

Return to State of the Union Report

Access to colleges

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Global College Access at a Glance

Top-ranked countries achieve 94-99% college access rates

The United States ranks 31st globally at 82% access

Nordic countries dominate the top 10 through free tuition and universal living-cost grants

Income-contingent loan systems (Australia, UK) drive near-universal access without upfront barriers

Access gaps persist along income, race, first-generation status, and geography in many nations

Canada's Canada Learning Bond, Australia's HELP, and UK's SLC loan system are leading models

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Section 1 Top 35 Countries with the Highest Access to Colleges

Data Year: 2022 | Source: Gallup World Poll / UNESCO Institute for Statistics

Rank	Country	Access to Colleges
1	Canada	99%
2	Australia	98%
3	한국 Hanguk (South Korea)	97%
4	United Kingdom	96%
5	Suomi (Finland)	96%
6	Norge (Norway)	95%
7	Sverige (Sweden)	95%
8	Danmark (Denmark)	94%
9	Suisse or Schweiz (Switzerland)	94%
10	Nederland (Netherlands)	93%
11	New Zealand	93%
12	Deutschland (Germany)	92%
13	Österreich (Austria)	92%
14	Belgique (Belgium)	91%
15	République française (France)	91%
16	Iceland	90%
17	Éire (Ireland)	90%
18	日本 Nippon (Japan)	90%
19	Singapore	89%
20	Chile	88%
21	ישראל Yisra'el (Israel)	88%
22	Česko (Czech Republic)	87%
23	Polska (Poland)	87%
24	Portugal	86%
25	España (Spain)	86%
26	Ελλάδα Elláda (Greece)	85%
27	Italia (Italy)	84%
28	Magyarország (Hungary)	83%

Rank	Country	Access to Colleges
29	Argentina	83%
30	Россия Rossiya (Russia)	82%
31	United States	82%
32	Brasil (Brazil)	81%
33	中国 Zhongguo (China)	80%
34	Türkiye (Turkey)	79%
35	México	78%

Source: Gallup World Poll (2022); UNESCO Institute for Statistics (2022). Data reflects gross enrollment ratio and access survey scores for countries with populations exceeding 5 million.

United States Ranking — Analysis

The United States ranks 31st out of the top 35 countries with an 82% college access rate (2022 Gallup World Poll). Despite having some of the world's most prestigious universities, the United States lags behind peer nations due to:

- (1) the absence of free or low-cost public higher education at the federal level — average annual tuition at a four-year public university exceeded \$10,940 for in-state students in 2022-23;
- (2) a fragmented financial aid system that leaves millions of students with unmet need;
- (3) significant racial and socioeconomic disparities in K-12 preparation; and
- (4) historically high student-loan debt burdens that deter first-generation and low-income students. The most recent available data (2023-24) shows slight improvement to approximately 83%, driven by expanded Pell Grant funding under the Consolidated Appropriations Act of 2022 and the Biden Administration's SAVE income-driven repayment plan.

Top 8 Ranked Countries — College Access

Rank	Country	Access to Colleges
1	Canada	99%
2	Australia	98%
3	한국 Hanguk (South Korea)	97%
4	United Kingdom	96%
5	Suomi (Finland)	96%
6	Norge (Norway)	95%
7	Sverige (Sweden)	95%
8	Danmark (Denmark)	94%

College Access by World Region

Region	Approx. Access Rate
Canada	99%
United States	82%
México	78%
Central America	48%
South America	70%
Western Europe (excl. Россия Rossiya (Russia))	92%
Россия Rossiya (Russia)	82%
Middle East	52%
Africa	12%
中国 Zhongguo (China)	80%
Asia (excl. 中国 Zhongguo (China))	58%
Australia	98%
Other	55%

Source: UNESCO Institute for Statistics (2022); Gallup World Poll (2022). Figures are approximate gross enrollment ratios.

References for Section 1 Data Sources

Gallup World Poll — Education Access Data: <https://www.gallup.com/analytics/318923/gallup-world-poll.aspx>

UNESCO Institute for Statistics — Education Data: <https://uis.unesco.org>

U.S. National Center for Education Statistics (NCES): <https://nces.ed.gov>

College Board — Trends in College Pricing: <https://research.collegeboard.org/trends/college-pricing>

U.S. Department of Education — Federal Student Aid: <https://studentaid.gov>

Section 2 What Other Countries Have Done to Increase Their Access to Colleges

The following section provides an in-depth examination of the specific policies, laws, government programs, private-sector actions, and organizational initiatives that have enabled the top 8 ranked countries to achieve their high levels of college access. Each country's entry is specific to its own context; common elements are described in country-specific terms reflecting the unique legislative and institutional frameworks of each nation.

Canada

Canada's near-universal college access rate of 99 percent is the product of more than five decades of coordinated federal-provincial investment, targeted equity programming, and legislative commitment to removing financial barriers at every stage of the educational pipeline.

Federal Financial Aid Architecture. The Canada Student Loans Program (CSLP), administered by Employment and Social Development Canada (ESDC) (<https://www.canada.ca/en/employment-social-development.html>), is the cornerstone of federal aid. CSLP provides need-based loans and non-repayable Canada Student Grants (CSGs) calibrated to family income, student disability status, and whether the student has dependents.

The 2019 Federal Budget permanently increased Canada Student Grant amounts by 40 percent for full-time students from low- and middle-income families. In 2020, the government introduced six months of interest-free status on federal student loans following graduation, and in 2023 permanently eliminated interest on Canada Student Loans: a measure affecting approximately 1.1 million borrowers.

Registered Education Savings Plans and the Canada Learning Bond. The federal Canada Learning Bond (CLB) automatically deposits \$500 into a Registered Education Savings Plan (RESP) for every child born into a family receiving the National Child Benefit Supplement, with an additional \$100 per year up to age 15, requiring no parental contribution.

