

# START, STAY, SUCCEED

A retrospective on New Jersey's progress toward a student-centered vision for higher education, through strategic collaboration between the state and institutions



Photo from the New Jersey Office of the Secretary of Higher Education

BRIEF 1 OF 4

## Advancing Opportunity through Greater College Affordability and Access

CONTRIBUTORS: Thomas Zimmerman, Jessica Steiger, Conner Radke, Yasmin Robinson, Stephanie Shanklin, Vance Stephens, Sandra Gilot-West





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## INTRODUCTION

Over the two terms of Governor Murphy's tenure, and in partnership with the New Jersey Office of the Secretary of Higher Education (OSHE), New Jersey has instituted numerous programs centered around expanding student college access and affordability in the transition to and persistence through higher education. Most notably, the Murphy Administration has increased funding for the [Educational Opportunity Fund \(EOF\)](#); developed and implemented the [Community College Opportunity Grant \(CCOG\)](#) and [Garden State Guarantee \(GSG\)](#), two financial aid programs reducing out-of-pocket costs and student loan debt for students and families of students attending an in-state, public college or university; and invested in student reengagement for [stopped-out adult learners](#) who have earned some college credit but no credential or degree.

These initiatives highlight the administration and OSHE's collaborative understanding that preparation for college begins long before post-secondary enrollment. In unison with initiatives above, programs such as [College Readiness Now](#), the [Innovation Dual Enrollment](#) grants and [Gaining Early Awareness and Readiness for Undergraduate Programs/ College Bound \(GEAR UP\)](#), students are assisted with academic enrichment and support, mentorship and college preparation. Among the many benefits of bridge programs emphasize career pathways elements and support accelerated attainment of credentials or degrees as students are able to enroll in college credit-bearing courses with provided additional supports.





## AFFORDABLE PATHWAYS TO AND THROUGH POSTSECONDARY EDUCATION

Affordability is one of the single biggest [contributing](#) factors to students' access to higher education across the United States. To alleviate this burden on students, New Jersey has advanced multiple strategies to reduce the out-of-pocket costs that can prevent students from pursuing higher education or force them into excessive borrowing:

### COMMUNITY COLLEGE OPPORTUNITY GRANT AND GARDEN STATE GUARANTEE

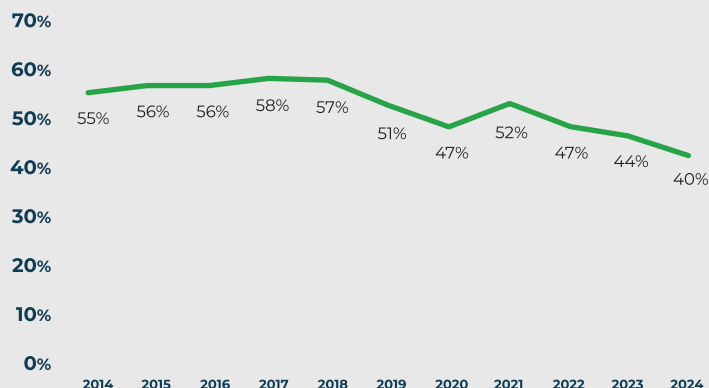
The Community College Opportunity Grant (CCOG), launched as a pilot program at 13 of the state's 18 public two-year institutions in the spring 2019 term, is considered the first step in New Jersey's commitment to tuition-free education. The program covers tuition and mandatory fees for the first two years of community college for students who apply by the state financial aid deadline and meet the [eligibility](#) requirements. CCOG is a last dollar promise program, which means that the grant covers tuition and fees that remain after federal, state, and institutional grants and scholarships are applied for qualified students. Building upon the initial pilot, the program was expanded to all 18 community colleges in the 2019-2020 academic year and was made permanent when legislation passed by the 219th Legislature of the State of New Jersey was signed by Governor Murphy on February 26, 2021.

New Jersey's commitment to affordable access to higher education was further solidified with the launch of the

Garden State Guarantee program in the 2021-2022 Academic Year, extending free tuition for eligible students in their third and fourth years of study at one of New Jersey's 11 public four-year postsecondary institutions. Notably, these two programs correlate with a reduction of the student share of postsecondary education costs according to data from the 2024 State Higher Education Finance Report.

Specifically, the student share reached its lowest levels in over a decade, with students and families being responsible for 40% of education costs in fiscal year 2024.

### NEW JERSEY STUDENT SHARE OF COSTS OF HIGHER ED FY 2014 - FY 2024



Expanding two years of free tuition to all public institutions of higher education in New Jersey—the first two years at a community college and the last two years at a public four-year institution—fulfills the goal mentioned explicitly in the State Higher Education Plan, to “explore funding strategies that allow even more students to access not only tuition-free community college, but also less expensive options at other types of institutions as well.”

