

# New Jersey's Community College Opportunity Grant

A Joint Report of the New Jersey Office of the Secretary of Higher Education and the Higher Education Student Assistance Authority

REPORT | FALL 2025



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**This is a joint report of the New Jersey Office of the Secretary of Higher Education (OSHE) and New Jersey Higher Education Student Assistance Authority (HESAA).**

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Data cited in this report were drawn from the New Jersey Financial Aid Management System (NJFAMS) published by HESAA, the New Jersey Student Unit Record System (SURE) published by OSHE, and the State Higher Education Finance Report published by the State Higher Education Executive Officers Association.



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# Executive Summary

In September 2018, Governor Phil Murphy introduced the Community College Opportunity Grant (CCOG) to provide an affordable pathway for students to earn an associate degree in New Jersey. The program launched during the Spring 2019 semester, and was initially available to students with adjusted gross incomes (AGI) of \$0 to \$45,000 attending one of the 13 county colleges selected to participate in the pilot. The program expanded to all New Jersey county colleges, and the income threshold increased to \$65,000 for Academic Year 2019-2020.

During Academic Year 2022-2023, the Murphy Administration introduced an additional tier of support for students with an AGI between \$65,001 and \$80,000. In Academic Year 2023-2024, the Administration added a third tier, further expanding the program by extending eligibility to students with AGIs between \$80,001 and \$100,000. This report highlights the State's investment in CCOG and the program's impact on both student success and community college enrollment.

The New Jersey Higher Education Student Assistance Authority (HESAA) administers New Jersey higher education financial aid programs, including CCOG. Students apply for CCOG by submitting either the Free Application for Federal Student Aid (FAFSA) or the New Jersey Alternative Financial Aid Application (for NJ Dreamers). HESAA determines maximum annual award amounts, assesses initial eligibility, and provides guidance and oversight to financial aid offices for the last-dollar calculation of awards. Furthermore, HESAA disburses CCOG payments to community colleges for eligible students.

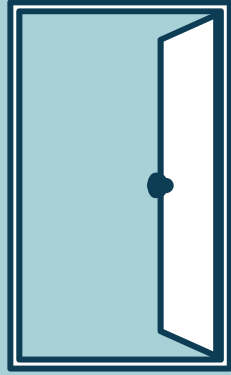
"In offering the Community College Opportunity Grant, New Jersey sends a clear message that postsecondary education is a valuable pursuit," said Margo Chaly, Esq., Executive Director, Higher Education Student Assistance Authority. "By reducing financial barriers to higher education, we empower more students to focus on their academic journey and obtain a college degree. This essential program remains a priority for the State to invest in student success and degree attainment in the Garden State, resulting in an educated and highly skilled workforce."

The New Jersey Office of the Secretary of Higher Education (OSHE) administers Student Success Initiative (SSI) grants, which is funding disbursed to each participating community college for the purpose of promoting statewide awareness and enhancing student support services. This funding helps community colleges strengthen advising, enrollment efforts, and other initiatives that contribute to student success.

"New Jersey's Community College Opportunity Grant program has been a game changer for over 50,000 students, removing financial barriers to higher education and driving better college completion outcomes for the state," said Dr. Brian Bridges, Secretary of Higher Education. "The data is clear: CCOG recipients succeed at higher rates than their peers in terms of graduation and retention and they are doing so across age, gender, and race and ethnicity. This showcases the power of expanding need-based financial aid as part of goals to develop our workforce, advance equity, and ultimately ensure every resident has the opportunity achieve upward social mobility by earning a life-changing credential."

## Highlights at a Glance

1. The Community College Opportunity Grant has provided postsecondary educational opportunities to thousands of New Jersey residents.



Since its initial launch in spring 2019, CCOG has served more than 50,000 individual New Jersey residents.



2. Retention rates are higher among CCOG recipients than those of community college students who did not receive the grant.

For every age range, for both males and females, and across all racial/ethnic groups, CCOG recipients have higher retention rates than non-recipients.

3. Graduation rate trends show that a higher proportion of CCOG recipients graduate within 150% of normal time to degree than non-CCOG recipients.

Graduation rates are often seen as the most important measure of program success, as most students attend college to earn a credential that will benefit them in the workforce. Rates among CCOG recipients are consistently higher than those of non-recipients, regardless of age, sex, race/ethnicity, or attendance status (part-time versus full-time). Students who receive CCOG are 32% more likely to graduate within three years than those who do not receive CCOG. Though some institutional variation does exist across cohorts, CCOG recipients have higher graduation rates than non-recipients in at least one cohort for every institution.



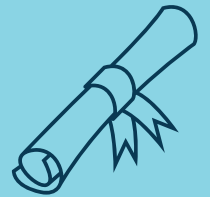
4. CCOG has reduced the overall student share of higher education costs in New Jersey.



The average annual amount awarded per CCOG recipient increased by \$1,128 between academic years 2018-2019 and 2023-2024 academic year. This reflects an 11% decrease in the proportion of college costs paid by students and families.

5. CCOG recipients have higher transfer rates than non-recipients across most of New Jersey's public two-year institutions.

Higher transfer rates serve as evidence that the State's investment in postsecondary education through the CCOG program extends beyond the public two-year sector by opening pathways for students that may not have otherwise been able to pursue a baccalaureate degree.



# The New Jersey Community College Opportunity Grant

## Program History

The Community College Opportunity Grant (CCOG) marked the first step in New Jersey's commitment to tuition-free education. As a last-dollar financial aid program, CCOG covers some or all tuition and fees that remain after federal, State, and institutional grants and scholarships are applied.

### Eligibility (2025-2026 Academic Year)

To be considered for the CCOG program a student must:

- Be a resident of the State of New Jersey with an AGI between \$0 - \$100,000
- Complete the FAFSA or NJ Alternative Financial Aid Application by applicable state deadlines
- Enroll in at least six (6) credits per semester at one of New Jersey's community colleges
- Must not yet have earned an associate's or bachelor's degree
- To maintain eligibility for the second year, students must make satisfactory academic progress

### Pilot Semester

Launched in spring 2019, the CCOG pilot program provided financial assistance to students with AGIs between \$0 and \$45,000, covering the full amount of tuition and approved educational fees after all other grant and scholarship aid was applied at one of the 13 county colleges selected for the pilot. To support recruitment efforts during the spring 2019 semester, OSHE awarded Student Success Initiative (SSI) funds through a competitive grant application process, allowing each participating institution to develop a customized plan to help identify, recruit, and support eligible students entering the enrollment pipeline. In addition, \$250,000 was allocated to OSHE to promote statewide awareness, ensuring students of all ages learned that earning an associate degree in New Jersey is both accessible and affordable.