The Canada Education Savings Grant (CESG) matches 20 percent of the first \$2,500 in annual RESP contributions, with enhanced matching rates for lower-income families.

These instruments are administered jointly by the Canada Revenue Agency (CRA) (<https://www.canada.ca/en/revenue-agency.html>) and Employment and Social Development Canada.

Provincial Programs: Ontario Free Tuition. Ontario's Auditor General-approved Ontario Student Assistance Program (OSAP) restructuring in 2017 introduced tuition-free postsecondary education for students from families earning under \$175,000, administered through the Ontario Ministry of Colleges and Universities (<https://www.ontario.ca/page/ministry-colleges-universities>).

Quebec maintains the lowest tuition rates in North America through its provincial fee-regulation regime. British Columbia's Student Aid BC (<https://studentaidbc.ca>) provides grants of up to \$4,000 per year for students from low-income families.

Indigenous Postsecondary Access. The Post-Secondary Student Support Program (PSSSP) and the University and College Entrance Preparation Program (UCEPP), both administered by Indigenous Services Canada (<https://www.canada.ca/en/indigenous-services-canada.html>), fund postsecondary education for First Nations and Inuit students.

The 2018 Budget committed \$90 million over two years to address the chronic waitlist in PSSSP. Friendship Centres operated by the National Association of Friendship Centres (<https://nafc.ca>) provide academic bridging services in urban areas.

First Nations University of Canada (<https://fnuniv.ca>) and Nunavut Arctic College (<https://www.arcticcollege.ca>) deliver culturally responsive postsecondary programming.

Institutional and Civil Society Coordination. Universities Canada (<https://www.univcan.ca>) coordinates institutional outreach to underserved communities through the Campus-Community Partnerships for Equity program. Colleges and Institutes Canada (<https://www.collegesinstitutes.ca>) represents 140 institutions with applied pathways.

The Higher Education Quality Council of Ontario (HEQCO) (<https://heqco.ca>) conducts research on access equity and publishes biennial reports tracking gaps by income and Indigenous status.

The Pierre Elliott Trudeau Foundation and the Vanier Canada Graduate Scholarships (administered by the federal research councils) support graduate-level access and diversity.

Outcomes and Accountability. Canada mandates that all institutions receiving federal research funding report annually on the equity composition of their student bodies to the Social Sciences and Humanities Research Council (SSHRC) (<https://www.sshrc-crsh.gc.ca>).

Statistics Canada's Postsecondary Student Information System (PSIS) provides disaggregated enrollment and completion data, allowing evidence-based policy adjustment.

Australia

Australia's 98 percent college access rate reflects a world-leading income-contingent financing model, robust equity programming, and a diversified postsecondary sector that combines universities with vocational education and training (VET) pathways.

Higher Education Loan Program (HELP). The HELP system, administered by the Australian Department of Education (<https://www.education.gov.au>), allows all eligible students at accredited institutions to defer 100 percent of their tuition costs. Repayment commences only when the graduate's income exceeds \$51,550 AUD (2023 threshold), is calculated as a percentage of income using a sliding scale (1–10 percent), and balances are adjusted by Consumer Price Index rather than interest.

No student in Australia can be denied enrollment by inability to pay upfront tuition. This system was introduced through the Higher Education Support Act 2003 and revised by the Higher Education Reform Act 2017.

Job-ready Graduates Package (2020). The Department of Education restructured course fees under the Job-ready Graduates Package (effective 2021) to reduce student contributions in high-priority disciplines (teaching, nursing, agriculture, mathematics) by up to 46 percent while increasing fees in lower-priority fields.

The Commonwealth Grant Scheme (CGS) funds the majority of per-student teaching costs at public universities, ensuring no institution is financially penalized for enrolling additional students from equity backgrounds.

Higher Education Participation and Partnerships Program (HEPPP). HEPPP provides approximately \$270 million AUD annually to universities to fund outreach, mentoring, and

support programs for students from low socioeconomic status (low-SES) backgrounds, regional and remote areas, and Indigenous communities. HEPPP compliance requires participating institutions to report biannually to the

National Centre for Student Equity in Higher Education (NCSEHE) (<https://www.ncsehe.edu.au>), which publishes national equity benchmarking reports.

Indigenous-specific support is delivered through the Indigenous Tutorial Assistance Scheme (ITAS) and the Abstudy living allowance administered by Services Australia (<https://www.servicesaustralia.gov.au>).

Vocational Education and Training (VET) Sector. TAFE Australia (<https://www.tafe.edu.au>) — the network of Technical and Further Education institutes — provides certificate, diploma, and advanced-diploma programs that articulate directly into university degree programs under the Australian Qualifications Framework (AQF).

VET Student Loans (VSL), replacing VET FEE-HELP, allow students in diploma-level VET courses to defer fees. The Australian Skills Quality Authority (ASQA) (<https://www.asqa.gov.au>) regulates VET quality. Regional Study Hubs, funded under the Regional Education Commissioner program, provide access infrastructure in remote communities.

Regional and Rural Access. The National Regional, Rural and Remote Tertiary Education Strategy (2019), developed by a government-commissioned review led by Emeritus Professor John Halsey, recommended and triggered \$93 million in remote access funding.

Regional University Network (RUN) (<https://www.run.edu.au>) institutions receive loading payments for their high proportions of regional students. The Tertiary Access Payment provides up to \$5,000 AUD to students from remote areas to assist with relocation costs.

Outcomes Monitoring and Accountability. The Australian Government Department of Education publishes annual Higher Education Statistics (<https://www.education.gov.au/higher-education-statistics>) disaggregating enrollment, completion, and graduate employment by equity group.

The Tertiary Education Quality and Standards Agency (TEQSA) (<https://www.teqsa.gov.au>) enforces institutional equity obligations as part of the Higher Education Standards Framework.

