estimates published here. These estimates were also informed by in-depth discussions between the authors and former State Treasurer Douglas Roberts, former Deputy State Treasurer and chief economist for the Senate Fiscal Agency Nick Khouri, and Clay. While those discussions were extremely helpful, the authors alone are responsible for the “price tag” estimates in this report.

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www.semcog.org/Data/assets/MichigansChangingDemo_10_13_06.pdf

⁴⁰ www.michigan.gov/setwithmet and www.misaves.com.

⁴¹ “Daniels Touts Lottery Lease Program,” by the IndyChannel. December 2006. www.theindychannel.com/news/10532035/detail.html