### Early Success

Following the success of the pilot program, CCOG quickly expanded to all 18 New Jersey community colleges in May 2019. All 18 New Jersey Community Colleges participated in Academic Year 2019-2020, and the AGI eligibility threshold increased to \$65,000. The SSI funding of \$250,000 per community college also expanded to all institutions. SSI funding continued to be separate from any operating dollars appropriated to these institutions, awarded instead as additional resources dedicated to supporting the enrollment and retention of CCOG students.

### Codification of CCOG

After three semesters of statewide implementation, CCOG outcomes included strong enrollment and retention rates, with New Jersey residents taking advantage of expanded financial support to enroll or re-enroll in a degree program. In particular, nearly 14,000 individual New Jersey residents received financial aid through the CCOG program in the first three semesters of the program. Of 2,073 first-time students that enrolled and received CCOG during this period, 1,432 were retained in the subsequent academic year. For contrast, of the 41,698 first-time students that enrolled but did not receive CCOG, 24,551 were retained in the subsequent year. This means that the retention rate of CCOG students (69%) was 10 points higher than the retention rate of students that did not receive CCOG (59%).

The apparent success of the program in its first three semesters resulted in the introduction of Assembly Bill 4410 in the 219<sup>th</sup> Legislature of the State of New Jersey to codify CCOG in state statute. On February 26, 2021, Governor Murphy signed CCOG into law, making New Jersey the 10th state in the nation to offer an affordable pathway to an associate degree.





“For far too long, higher education has been out of reach for countless New Jerseyans due to its high cost. Today’s bill signing underscores our continued commitment to college affordability, ensuring that our young people and working adults have the opportunity to earn post-secondary degrees and advance their promising careers.”

- Governor Phil Murphy  
February 26, 2021

## Expanding CCOG Eligibility

The Appropriations Act for both Fiscal Year 2023 and Fiscal Year 2024 expanded CCOG by piloting additional income eligibility tiers:

Tier 2, established during Fiscal Year 2023, offered students with an AGI between \$65,001 and \$80,000 reduced tuition and fees up to half of the maximum grant awarded at the institution.

Tier 3, established during Fiscal Year 2024), offered students with an AGI between \$80,001 and \$100,000 reduced tuition and fees up to one third of the maximum grant awarded at the institution.

In Academic Year 2021-2022, the Murphy Administration built on the success of CCOG by launching the Garden State Guarantee (GSG), extending predictable pricing to students enrolled in their third and fourth years of study at one of New Jersey’s four-year public institutions of higher education.

The additional tiers reduced out-of-pocket costs for thousands of eligible families, reducing the likelihood that financial barriers would prevent students from pursuing higher education. Tiers 2 and 3 were renewed for Fiscal Year 2025. In Academic Year 2025-2026, new students will not be admitted into Tiers 2 and 3 of CCOG or GSG due to reduced funding available for the programs. However, Tiers 2 and 3 of CCOG will remain in place for students who already received a CCOG award and Tiers 2 and 3 of GSG will remain in place for students who already received a GSG award, as long as they remain otherwise eligible for their respective programs.

**Table 1**

Community College Opportunity Grant and Garden State Guarantee Tiers (FY2023 through FY2025)



	Community College	Third & Fourth years at Senior Public Institution
<b>TIER 1</b> AGI* \$0 - \$65,000	\$0 net price of tuition and required fees	\$0 net price of tuition and required fees
<b>TIER 2</b> AGI \$65,001 - \$80,000	Reduced tuition after up to half of the maximum CCOG award is applied	Net price guarantee of no more than \$7,500 tuition & required fees per year
<b>TIER 3</b> AGI \$80,001 - \$100,000	Reduced tuition after up to one-third of the maximum CCOG award is applied	Net price guarantee of no more than \$10,000 tuition & required fees per year

\*AGI stands for Adjusted Gross Income, as reported on a federal tax return.

# Measuring the Impact of CCOG on Student Success

## Enrollment Statistics

Since its inception, CCOG has provided free or reduced tuition and approved educational fees to more than 50,000 individual New Jersey residents. Table 2 contains trend data of the total number of students each year that receive CCOG compared to the number of degree-seeking students in each cohort that do not receive CCOG. Additionally, the average amount of CCOG per recipient and the proportions of students who do and do not receive CCOG are provided. As indicated by the number of CCOG students and the proportion of students that received CCOG aid, participation in the program has increased drastically since the initial launch of the pilot in the spring 2019 term. Due to the fact that CCOG is a last-dollar financial aid program, it is also important to note that this report classifies students as receiving CCOG only if they actually received at least one CCOG payment in a given academic year. Students who do not meet eligibility requirements, as well as students who meet eligibility requirements for CCOG but have their tuition and fees fully covered by other grant or scholarship aid, are not counted as CCOG recipients.

**Table 2**

*Community College Opportunity Grant Recipients versus Non-Recipients*

Cohort	Number of Students that Received CCOG	Average Annual CCOG Award Per Recipient	Number of Students that Did Not Receive CCOG	Proportion of Students that Received CCOG	Proportion of Students that Did Not Receive CCOG
2018-2019	5,422	\$1,108	106,802	4.83%	95.17%
2019-2020	10,217	\$1,922	142,366	6.70%	93.30%
2020-2021	13,044	\$2,095	119,558	9.84%	90.16%
2021-2022	12,147	\$2,079	112,854	9.72%	90.28%
2022-2023	15,098	\$2,272	108,705	12.20%	87.80%
2023-2024	17,190	\$2,236	98,700	14.83%	85.17%

As demonstrated in Table 2, the unique headcount of CCOG recipients has increased from 5,422 in the 2018-2019 academic year to 17,190 in the 2023-2024 academic year. The average annual amount awarded per CCOG recipient has also increased over this period, with recipients in the 2018-2019 cohort receiving an average of \$1,108 and recipients in the 2023-2024 cohort receiving an average of \$2,236. This is reflective of the significant investment the State has made in supporting low-income students through the CCOG program, as the average amount per student has increased despite the fact that the number of recipients has also increased. Notably, the proportion of students that received CCOG has increased over time, with only 4.83% of community college students receiving CCOG in the 2018-2019 academic year and 14.83% receiving it in the 2023-2024 academic year. This is likely due to eligibility expansions in the 2022-2023 and 2023-2024 academic years. It is important to understand that the number of CCOG recipients in the 2018-2019 academic year is far lower than the number of recipients in other cohorts. This is due to the fact that the program was initiated in the middle the 2018-2019 academic year and therefore only includes data from the spring 2019 term. As such, the 2018-2019 cohort is referred to as the “spring 2019 cohort” throughout the remainder of this document.



Figures 1 and 2 provide the proportions of total CCOG recipients by age range and sex, respectively.