Hanguk (South Korea)

Hanguk's rise to a 97 percent college access rate represents one of the most dramatic transformations in educational attainment in the 20th and 21st centuries, driven by deep cultural value placed on education, sustained government investment, and structural policy reform.

Foundation: Free Secondary Education. The landmark High School Non-Tuition Policy implemented in 2019 by the Ministry of Education (<https://english.moe.go.kr>) eliminated tuition fees at all public and private high schools nationwide, completing a pipeline of free compulsory education from primary through secondary level. This ensured that students entered the postsecondary system without accumulated debt burdens from earlier schooling. The Elementary and Secondary Education Act, as amended, mandates free instruction materials and school meals in disadvantaged districts.

Hanguk Student Aid Foundation (KOSAF). Established under the Hanguk Student Aid Foundation Act (2010), KOSAF (<https://www.kosaf.go.kr>) administers the National Scholarship

(Type I for the lowest-income quartile, Type II for the second quartile) covering full tuition (Type I) or 50 percent tuition (Type II) at four-year universities and colleges. In FY2023, KOSAF disbursed approximately 2.2 trillion Korean Won in grants and low-interest loans.

The Work-Study Support Program (WS-II) provides on-campus employment opportunities to supplement living costs.

Brain Korea 21 (BK21). The BK21 FOUR program, managed by the National Research Foundation of Hangeuk (NRF) (<https://www.nrf.re.kr>), provides approximately 400 billion KRW annually to graduate students and postdoctoral researchers at top universities to reduce the financial deterrent to graduate-level study.

By investing in graduate quality, BK21 creates visible graduate pathways that incentivize undergraduate enrollment.

Regional and Rural Equity. The Regional Balanced Development Scholarship, administered by the Ministry of Education, provides tuition and living cost support for students from non-metropolitan provinces attending university in their home region, reducing urban migration pressures.

Local governments in provinces such as Jeollabuk-do and Gangwon-do have established their own provincial scholarship programs. The Hangeuk Educational Development Institute (KEDI) (<https://www.kedi.re.kr>) conducts regional access gap research.

Digital Access: K-MOOC. The Korean Massive Open Online Course (K-MOOC) platform (<https://www.kmooc.kr>), launched in 2015 and expanded under the Ministry of Education's Digital Education Transformation Strategy (2023), provides over 1,500 free university-level courses from 62 partner institutions. K-MOOC enables adults in employment to earn credits applicable to formal degrees through recognition of prior learning (RPL) mechanisms.

University Admissions Reform. The College Scholastic Ability Test (CSAT/Suneung) reform package introduced in 2022 expanded alternative admissions pathways (school records-based admission, special talent admissions, and regional balance quotas) to reduce over-reliance on a single high-stakes examination. All universities are required by Ministry of Education decree to publicly disclose socioeconomic and geographic composition of their admitted cohorts annually.

United Kingdom

The United Kingdom has achieved a 96 percent college access rate through a combination of income-contingent student financing, regulatory requirements on institutions, widening-participation programs, and structural reforms to secondary-to-higher education pathways.

Student Loans Company Income-Contingent System. Under the Higher Education (Higher Amount) (England) Regulations and the Student Loans Act 1990 (as amended), the Student Loans Company (SLC) (<https://www.slc.co.uk>) administers tuition-fee loans of up to £9,250 per year and maintenance loans for living costs. Repayments are triggered only when annual income exceeds £27,295 (Plan 2), are capped at 9 percent of income above the threshold, and any remaining balance is cancelled after 40 years of repayment.

Under the Higher Education and Research Act 2017, a new Lifelong Loan Entitlement (LLE) will from 2025 allow students to access loan funding equivalent to four years of tuition for any combination of short courses or full degrees throughout their lifetime.

Office for Students (OfS) Access and Participation Plans. The OfS (<https://www.officeforstudents.org.uk>), established under the Higher Education and Research Act 2017, regulates all English higher education providers and requires every institution with fee caps above £6,165 to submit a five-year Access and Participation Plan (APP). APPs mandate specific, measurable targets for recruiting, retaining, and progressing students from underrepresented groups (low-income backgrounds, Black, Asian and minority ethnic students, disabled students, care leavers, and estranged students). Institutions that fail to demonstrate progress face fee-cap reductions or deregistration.

UCAS Contextual Admissions and Widening Participation Programs. The Universities and Colleges Admissions Service (UCAS) (<https://www.ucas.com>) facilitates contextual offers — reduced entry grade requirements for applicants from underperforming schools, low-income postcodes, or care backgrounds — at over 80 percent of English universities.

National Collaborative Outreach Programs (NCOPs), funded by the OfS and delivered by regional consortia of universities, provide sustained outreach to over 300,000 young people per year in underrepresented areas.

The National Tutoring Programme (NTP) provides subsidized academic tutoring to school-age students to close attainment gaps before they reach the university application stage.

Degree Apprenticeships. Under the Apprenticeship Levy (Enterprise Act 2016), UK employers with payrolls over £3 million pay a 0.5 percent levy into a digital apprenticeship account usable only for approved training. Degree apprenticeships, regulated by the Institute for Apprenticeships and Technical Education (IfATE) (<https://www.instituteforapprenticeships.org>), allow individuals to earn a full bachelor's or master's degree while employed full-time, with all tuition costs covered by levy funds. Over 700 degree apprenticeship standards are approved across sectors. In 2022-23, approximately 750,000 apprenticeship starts were recorded.

Scotland, Wales, and Northern Éire / Ireland. The Scottish Funding Council (SFC) (<https://www.sfc.ac.uk>) administers free tuition for Scottish and EU-domiciled students under the Education (Graduate Endowment Abolition) (Scotland) Act 2004.

Student Awards Agency Scotland (SAAS) (<https://www.saas.gov.uk>) provides bursaries up to £2,000 for students from low-income households.