## PROMOTING COLLEGE READINESS

Research has shown that access to education and college readiness must go hand in hand: simply opening the doors to college is insufficient if students arrive academically underprepared. Students placed into [developmental education](#) often encounter [longer and more challenging educational journeys](#), increasing the likelihood of additional debt and delayed graduation. In states with high tuition and living costs, like New Jersey, these challenges are even more consequential—and an issue that needs to be addressed. Each additional semester of coursework not only increases educational expenses but also delays entry into the labor market, amplifying the financial burden on students and families and hurting the economic prosperity of the state. Evidence from Columbia’s [Community College Research Center](#) and Georgetown’s [Center on Education and the Workforce](#) underscores that early exposure to college-level course work, targeted academic supports, and structured transition programs are among the most effective strategies to improve persistence and completion. Transparency in these processes ensures that students understand their educational journey, reducing the likelihood of unexpected challenges and fostering a smoother, more successful transition into higher education.

To link readiness with access, New Jersey has invested in coordinated initiatives that align K–12 and higher education systems.

## EDUCATIONAL OPPORTUNITY FUND

Established in 1968, the [New Jersey Educational Opportunity Fund](#) (EOF) was created to enhance access to higher education for economically disadvantaged residents. EOF provides financial support to cover costs like books, fees, and room and board that are not addressed by the New Jersey Tuition Aid Grant. It also offers extensive support services, including summer programs and academic year and winter session support, across 40 institutions.

In the past decade, EOF has made significant strides by adding new programs, creating a Winter Session, increasing grant awards, and providing more flexible regulations. These developments aim to ensure students not only attend college but also succeed and graduate.

EOF’s mission is to make New Jersey a leader in educational access, broadening opportunities and preparing students for the workforce. Through partnerships with educational institutions and community programs, EOF supports students in successfully transitioning to higher education and persisting to graduation. The program plays a crucial role in equipping students with the skills and knowledge necessary for regional and global workforce participation.

## NJ GEAR UP

The [New Jersey Gaining Early Awareness and Readiness for Undergraduate Programs](#) (NJ GEAR UP) is an initiative funded by the U.S. Department of Education and managed by OSHE. Its mission is to prepare low-income students for success in postsecondary education, starting as early as sixth grade.

NJ GEAR UP provides comprehensive mentoring, outreach, and support services to students in over 85 middle and high schools across twelve urban centers. Key services include information on financial aid, encouragement to enroll in challenging courses to minimize the need for college remediation, and support to help students graduate high school and transition to college. The program emphasizes sciences, mathematics, technology, and language arts to ensure students are well-prepared for higher education. In 2019, New Jersey secured a \$35 million GEAR UP grant from the U.S. Department of Education, enabling the expansion of support services over seven years. This expansion increased the number of served students from 2,400 to 3,600 and added three more cities and higher education institutions, bringing the total to eleven sites. Additional staff and resources were provided to deliver intensive services to students and parents.

The First Year Experience (FYE) Initiative, in partnership with the New Jersey Education Opportunity Fund, focuses on the transition from high school to college, ensuring students succeed in their freshman year. Through these efforts, NJ GEAR UP has significantly increased high school graduation and college enrollment rates among its participants in New Jersey.

## COLLEGE READINESS NOW (CRN) INITIATIVE

New Jersey’s College Readiness Now (CRN) initiative, funded through OSHE, has been enhancing student access and affordability in higher education for a decade by preparing high school students, specifically those from underserved and low-income backgrounds, for college-level coursework.

Through partnerships between all 18 community colleges and more than 150 high schools and community organizations, the program has steadily expanded its reach, growing from 115 participating high schools in 2019 to 144 schools and partners by 2024, and extending to include middle schools and community organizations. Since its launch, over 16,000 students have been assessed and more than 12,000 have enrolled in CRN programs, with 50 to 70 percent of participants each year coming from low-income households. The initiative has had a significant impact on readiness, with 48 to 61 percent of students annually becoming fully college-ready in English and/or math. CRN has also opened early pathways to higher education, enabling more than 5,000 students since 2019 to earn free college credits while still in high school. In the most recent cycle alone, students earned 1,758 credits, collectively saving over \$350,000 in tuition and fees.

CRN’s success demonstrates New Jersey’s commitment to educational equity and affordability, supporting the [state’s goal](#) of 65% postsecondary attainment by 2025.





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## DUAL ENROLLMENT

New Jersey's Innovation Dual Enrollment Pilot Program is designed to increase awareness, access, participation, and completion of dual enrollment opportunities statewide, with a particular focus on historically underrepresented students. By allowing high school students to earn college credits that count toward both their diploma and a future degree—often at reduced or no cost—the program opens meaningful pathways to higher education.

Initiated in response to recommendations from the [2022 Dual Enrollment Study Commission](#), the pilot reflects the administration's commitment to equitable access and quality education. In the most recent cycle of funding (fiscal year 2024), the State allocated \$500,000 to support four diverse school districts across New Jersey's geographic regions, sizes, and localities. The results have been significant: students collectively enrolled in more than 1,100 dual enrollment courses, earned over 3,500 college credits, and saved families more than \$290,000 in tuition and fees.

The NJ Schools Performance Report [shows](#) a 3% increase in statewide dual enrollment participation for 2023-24 compared to the previous year, with notable growth among targeted student groups. This initiative demonstrates the administration's success in removing barriers to the transformative benefits of dual enrollment.