Figure 1

Proportion of Total CCOG Recipients by Age Range

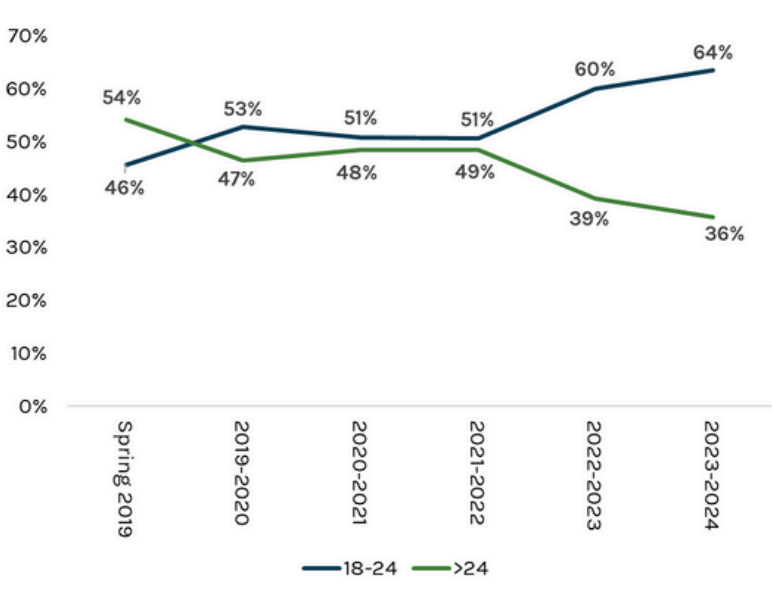
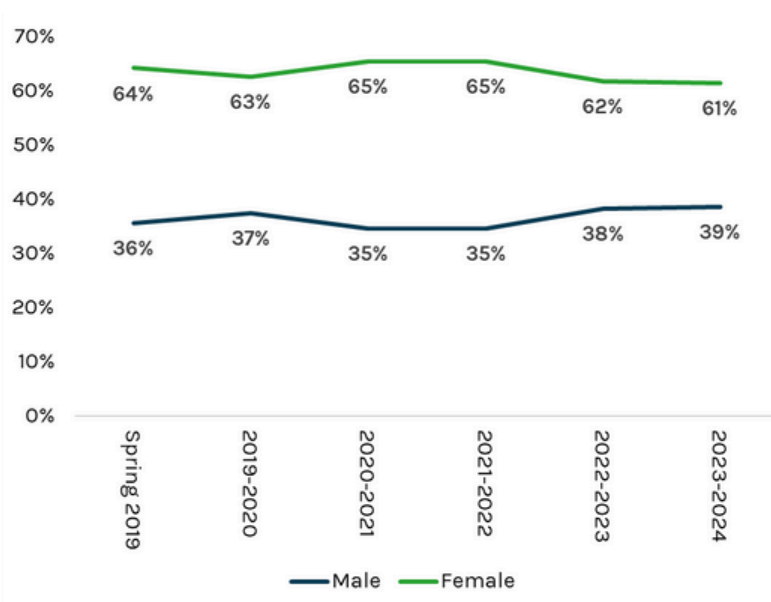


Figure 2

Proportion of Total CCOG Recipients by Sex



As seen in Figure 1, the proportion of CCOG recipients between the ages of 18 to 24 was slightly higher than the proportion of CCOG recipients that were older than 24 between the 2019-2020 and 2021-2022 academic years. Starting with the 2022-2023 academic year, the two groups have begun to diverge, with over 60% of recipients between the ages of 18 to 24. Consistent with national college enrollment trends, Figure 2 demonstrates that female students consistently make up a greater proportion of CCOG recipients than male students, with females accounting for between 61 and 65% of the total every year since the launch of the pilot. The composition of the 2023-2024 cohort of CCOG recipients is broken out by race and ethnicity in Figure 3. Figure 4 compares the 2023-2024 New Jersey Community College cohort's overall racial composition.

Figure 3

CCOG Recipients by Race/Ethnicity

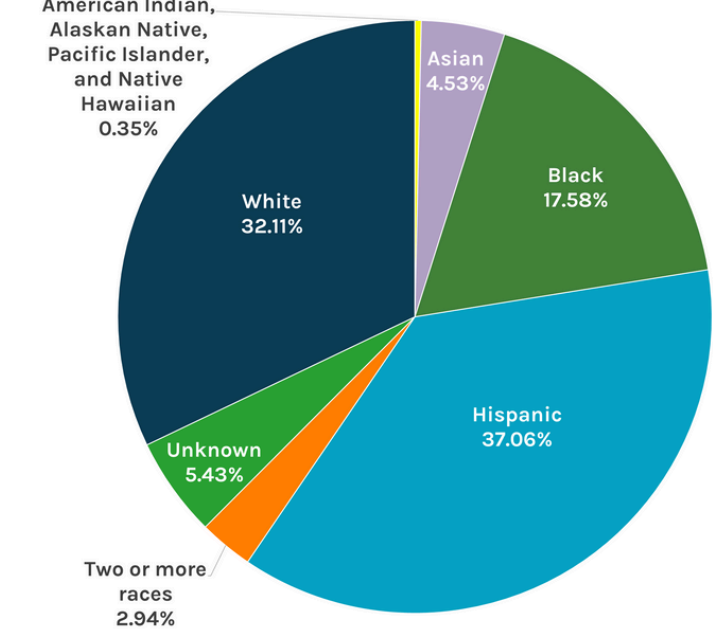
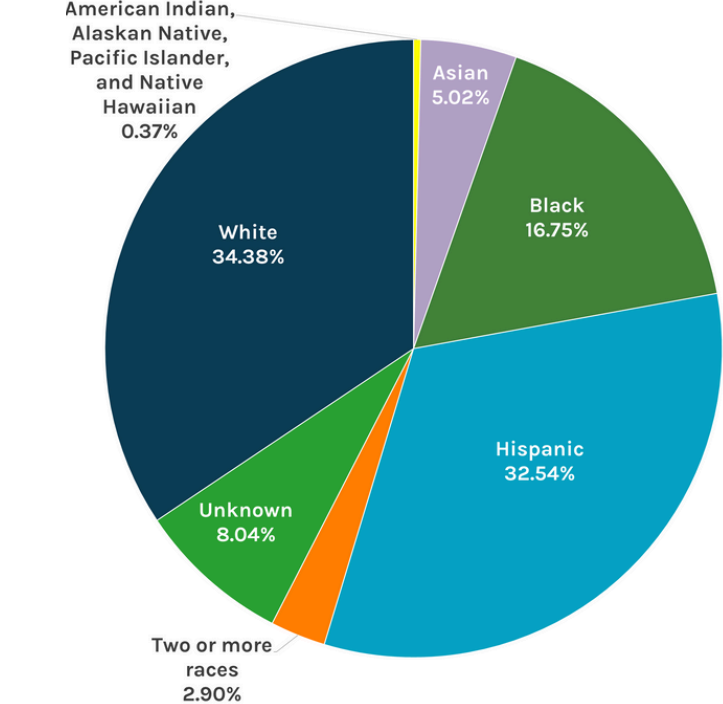