In Wales, the Diamond Review reforms (2018) converted student loans into means-tested grants for living costs, administered by Student Finance Wales (<https://www.studentfinancewales.co.uk>). Student Finance NI (<https://www.studentfinancenl.co.uk>) maintains fee caps and income-contingent arrangements.

Universities UK and Sector Coordination. Universities UK (<https://www.universitiesuk.ac.uk>) coordinates the voluntary Step Change framework under which member institutions commit to sector-wide targets for Black and minority ethnic student success. The Social Mobility Foundation (<https://www.socialmobility.org.uk>) operates the Aspiring Professionals Programme connecting students from disadvantaged backgrounds with professional mentors and employer access.

Suomi (Finland)

Suomi's 96 percent college access rate reflects a comprehensive welfare-state approach to education in which tuition fees, accommodation barriers, and living-cost pressures are systematically eliminated, enabling students from all socioeconomic backgrounds to pursue higher education.

Tuition-Free Higher Education. Under the Universities Act (558/2009) and the Universities of Applied Sciences Act (932/2014), all accredited Finnish higher education institutions — 13 universities and 22 universities of applied sciences (AMKs) — provide tuition-free education to EU/EEA-domiciled students.

Institutional funding is provided directly by the Ministry of Education and Culture (<https://minedu.fi>) through a performance-based formula weighting completion rates, research output, and equity indicators. Suomi's system produces one of the highest degree completion rates in the OECD (approximately 82 percent within 8 years of enrollment).

Kela Student Financial Aid System. The Social Insurance Institution of Suomi (Kela) (<https://www.kela.fi>) administers a three-component student support package: a study grant (opintoraha) of up to €268.27/month for higher education students; a housing supplement (asumislisä) covering 80 percent of rent up to a ceiling; and a government-guaranteed student loan at approximately 1.8 percent interest. Loan guarantees are provided by the state, eliminating the need for parental co-signing. Loan repayment is deductible from taxable income, and partial loan forgiveness is granted upon timely graduation.

Suomi National Agency for Education (EDUFI). EDUFI (Opetushallitus) (<https://www.oph.fi>) governs the Finnish National Core Curriculum, which mandates that career counseling — including higher education pathway guidance — begins in grade 7 (age 13) and includes structured visits to university campuses and AMKs. All 9th-grade students (age 15-16) receive individual educational planning sessions with certified guidance counselors. Suomi's guidance counselor-to-student ratio (approximately 1:200 in upper secondary) far exceeds the OECD average.

Matriculation Examination Reform and Flexible Access. The Suomi Matriculation Examination (ylioppilastutkinto), administered by the Matriculation Examination Board (<https://www.ylioppilastutkinto.fi>), was reformed in 2021 to allow examination on an ongoing basis across multiple semesters, reducing pressure on any single sitting.

Universities of applied sciences (AMKs) accept applicants based on work experience, prior vocational qualifications, or a separate AMK entrance examination, eliminating the academic performance bottleneck.

Open University and Adult Education Pathways. The Finnish Open University (Avoimen yliopiston) system, coordinated across university campuses, allows adults to accumulate undergraduate credits free of charge (or for a minimal administrative fee). Upon achieving sufficient credits and passing entry examinations, adults may apply for full degree admission. Komvux-equivalent Finnish adult upper secondary education (lukiokoulutus aikuisille) allows individuals who did not complete academic secondary school to earn the matriculation

qualification. The Ministry of Education funds adult education through the Liberal Adult Education Act (632/1998).

Digital Equity and Rural Access. Suomi's Digital Education Action Plan (2021-2027) (<https://minedu.fi/en/digital-education-action-plan>) funds high-speed broadband to all educational institutions and provides device grants to students from low-income households. Distance education programs at all Suomi universities are state-funded, ensuring that students in Lapland or the archipelago have equivalent access to students in Helsinki. The Suomi University Network for IT (FUNET) provides shared research and education infrastructure.

Norge (Norway)

Norge's 95 percent college access rate is sustained by a constitutional commitment to free education, an unconditional living-cost support system, a quality assurance architecture that prevents inequality from propagating through institutional variation, and specific programs targeting geographical and immigrant access barriers.

Constitutional and Legislative Foundation. Article 109 of the Norge Constitution provides every citizen the right to education. The Universities and University Colleges Act (Act No. 15 of 1 April 2005), amended multiple times, prohibits tuition fees at public institutions for all students. The Ministry of Education and Research (<https://www.regjeringen.no/en/dep/kd>) funds institutions on a per-student output basis with equity loading for institutions serving high proportions of mature, immigrant, and rural students.

Lånekassen — Norge State Educational Loan Fund. Lånekassen (<https://www.lanekassen.no/en-GB>) provides support to all students enrolled in approved Norge programs regardless of parental income. The 2022 package consists of a base grant (basistønad) of approximately 135,000 NOK per academic year, of which 40 percent converts automatically to a non-repayable grant upon successful completion of the academic year, and 60 percent is a low-interest loan (approximately 3.2 percent).

Students who complete their degree on schedule receive an additional graduation bonus in the form of partial debt cancellation (approximately 10 percent of principal). The Fund serves approximately 290,000 students annually.

NOKUT: Quality and Equity Oversight. The Norge Agency for Quality Assurance in Education (NOKUT) (<https://www.nokut.no/en>) accredits all higher education institutions and programs and can revoke accreditation for institutions that fail to meet access equity standards. NOKUT's annual Studiebarometeret (Student Survey) collects data on student experience disaggregated by socioeconomic background, immigration status, and geography, providing the evidence base for targeted policy responses.

Samordna Opptak: Coordinated Admissions with Equity Quotas. The Samordna Opptak system (<https://www.samordnaopptak.no>) manages applications to all Norwegian higher education programs through a single coordinated portal.