In unison, these initiatives illustrate the importance of bridging readiness with access. By embedding academic preparation, early credit opportunities, and structured transition supports into the statewide affordability agenda, New Jersey has reduced remediation, accelerated degree progress, and ensured that more students are prepared to succeed once they arrive on campus.

## RE-ENGAGING STOPPED-OUT STUDENTS

To address the unique and present outcomes of the stopped-out students that compose nearly a million New Jersey residents, New Jersey has instated a multi-faceted statewide [Some, College-No Degree \(SCND\)](#) initiative. With updated employment projections from the [Georgetown University Center on Education and the Workforce](#) estimating that nearly 68% of jobs currently require some form of postsecondary education, with the proportion expected to increase to 72% by 2032, it is increasingly necessary to address underemployment by empowering these learners to complete a college credential that will further advance the New Jersey economy. Furthermore, state-level analyses indicate that New Jersey is one of five states that will have the smallest share of jobs for workers with middle skills—defined as students with associate's degrees, postsecondary vocational certificates, test-based licenses, industry certifications, or some college

but no degree. At the same time, data from the [National Student Clearinghouse](#) show that nearly 840,000 New Jersey residents have earned some college credit but did not continue on to complete their credential or degree. Leveraging the economic necessity of reinstating and empowering these students, New Jersey's SCND initiative paves a pathway for stopped-out students to pursue completion of their higher education.

These statistics underscore the importance of the Some College, No Degree initiative in the New Jersey higher education landscape. Focusing on re-engagement with, and reduction of barriers for, students with varying levels of college completion in the State, it is composed of four main components. In spring 2023, the State launched a partnership with [ReUp Education](#) to identify, reach, and support adult learners who had stopped out of college and need assistance to re-enroll. In conjunction with the Re-Up partnership, the State has awarded grants to institutions to strengthen supports for students with Some College, No Degree. Similarly, the State launched [MyDegree.NJ.gov](#), a one-stop shop with resources and information for students seeking to return to college and complete their degree.

The initiative also includes ongoing research into the barriers students face when attempting to return to college, including a recent partnership with [Ithaka S+R](#) focused on the impact of administrative holds on re-enrollment. These components of the Some College, No Degree initiative have already shown significant progress in supporting students interested in returning to college to complete their degree. The partnership with ReUp Education has resulted in more than 13,500 students re-enrolling, 1,400 of which have since graduated. Furthermore, statewide convenings have allowed for idea-sharing among institutions with the common goal of helping students in the state complete their degrees. This initiative is a testament to the power of state commitment to higher education for all New Jerseyans, no matter where they stand in completing their degrees.

Together, these programs have lowered the share of costs borne by students and families to the lowest level in over a decade. They showcase how New Jersey's sustained leadership, and legislative partnership, can translate affordability commitments into strategic initiatives that address the needs of the whole student.

## ADDRESSING NON-TUITION BARRIERS

As a high-cost state, New Jersey faces pronounced affordability pressures that extend well beyond tuition. As of the 2023-24 academic year, in-state tuition and fees at public four-year institutions [average](#) around \$16,532, while the total cost of attendance, including room and board, reaches approximately \$32,990, well above national averages. These elevated costs, inclusive of high living expenses for housing, transportation, and daily essentials, pose substantial barriers to students' ability to enroll, remain enrolled, and complete degrees.

OSHE acknowledges that students' achievements are impacted not only by the cost of attendance but also by

material hardships faced outside the classroom. [A February 2020 "Real College" survey report](#) on community college students in New Jersey revealed that over half of respondents experienced food insecurity, housing insecurity, or homelessness in the previous year, with 27% experiencing both food and housing insecurity. Additionally, [OSHE's COVID-19 student questionnaire in Fall 2021](#) found that 51% of respondents struggled to afford food, 50.9% faced transportation difficulties, and 50.3% had housing insecurity.

OSHE is committed to ensuring affordable postsecondary education in New Jersey, including support for non-tuition expenses. As a major step, Governor Murphy signed the [Hunger-Free Campus Act in May 2019](#), establishing a grant program to address food insecurity in public colleges and universities. Institutions must become designated as a Hunger-Free Campus by creating a campus hunger taskforce, conducting an annual survey, and educating students about resources to combat hunger. Additionally, [BasicNeeds.NJ.gov](#) serves as a one-stop hub for resources addressing basic needs like housing, transportation, and health.

New Jersey's commitment to supporting students' basic needs reflects a broader understanding of affordability. In a state with some of the highest costs nationwide, supporting student persistence and completion requires attention beyond tuition to include food, housing, childcare, transportation, and mental health. These efforts underscore the State's dedication to supporting the whole student, ensuring they are healthy, secure, and able to thrive both inside and outside the classroom.

## CONCLUSION

This brief, and those that remain in the series, highlight the major policy and programmatic changes to higher education by the Murphy administration over the past eight years. Through efforts such as the Some College, No Degree initiative, GEAR UP and EOF programs, the Community College Opportunity Grant and the Garden State Guarantee, New Jersey has demonstrated a commitment to providing accessible, affordable postsecondary education options to our residents, while simultaneously addressing student needs inside and outside of the classroom.