Figure 4

Overall Community College Enrollment by Race/Ethnicity

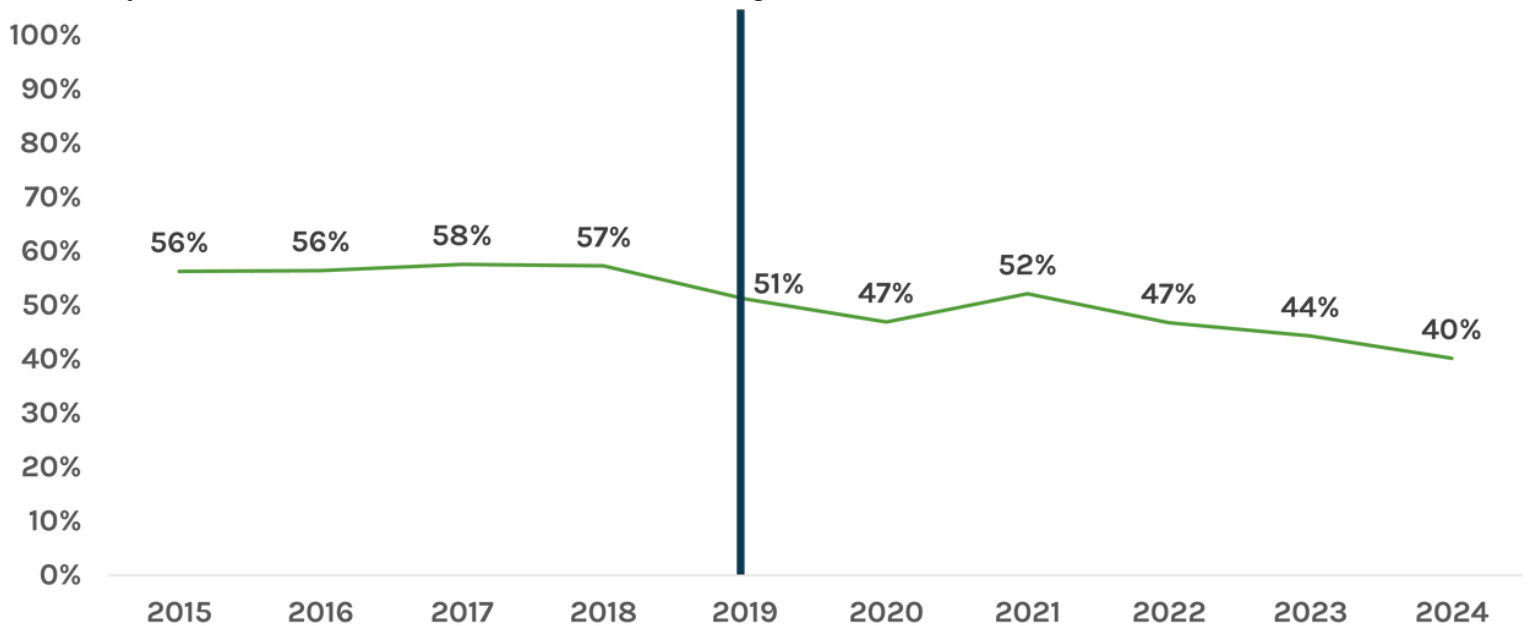


## Student Share

A major consideration for many students seeking a college credential is the overall cost of attending college and the means by which these costs will be covered. One important metric, student share, provides important insight into the cost burden experienced by students. Student share is the proportion of total education revenue at public institutions that comes from the net tuition and fees received from students and their families.<sup>1</sup> In other words, student share is the proportion of the total education revenue at public institutions that are paid directly by students and their families. Figure 5 contains the trend of student share in New Jersey from academic year 2014-2015 through academic year 2023-2024 for all public institutions in the State, inclusive of both two-year and four-year public institutions. The figure shows that the overall student share has decreased by 11% since the launch of the CCOG program in 2019. Student share in the two-year public sector has decreased by 10.5% since the launch of CCOG, indicating that the program has been successful in reducing costs for community college students and families.

**Figure 5**

*New Jersey Trend Data of Student Share of the Costs of Higher Education*



## Student Success Initiatives

In addition to direct-to-student financial aid, the state has allocated resources distributed through OSHE to support institutions in creating and maintaining student success initiatives (SSI). Institutions are considered for grants annually, and funds may be allocated for a variety of programs and support services designed to best support CCOG students. OSHE awarded over \$20 million in SSI funding between spring 2019 and the 2023-2024 academic year.

The SSI grants have been used to both promote the program to prospective students and to provide additional support services consistent with increases in enrollment of CCOG recipients. Each year CCOG student success initiatives result in tens of thousands of student interactions, ranging from simple mass outreach to individualized student success coaching. These efforts contributed to the rapid expansion of the CCOG program, with enrollment in the program increasing from 10,217 in the first full academic year (2019-2020) to 17,190 in the most recent academic year (2023-2024). Furthermore, the student success initiatives can be credited in part for the strong retention rates of CCOG recipients.

<sup>1</sup>State Higher Education Executive Officers Association, n.d.

## Measures of Program Success

Traditional measures of success in higher education typically include retention and graduation rates. Retention is an important metric for approximating student progress toward earning a credential, while graduation rates measure the final outcomes for cohorts of students. To understand whether the CCOG program is successful, it is imperative to compare both measures between students who received the grant, those who did not receive the grant, and the overall rates at New Jersey community colleges.

### First-Year Retention

Table 3 contains retention rate data for the first five cohorts of CCOG recipients. Retention rates were calculated by taking the number of students initially enrolled as first-time students in a given cohort and returning at the same institution in the following academic year and dividing by the total number of first-time students in the cohort. These rates are compared with students in the cohort that did not receive the grant. Overall rates are provided to better understand how the grant impacts the broader community college landscape. CCOG recipients have consistently higher retention rates than students who did not receive CCOG. This indicates that the program reduces cost barriers, making students more likely to return for their second year.