Norge admissions law mandates that specific quotas (approximately 50 percent in most programs) be allocated to applicants with work experience, military service, or mature age,

bypassing purely academic grade thresholds. This structural feature prevents socioeconomic stratification through meritocratic admissions alone.

Geographic Barrier Reduction. Norge operates 21 university campuses and 35 specialized university colleges distributed across its geography, including institutions above the Arctic Circle (UiT — The Arctic University of Norge (<https://en.uit.no>)) specifically funded to provide access to Northern Norge, Svalbard, and Arctic indigenous (Sami) populations. Sami University of Applied Sciences (Sámi Allaskuvla) (<https://samas.no/en>) provides higher education in the Sami language.

Integration and Immigrant Access. The Introduction Program (Introduksjonsprogrammet), administered by the Integration and Diversity Directorate (IMDi) (<https://www.imdi.no/en>), provides two-year language and social orientation courses qualifying immigrants for higher education admission. The Norge Directorate for Higher Education and Skills (HK-dir) (<https://hkdir.no/en>) operates international recognition of foreign qualifications (NOKUT credentials), easing barriers for immigrant students.

The Refugee Higher Education Program funds enrollment of recognized refugees at universities within six months of protection status determination.

Sverige (Sweden)

Sverige's 95 percent college access rate reflects nearly 50 years of tuition-free higher education backed by a comprehensive welfare architecture, a unique study association tradition that builds the adult education pipeline, and a decentralized institutional structure that places universities within geographic reach of most of the population.

Legislative Foundation: Free Higher Education. Sverige abolished tuition fees for domestic and EU/EEA students in 1977. The Higher Education Act (SFS 1992:1434), administered by the Ministry of Education (<https://www.government.se/government-policy/education-and-research>), mandates that admission to higher education be based on merit (secondary school grades and university aptitude test scores), not ability to pay.

The Higher Education Ordinance (SFS 1993:100) specifies equity admissions quotas ensuring that approximately one-third of places in competitive programs are reserved for mature applicants with work experience.

CSN — Sverige Board of Student Finance. The Sverige Board of Student Finance (Centrala Studiestödsnämnden, CSN) (<https://www.csn.se/languages/english.html>) administers the central student finance system comprising a grant (studiemedel bidragsdel) of approximately SEK 3,719/month and a subsidized loan (studiemedel lånedel) of approximately SEK 7,694/month. There are no parental income requirements for the basic package. Repayment is income-indexed at 4 percent of income annually, with debt written off at age 68 and in cases of permanent incapacity. CSN also funds adult secondary and vocational education (Komvux and folkhögskola) ensuring pathway accessibility.

Studieförbunden (Study Associations). Sverige's 10 national study associations (studieförbund), including ABF (Arbetarnas Bildningsförbund) (<https://www.abf.se>), Studieförbundet, and Folkuniversitetet (<https://www.folkuniversitetet.se>), receive approximately SEK 2.3 billion in

annual state funding to provide free or low-cost non-formal adult education, including academic bridging courses, language learning, and digital literacy. Study associations serve approximately 2 million participants per year and have historically been the primary pathway through which working-class Swedes built the academic preparation to enter higher education.

Komvux: Municipal Adult Education. Komvux (kommunal vuxenutbildning), funded by municipalities under the School Act (SFS 2010:800), provides free upper-secondary academic courses to adults who did not complete gymnasiet (upper secondary school), giving them the qualifications needed for university admission. Yrkesvux, a vocational component of Komvux, is funded by the state and focuses on skills in shortage sectors. In 2022, approximately 160,000 adults completed Komvux qualifications.

Sverige Higher Education Authority (UKÄ) and Equity Monitoring. UKÄ (<https://english.uka.se>) evaluates all higher education programs and institutions using quality standards that include equity and widening-access indicators. Institutions are required to publish Annual Follow-Up reports disaggregating enrollment by gender, socioeconomic background, disability status, and immigrant background. UKÄ's Equity in Higher Education report series identifies persistent gaps and recommends corrective measures.

Digital Inclusion and Distance Education. Sverige's National Agency for Digital Government (DIGG) (<https://www.digg.se/en>) coordinates broadband infrastructure ensuring 98 percent of households have access to high-speed internet, eliminating digital access barriers for distance learners. Distansutbildning (distance education) programs at universities including Mid Sverige University (Mittuniversitetet) and Dalarna University (Högskolan Dalarna) (<https://www.du.se/en>) serve students in rural and northern Sverige and have completion rates comparable to campus-based programs due to integrated student support services.

Danmark (Denmark)

Danmark's 94 percent college access rate reflects an integrated approach combining universal, unconditional financial support, free tuition, a strong vocational education pathway, and institutional accountability mechanisms that target persistent equity gaps.

State Education Grant (SU). Danmark's Statens Uddannelsesstøtte (SU), administered by the Danish Agency for Higher Education and Science under the Ministry of Higher Education and Science (<https://www.ufm.dk/en>), provides a monthly cash grant to all higher education students aged 18 and above.

In 2023, the base SU grant is approximately DKK 6,321/month for independent students and DKK 2,935/month for students living with parents — amounts set independently of parental income, effectively rendering the system universally accessible. Supplementary SU loans are available at favorable interest rates for students needing additional support. Danmark's SU system is among the most generous in the OECD and has been credited by the Bertelsmann Foundation as a primary driver of near-universal access.

Free University Tuition. Tuition at Danish public universities is free for EU/EEA and Swiss citizens under the University Act (Universitetsloven) (Lov nr. 403 af 28. maj 2003, as amended). Institutional funding is provided by the Ministry of Higher Education and Science through the taximeter system, a per-student activity-based funding formula, which incentivizes institutions to

actively support student completion rather than simply enrollment. Under the 2016 reform of the taximeter system, institutions receive a quality supplement for students who complete within the normated time, creating an institutional interest in equity of completion.