**Table 3**

*Community College Opportunity Grant Recipients versus Non-Recipient Retention Rates*

Cohort	CCOG Recipients	Students Who Did Not Receive CCOG	Overall
Spring 2019	69.64%	61.84%	62.09%
2019-2020	69.01%	58.33%	58.86%
2020-2021	71.46%	63.05	63.64%
2021-2022	70.98%	62.40%	63.00%
2022-2023	65.84%	55.46%	56.52%

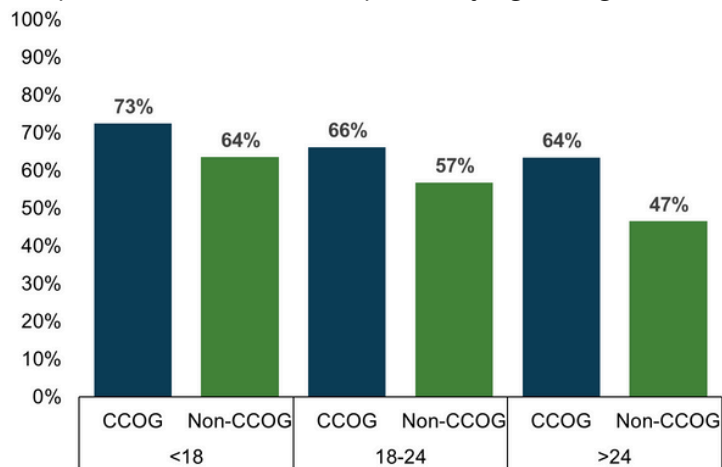
“If it wasn’t for the New Jersey Community College Opportunity Grant, I wouldn’t [have been] able to have the opportunity to continue with [my] education. Now I’m not thinking about just what I can do for tomorrow, I’m thinking about what I can do five years from now – and that was my goal...CCOG gave me the opportunity to work on me.”

**Mayra J., CCOG recipient, Hudson County Community College**



Figures 6 and 7 compare the retention rates of the 2022-2023 cohort CCOG recipients to non-recipients by age range and sex, respectively. The retention data for the 2022-2023 cohort is representative of the broader trends for all of the cohorts since the launch of the CCOG pilot in spring 2019. For each age range and for both males and females, CCOG recipients have higher retention rates than non-recipients.

**Figure 6**  
Retention Rates of 2022-2023 Cohort of CCOG Recipients Versus Non-Recipients by Age Range



**Figure 7**  
Retention Rates of 2022-2023 Cohort of CCOG Recipients Versus Non-Recipients by Sex

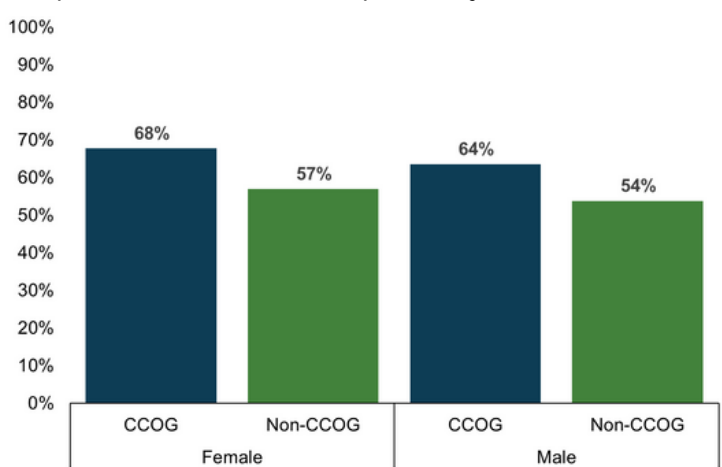
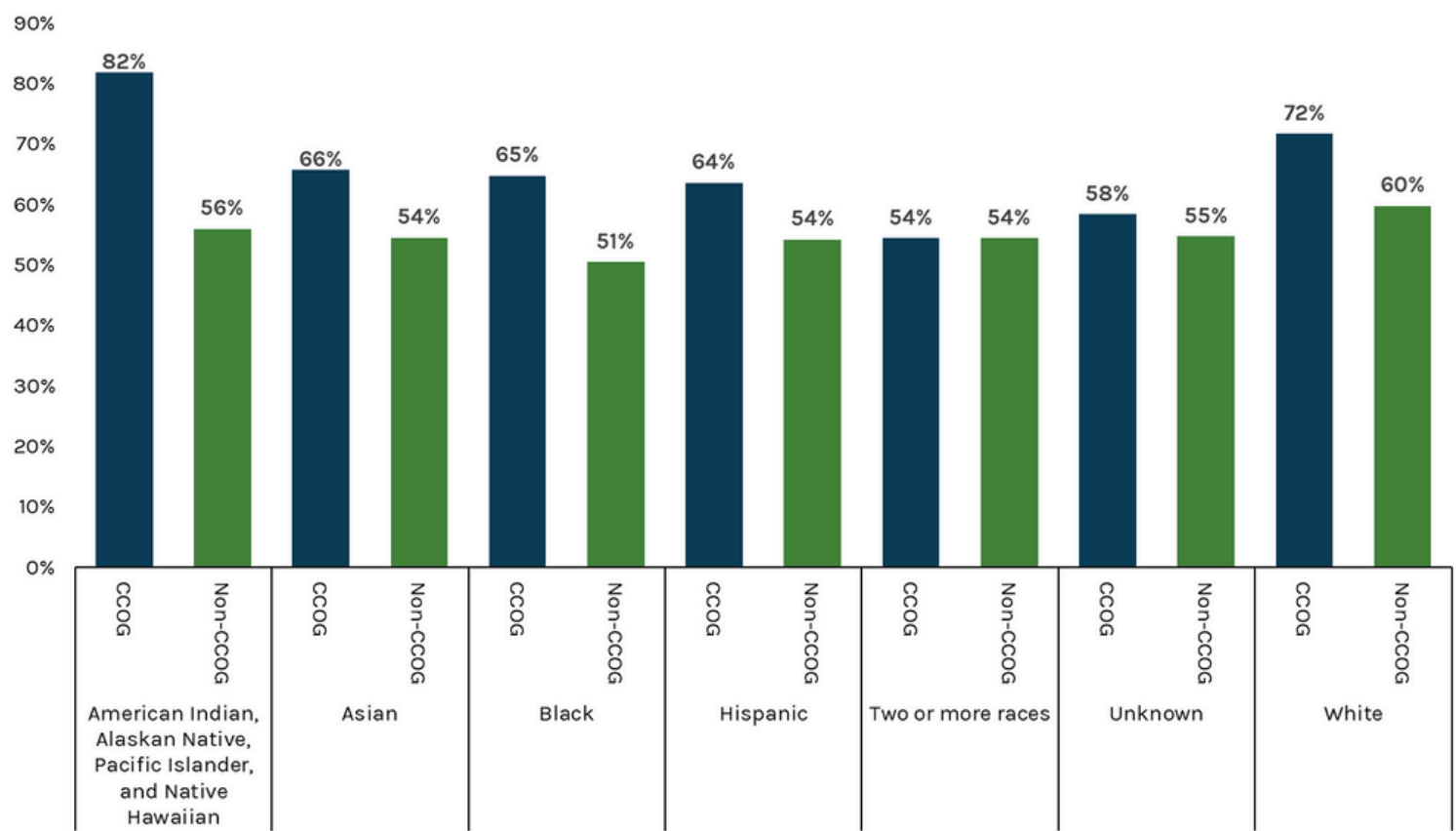


Figure 8 below shows that CCOG recipients have higher retention rates than non-recipients for all racial/ethnic groups.

**Figure 8**  
Retention Rates for the 2022-2023 Cohort of CCOG Recipients Versus Non-Recipients by Race/Ethnicity



## Graduation Rates

Graduation rates are often seen as the most important measure of program success, as most students attend college to earn a credential that will benefit them in the workforce. Table 4 compares the graduation rates of cohorts of CCOG recipients versus their peers who did not receive the grant by attendance status. To be considered as having earned a college credential for the purposes of calculating graduation rates, students in each cohort must have earned their credential within three years of initial enrollment (150% of the expected time-to-degree for most associate's degrees). Included below is each graduation rate, which is calculated by dividing the number of graduates by the original cohort size.

**Table 4**

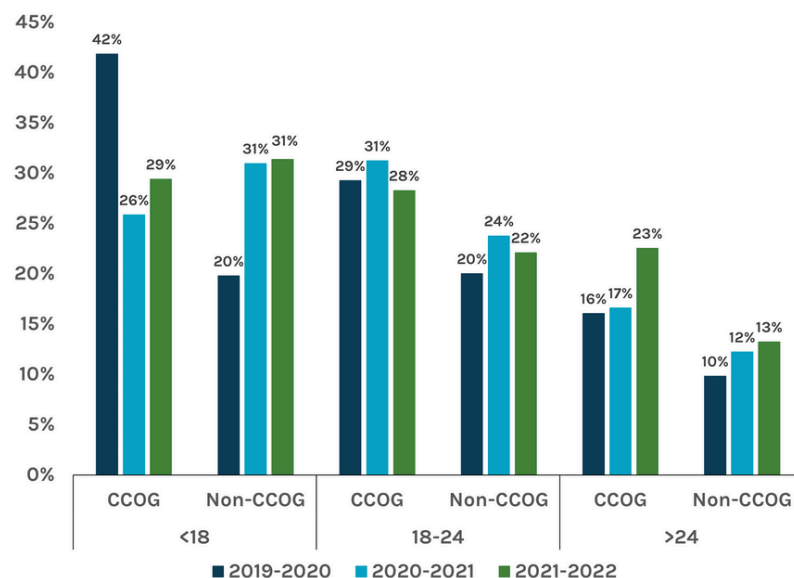
*Descriptive Graduation Statistics for Community College Opportunity Grant Recipients versus Non-Recipients by Attendance Status*

Cohort	Full-Time		Part-Time		Overall	
	CCOG	Non-CCOG	CCOG	Non-CCOG	CCOG	Non-CCOG
Spring 2019	13.71% (n=17/124)	15.41% (n=570/3,699)	4.00% (n=4/100)	5.66% (n=162/2,862)	9.38% (n=21/224)	11.16% (n=732/6,561)
2019-2020	32.35% (n=437/1,351)	24.04% (n=5,481/22,797)	10.02% (n=49/489)	7.86% (n=956/12,165)	26.41% (n=486/1,840)	18.41% (n=6,438/34,962)
2020-2021	32.09% (n=526/1,639)	28.61% (n=5,354/18,712)	11.04% (n=52/471)	10.03% (n=910/9,076)	27.39% (n=578/2,110)	22.54% (n=6,264/27,788)
2021-2022	30.91% (n=455/1,472)	27.29% (n=4,877/17,874)	15.05% (n=90/598)	9.68% (n=954/9,853)	26.91% (n=545/2,070)	21.03% (n=5,831/27,727)

Figures 9 and 10 compare the graduation rate trends of CCOG recipients to non-recipients by age range and sex, respectively.

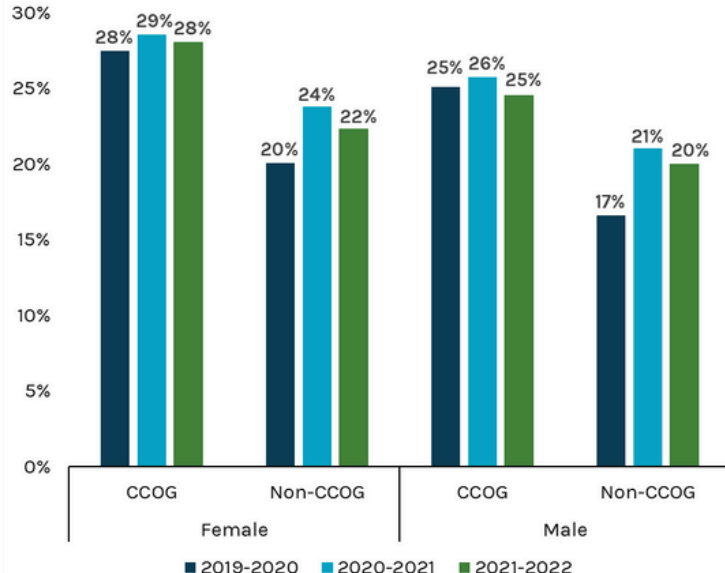
**Figure 9**

*Graduation Rate Trend Comparison of CCOG Recipients Versus Non-Recipients by Age Range*