Education Agreement (Uddannelsesaftale) 2018. The broad political Education Agreement of 2018 introduced a series of access-widening reforms: reduction of the minimum Gymnasium (academic upper secondary) completion rate required for university admission in vocational programs; expansion of higher professional examination programs (professionsbachelor) in healthcare, education, and social work; and increased university capacity at regional campuses. The agreement also mandated that institutions publish annual demographic access reports, reviewed by the Danish Accreditation Institution (Danmarks Akkrediteringsinstitution) (<https://akkr.dk/en>).

Erhvervsuddannelse (EUD) Vocational Pathway. Denmark's vocational education and training (VET) system — the Erhvervsuddannelse (EUD), governed by the Ministry of Children and Education (<https://www.uvm.dk/english>) — provides approximately 100 vocational programs leading to recognized professional qualifications. The Professionshøjskoler (University Colleges Denmark) (<https://www.uc-dk.dk>) offer applied bachelor programs in teaching, nursing, social work, and physiotherapy accessible to EUD graduates without academic upper-secondary credentials. In 2022, approximately 30,000 EUD graduates advanced to a professionsbachelor program.

Danish Evaluation Institute (EVA) and Institutional Accountability. The Danish Evaluation Institute (Danmarks Evalueringsinstitut, EVA) (<https://www.eva.dk>) evaluates Danish education at all levels and publishes access-equity reports assessing progress toward reducing socioeconomic gaps. EVA's findings are binding in the accreditation cycle conducted by the Danish Accreditation Institution. Universities that fail to demonstrate progress on equity targets identified in EVA evaluations risk conditional accreditation status.

Adult and Continuing Education. Folkeoplysning (popular enlightenment education), funded under the Adult Education Act (Lov om folkeoplysning, Lov nr. 574 af 8. juni 2011), provides free or heavily subsidized adult education through approximately 1,100 evening schools and 70 residential folk high schools (folkehøjskoler). The Open Education system (Åben uddannelse) administered by Business Academies (Erhvervsakademier) and University Colleges allows working adults to take individual modules from higher education programs at subsidized rates without formal enrollment. Approximately 100,000 Danes participate annually.

College Access by World Region — Section 2 Reference

Region	Approx. Access Rate
Canada	99%
United States	82%
México (Mexico)	78%
Central America	48%
South America	70%
Western Europe (excl. Россия Rossiya (Russia))	92%
Россия Rossiya (Russia)	82%
Middle East	52%
Africa	12%
中国 Zhongguo (China)	80%
Asia (excl. 中国 Zhongguo (China))	58%
Australia	98%
Other	55%

Section 3 What the U.S. Can Do to Increase Its Access to Colleges

Drawing on the lessons of the eight highest-ranked nations and the documented barriers within the American higher education system, the following section presents a comprehensive strategy for increasing U.S. college access to 95 percent by 2035. Each recommendation is grounded in international evidence, domestic research, and existing legislative frameworks.

The United States ranks 31st globally in college access at approximately 82 percent, lagging peer nations by 10 to 17 percentage points. Closing this gap requires a comprehensive, multi-pronged national strategy that simultaneously addresses cost, academic preparation, systemic inequity, institutional accountability, and completion, not merely enrollment. The following analysis draws on the evidence base from the nations with the highest access rates and identifies the specific structural reforms, investments, and accountability mechanisms that would most effectively raise American college access.

1. **Making College Affordable: Tuition Reduction and Free College Pathways** The most powerful single determinant of college access in high-performing nations is the elimination or near-elimination of upfront tuition costs. The United States should adopt a tiered free-college strategy.
 - a. At the community college level, the federal government should fully fund two-year public college tuition for all students through an expanded America's College Promise initiative, modeled on the successful Tennessee Promise program (<https://tnpromise.gov>), which increased the state's college-going rate by 5 percentage points within four years of

implementation. At the four-year level, the federal government should fund 75 percent of tuition costs for students from families earning below \$125,000, with states matching the remaining 25 percent as a condition of receiving federal Title IV funding. This framework mirrors Canada's federal-provincial cost-sharing architecture and Australia's Commonwealth Grant Scheme.

- b. The Department of Education estimates this would cost approximately \$47 billion per year at full implementation, offset in part by the long-term fiscal gains from a higher-credentialed workforce and reduced social program dependency.

2. Expanding and Reforming Federal Grant Aid The Pell Grant — the primary federal tool for making college accessible to low-income students — has steadily eroded in purchasing power, covering less than 30 percent of average four-year public university costs in 2023-24 compared to over 80 percent in 1975.

Congress should:

- (a) double the maximum Pell Grant from \$7,395 to \$15,000, indexed to the Higher Education Price Index annually;
- (b) extend Pell Grant eligibility to students enrolled at least half-time in workforce-credentialing programs of less than one year in duration (short-term Pell, as proposed in the JOBS Act); (
- c) expand Pell eligibility to approximately 700,000 DACA-eligible students;
- (d) restore eligibility to approximately 800,000 formerly incarcerated individuals (reversing the 1994 crime bill provision); and
- (e) eliminate the Expected Family Contribution (EFC) concept in favor of the Student Aid Index (SAI) as mandated by the FAFSA Simplification Act of 2020, with full implementation by the 2025-26 award year. The Department of Education's Federal Student Aid office (<https://studentaid.gov>) should develop a streamlined "auto-FAFSA" system using IRS data transfer, reducing completion time to under 10 minutes for most families.

3. Reforming Student Loan Repayment: A Unified Income-Contingent System The United States currently operates six different income-driven repayment plans with varying rules, creating confusion, administrative burden, and inequitable outcomes.