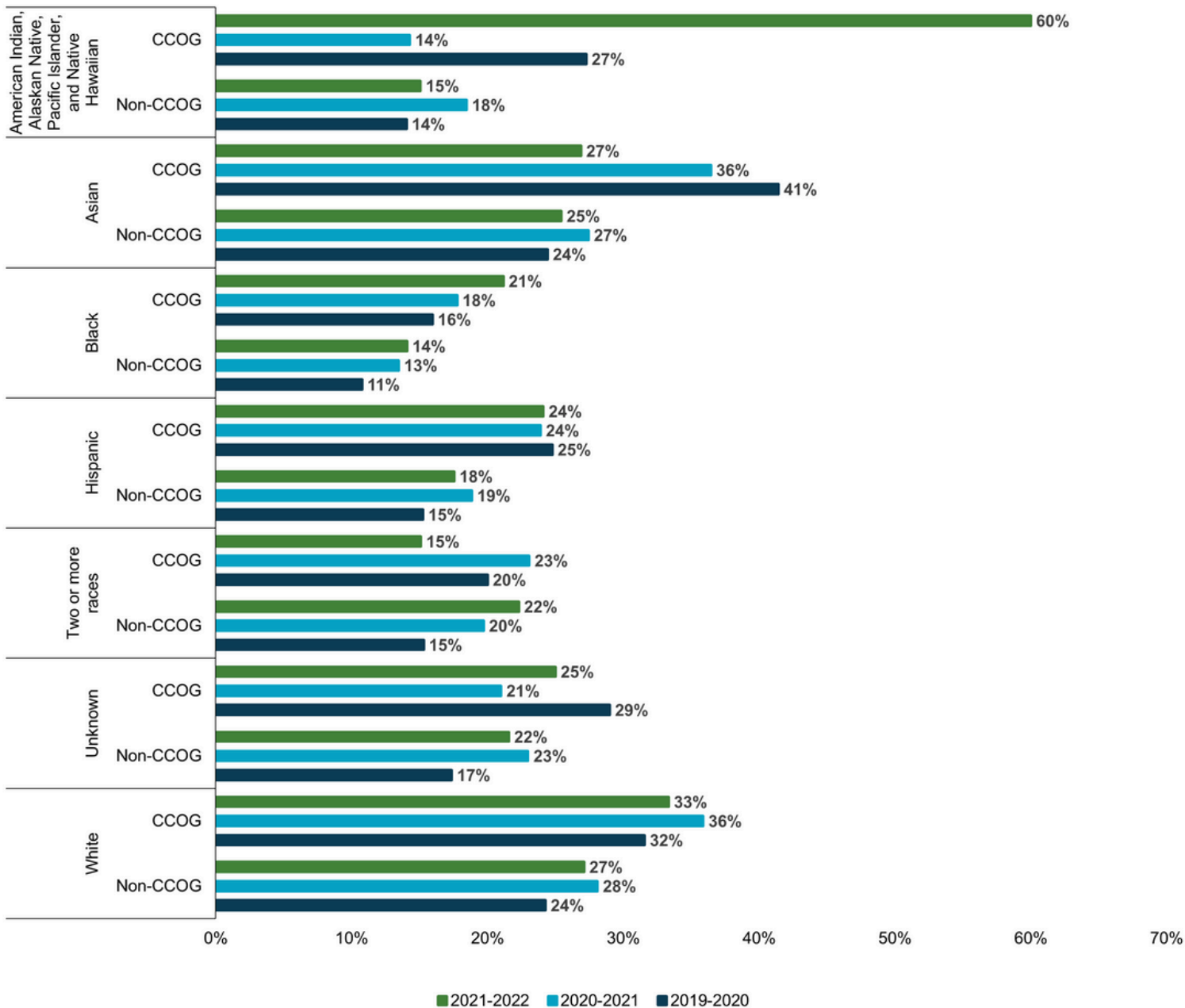
**Figure 10**

*Graduation Rate Trend Comparison of CCOG Recipients Versus Non-Recipients by Sex*



As demonstrated in Figure 9, graduation rates are consistently higher for CCOG recipients than non-recipients for all but the less-than-eighteen age range. This is likely because fewer students under the age of eighteen are eligible to receive CCOG. Figure 10 shows that graduation rates are consistently higher for both male and female CCOG recipients than non-recipients. Figure 11 below compares the graduation rate trends for CCOG recipients and non-recipients by race/ethnicity.

**Figure 11**  
*Graduation Rate Trends Comparison of Community College Opportunity Grant Recipients versus Non-Recipients by Race/Ethnicity*



Graduation rate trends show that graduation rates are consistently higher for CCOG recipients than for non-recipients for Asian, Black, Hispanic, and White racial/ethnic demographics. These trends demonstrate the Community College Opportunity Grant’s positive impact, particularly for students from historically underrepresented backgrounds. This signifies important progress in advancing equitable higher education attainment in New Jersey, a key goal in the Murphy administration’s [State Plan for Higher Education](#).



A logistic regression analysis was also conducted to determine the strength of the correlation between receipt of CCOG (the independent variable of interest) and graduation rates (the dependent variable). Control variables included age range, race/ethnicity, sex, attendance status, distance education status, major, and institution attended. Results across the 2019-2020, 2020-2021, and 2021-2022 cohorts demonstrated that the odds of graduating within 150% of normal time to completion was 31.56% for every one-unit increase in the number of CCOG recipients, holding all other variables constant. In other words, CCOG recipients are 37.1% more likely to graduate within 150% of normal time to completion than students who did not receive CCOG.

### Transfer Rates

Another important measure for evaluating the success of an initiative designed to increase access to higher education and high-quality credentials is the rate of transfers from a public two-year institution to a four-year institution. Transfer rates provide insight into how many community college students continue their postsecondary education beyond the two-year public sector. Figures 13 and 14 provide comparisons of transfer rates between CCOG recipients and non-recipients. Figure 13 focuses on students who transferred within three years of first attendance, while Figure 14 includes students who transferred after more than three years of first attendance. Figure 13 demonstrates that transfer rates among CCOG recipients are outpacing those of non-recipients, while Figure 14 demonstrates that CCOG recipients have higher transfer rates than their non-CCOG counterparts over longer periods.

Figure 13

Transfer Rate Trends Comparing for Community College Opportunity Grant Recipients versus Non-Recipients for Students Who Transferred Within Three Years of First Attendance