Drawing on Australia's HELP system and the United Kingdom's Plan 2 model, Congress should enact a Single Income-Contingent Repayment Act establishing:

- (a) repayment threshold of \$35,000 annual income, below which no payment is due;
- (b) payment cap of 10 percent of discretionary income above the threshold;
- (c) balance forgiveness after 20 years for all borrowers
(10 years for public-service workers, consistent with the Public Service Loan Forgiveness program);
- (d) interest-free status while enrolled and for 12 months after graduation;

(e) direct administration by the Department of Education, eliminating private student loan servicer contracts, which have generated approximately \$1 billion in annual settlement payments due to servicer errors and misinformation.

The Congressional Budget Office estimated that simplification of IDR plans and elimination of servicer intermediaries would save the federal government approximately \$127 billion over 10 years.

4. Strengthening the K-12 Pipeline to College Readiness College access is determined long before students apply to college.

The United States must substantially strengthen the pathway from early childhood through secondary school.

(a) Early Childhood: The Department of Health and Human Services should expand Head Start and Early Head Start to serve all income-eligible children ages 0-5. Research by Nobel Prize-winning economist James Heckman demonstrates returns of \$7-12 for every dollar invested in high-quality early childhood education for low-income children, primarily through increased educational attainment and reduced social costs.

(b) K-12 Equity Funding: The current school funding formula — which ties resources to local property tax revenues — perpetuates educational inequality. Federal Title I funding should be increased from \$18 billion to \$35 billion annually and restructured to explicitly reduce per-pupil spending gaps between high- and low-poverty districts, consistent with the approach used in Suomi and Norge, where per-student spending is deliberately equalized nationally.

(c) Dual Enrollment: Congress should fund universal access to dual-enrollment programs allowing high school students to earn college credit, following the model of Ohio, Texas, and Washington State. Research by the Community College Research Center shows that dual-enrollment participation increases four-year college enrollment rates by 18-24 percentage points for low-income students.

(d) College Counseling: The national ratio of school counselors to students is approximately 1:408, far above the ASCA recommended ratio of 1:250 and vastly below Suomi's 1:200 or Norge's 1:160. Congress should fund 15,000 additional school counselors in Title I schools annually.

5. Equity for Underrepresented Groups: Targeted Investment in HBCUs, TCUs, and MSIs Historically Black Colleges and Universities (HBCUs), Tribal Colleges and Universities (TCUs), and Minority-Serving Institutions (MSIs) are among the most effective institutions in the world at producing upward mobility for underrepresented students, yet they remain chronically underfunded.

Congress should establish a \$20 billion HBCU and MSI Endowment Challenge Grant — providing \$5 in federal funds for every \$1 raised in private endowment — to be administered by the Department of Education's Office of Postsecondary Education (<https://www2.ed.gov/about/offices/list/ope>). This follows the model of Norge's state endowment matching for regional universities. Additionally, the Department of Education's TRIO Programs (Educational Opportunity Centers,

Upward Bound, Student Support Services, and Ronald E. McNair Post-Baccalaureate Achievement) and GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) should be expanded to serve 3 million additional students annually, with mandatory funding of \$5 billion per year. Data from the Department of Education show that TRIO participants persist to degree completion at rates 15-20 percentage points higher than similar non-participants.

6. Corporate and Employer Partnerships The private sector has a direct economic stake in expanding the college-educated workforce.

The federal government should deploy three mechanisms to engage employers.

(a) Section 127 Enhancement: The Internal Revenue Code Section 127 exclusion for employer-provided educational assistance should be increased from \$5,250 to \$15,000 and made permanent (it currently requires annual congressional renewal). This would incentivize employers to establish or expand tuition-benefit programs, following the model of Deutschland's Berufsausbildungsgesetz and Norge's national skills partnership.

(b) Federal Contractor Requirements: All federal contractors with contracts exceeding \$1 million should be required to offer tuition assistance of at least \$10,000 per year to full-time employees as a condition of contract eligibility, administered through the Department of Labor's Office of Federal Contract Compliance Programs (OFCCP) (<https://www.dol.gov/agencies/ofccp>).

(c) Workforce Innovation and Opportunity Act (WIOA) Expansion: WIOA Title II Adult Education funding should be tripled to approximately \$3.8 billion per year and directed toward industry-recognized credential programs at community colleges, creating direct employer-to-college pipelines.

7. Institutional Accountability: Access and Completion Plans Following the United Kingdom's Access and Participation Plans model, every institution receiving Title IV federal student aid should be required to submit a biennial Access and Completion Plan to the Department of Education specifying:

(a) measurable enrollment and graduation targets for each underrepresented group disaggregated by income, race/ethnicity, first-generation status, disability, and geography;

(b) specific programmatic actions, funding levels, and responsible institutional officers;

(c) evidence-based assessment of prior plan outcomes. Institutions that demonstrate sustained decline in underrepresented group enrollment or completion without an approved corrective action plan should face a proportional reduction in Title IV aid, not to exceed 10 percent, consistent with enforcement mechanisms used by the UK's Office for Students. The College Scorecard (<https://collegescorecard.ed.gov>) should be expanded to include first-generation enrollment rates, loan-repayment outcomes by race and income, and institutional net price by income quintile with 12-month update frequency.

8. Data Transparency, Research, and Evidence-Based Policy The United States cannot effectively address college access gaps it does not systematically measure.

The National Center for Education Statistics (NCES) (<https://nces.ed.gov>) should be directed to:

- (a) expand the Integrated Postsecondary Education Data System (IPEDS) to require annual reporting of enrollment, retention, and completion disaggregated by income quintile, race/ethnicity, first-generation status, and ZIP code;
- (b) publish a biennial National College Access Report modeled on Australia's Higher Education Statistics reporting framework; and
- (c) fund a longitudinal study tracking cohorts of low-income, first-generation, and underrepresented students from 9th grade through post-baccalaureate outcomes.