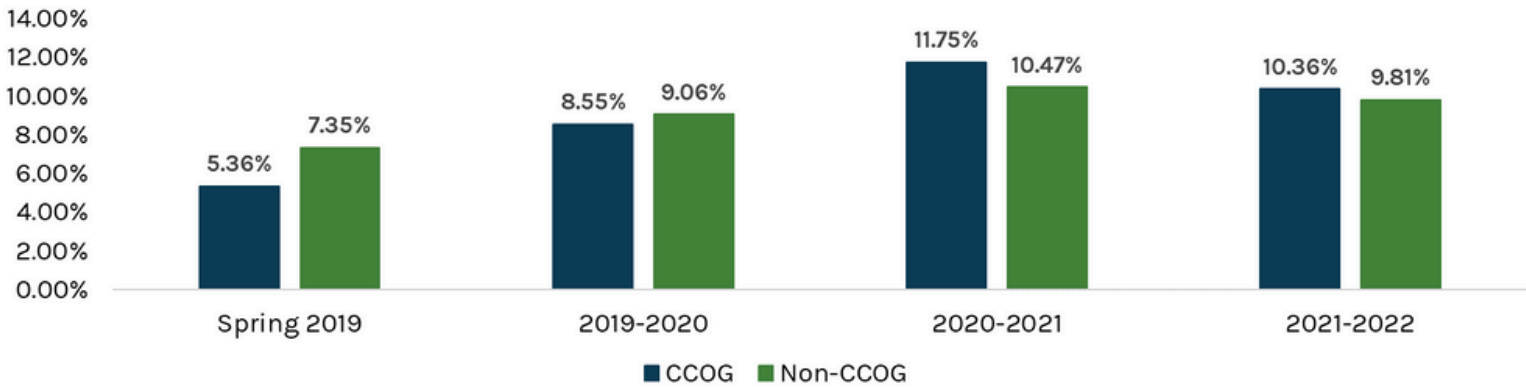
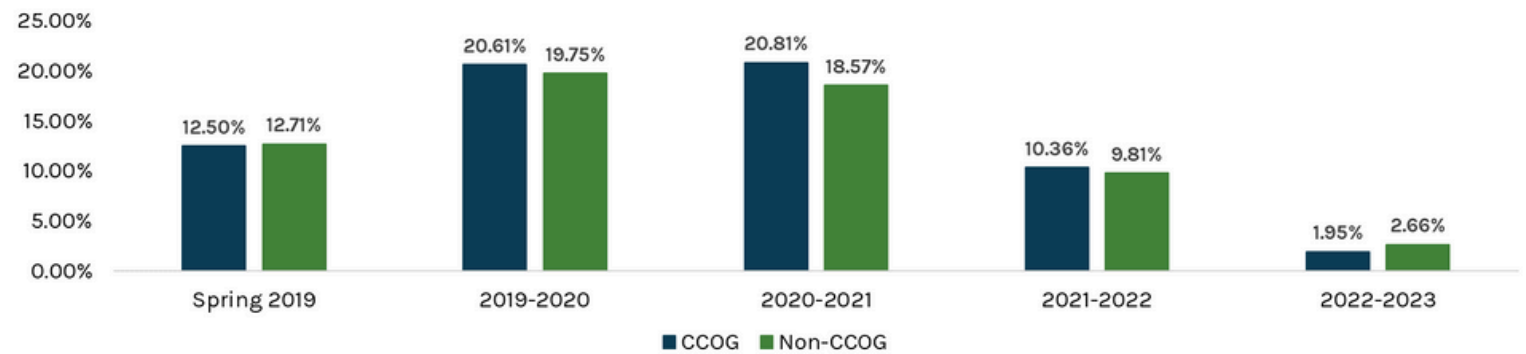


Figure 14

Transfer Rate Trends Comparing for Community College Opportunity Grant Recipients versus Non-Recipients



The findings displayed in Figures 13 and 14 serve as evidence that the State’s investment in postsecondary education through the CCOG program extends beyond the public two-year sector by opening pathways for students who may not have otherwise been able to pursue a baccalaureate degree. Another transfer metric by which we can determine the impact of CCOG on postsecondary attainment is to calculate the percentage of CCOG recipients who successfully transferred and subsequently received a Garden State Guarantee grant at one of New Jersey’s senior public institutions. Preliminary data suggests that more than 60% of CCOG recipients who successfully transferred also received a Garden State Guarantee grant at their transfer institution each year.

**“A lack of self-esteem was a huge roadblock for me when it came to going back to school at 40, but the support from CCOG gave me the confidence I needed to become the Phi Theta Kappa Honor Society president of my chapter and graduate Summa Cum Laude with a 3.95 GPA.”**

**James U., CCOG Recipient, Warren County Community College**

## **Qualitative Study on the Community College Opportunity Grant**

The quantitative data presented in this report show encouraging outcomes from the New Jersey Community College Opportunity Grant. Supplementary data from a recent qualitative study involved interviews with students from thirteen New Jersey community colleges about their experience and awareness of the program.<sup>2</sup> While findings may not be broadly applicable to all CCOG recipients, the themes surfaced key insights and areas that can inform future policies.

### **1. Awareness Efforts**

**Finding:** Two-thirds of CCOG recipients interviewed were unaware that they were receiving CCOG.

When asked whether they had received CCOG, a significant proportion of New Jersey students interviewed demonstrated a lack of understanding of the program. Several participants claimed that they had never heard of the Community College Opportunity Grant despite receiving it as part of their financial aid package. One CCOG recipient from Tier One expressed frustration that they still had to pay a tuition bill of around \$700 per semester, as they expected the grant to cover their full tuition and fees. Upon further discussion, this student realized they were paying their bill before the semester started and were receiving a refund of the amount paid once CCOG funds were disbursed. This student stated that “Just from my personal experience, as soon as I get a bill, I just pay it. I don’t really wait for a late notice or anything.”

**Suggestion:** These findings suggest that postsecondary institutions and the State government should prioritize clearer communication about the program and how it is administered. Ensuring recipients understand how the program operates could help alleviate concerns and confusion over the amount a student is responsible for paying.

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<sup>2</sup>Zimmerman, T. S. 2025. To request the full document, please email [Thomas.Zimmerman@oshe.nj.gov](mailto:Thomas.Zimmerman@oshe.nj.gov)

## 2. Additional Expenses

**Finding:** Receiving CCOG does not eliminate all financial stress associated with attending college.

Despite having all tuition and mandatory fees covered by CCOG, participants identified financial stress impacting their college experience. Specifically, participants described difficulty meeting basic costs of living such as housing, food, and transportation, as well as college costs not covered by CCOG such as books and course supplies.

**Suggestion:** Policymakers can consider adding cost-of-living stipends to the CCOG program or schools can consider providing financial guidance programming/services to students.

## 3. Financial Education

**Finding:** CCOG recipients expressed a need for more financial education

Multiple students stated that they wished they had learned more about general finance, college costs, and financial aid during high school. Despite greater availability of information, these findings suggest that financial education may not be as accessible to audiences who most need it.

**Suggestion:** Further collaboration between the K-12 and postsecondary sectors as well as State education agencies may help reach more New Jersey students with the financial education they need to prepare for the future.

# Key Takeaways and Looking Forward

The findings contained within this report demonstrate that New Jersey's Community College Opportunity Grant has a sizeable impact on the growing number of students who receive it. Data shows that CCOG recipients consistently outperform their peers who do not receive the grant. Specifically, CCOG recipients have higher retention, graduation, and transfer rates. This was found to be true for all racial/ethnic groups, age ranges, and both sexes. Furthermore, every institution had at least one cohort of CCOG recipients with higher retention, graduation, and transfer rates than their non-CCOG peers. These results demonstrate that the Community College Opportunity Grant is a worthwhile investment for the State. The State's investment allows thousands of students each year to earn a college credential for free or at a significantly reduced cost. These results confirm hypotheses that addressing affordability by reducing financial barriers to attending higher education is essential for meeting the educational and workforce needs of the State.

## References

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