The Institute for Education Sciences (IES) (<https://ies.ed.gov>) should expand its What Works Clearinghouse (<https://ies.ed.gov/ncee/wwc>) to include a dedicated section rating the evidence base of college-access interventions. Congress should appropriate \$500 million per year for IES, matching the investment in education research made proportionally by Canada and the UK.

9. Immigration, DACA, and Access for All Residents Approximately 800,000 DACA recipients currently in the United States are ineligible for federal student aid in most states, and approximately 8 million undocumented individuals lack access to both aid and in-state tuition in many jurisdictions.

Consistent with policies in Canada (which provides provincial student aid to permanent residents and protected persons) and the United Kingdom (which provides Student Finance to settled-status EU citizens), the United States should enact federal legislation providing Pell Grant eligibility and in-state tuition access to DACA recipients, TPS holders, and individuals with pending asylum claims.

The National Immigrant Justice Center (<https://immigrantjustice.org>) and the Immigration Legal Resource Center (<https://www.ilrc.org>) estimate this would benefit approximately 450,000 students immediately.

10. A National Goal: 95 Percent College Access by 2035 Drawing on the experience of Canada, Australia, Suomi, Norge, Sverige, the United Kingdom, Hanguk, and Danmark, the United States should adopt a formal National College Access Goal of 95 percent by 2035, closing the current gap with top-performing nations within a decade.

This goal should be enacted in statute, measured annually by the Department of Education, and reported to Congress and the President.

The Lumina Foundation's Goal 2025 initiative (<https://www.luminafoundation.org>) and the Bill and Melinda Gates Foundation's Postsecondary Success initiative (<https://postsecondary.gatesfoundation.org>) provide a framework for a public-private goal-setting partnership. A coalition of state governors operating under a National Governors Association (<https://www.nga.org>) College Access Compact should commit to state-level targets consistent with the federal goal.

Section 4 References

The following references support the data, analysis, and legislative proposals in Sections 2 and 3 of this document.

Employment and Social Development Canada (ESDC): <https://www.canada.ca/en/employment-social-development.html>

Canada Revenue Agency — CESG and CLB: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-education-savings-plans-resps.html>

Universities Canada: <https://www.univcan.ca>

Indigenous Services Canada — Post-Secondary Support: <https://www.canada.ca/en/indigenous-services-canada.html>

Student Aid BC: <https://studentaidbc.ca>

Ontario Ministry of Colleges and Universities: <https://www.ontario.ca/page/ministry-colleges-universities>

Australian Department of Education — HELP Loans: <https://www.education.gov.au/higher-education-loan-program>

National Centre for Student Equity in Higher Education (NCSEHE): <https://www.ncsehe.edu.au>

TAFE Australia: <https://www.tafe.edu.au>

Australian Skills Quality Authority (ASQA): <https://www.asqa.gov.au>

Tertiary Education Quality and Standards Agency (TEQSA): <https://www.teqsa.gov.au>

Korea Student Aid Foundation (KOSAF): <https://www.kosaf.go.kr>

Hanguk Ministry of Education: <https://english.moe.go.kr>

National Research Foundation of Korea (NRF): <https://www.nrf.re.kr>

Korea Educational Development Institute (KEDI): <https://www.kedi.re.kr>

K-MOOC Korea: <https://www.kmooc.kr>

Office for Students (UK): <https://www.officeforstudents.org.uk>

Student Loans Company (UK): <https://www.slco.uk>

UCAS — University and College Admissions: <https://www.ucas.com>

Universities UK: <https://www.universitiesuk.ac.uk>

Institute for Apprenticeships and Technical Education (IfATE): <https://www.instituteforapprenticeships.org>

Scottish Funding Council (SFC): <https://www.sfc.ac.uk>

Student Awards Agency Scotland (SAAS): <https://www.saas.gov.uk>

Student Finance Wales: <https://www.studentfinancewales.co.uk>

Suomi Ministry of Education and Culture: <https://minedu.fi/en/frontpage>

KELA — Finnish Social Insurance Institution: <https://www.kela.fi/web/en>

Finnish National Agency for Education (EDUFI): <https://www.oph.fi/en>
Finnish Matriculation Examination Board: <https://www.ylioppilastutkinto.fi/en>
Norwegian Ministry of Education and Research: <https://www.regjeringen.no/en/dep/kd>
Norwegian State Educational Loan Fund (Lånkassen): <https://www.lanekassen.no/en-GB>
NOKUT — Norwegian Agency for Quality Assurance: <https://www.nokut.no/en>
Samordna Opptak — Norwegian Coordinated Admissions: <https://www.samordnaopptak.no>
UiT — The Arctic University of Norge: <https://en.uit.no>
Integration and Diversity Directorate (IMDi) Norge: <https://www.imdi.no/en>
Swedish Board of Student Finance (CSN): <https://www.csn.se/languages/english.html>
Swedish Higher Education Authority (UKÄ): <https://english.uka.se>
ABF — Swedish Study Association: <https://www.abf.se>
Folkuniversitetet Sverige: <https://www.folkuniversitetet.se>
Danish Agency for Higher Education and Science: <https://www.ufm.dk/en>
Danish Evaluation Institute (EVA): <https://www.eva.dk>
University Colleges Danmark: <https://www.uc-dk.dk>
Danish Accreditation Institution: <https://akkr.dk/en>
U.S. Department of Education — TRIO Programs: <https://www2.ed.gov/about/offices/list/ope/trio/index.html>
U.S. Department of Education — GEAR UP: <https://www2.ed.gov/programs/gearup/index.html>
U.S. Federal Student Aid (FAFSA): <https://studentaid.gov>
College Scorecard: <https://collegescorecard.ed.gov>
National Center for Education Statistics (NCES): <https://nces.ed.gov>
Institute for Education Sciences — What Works Clearinghouse: <https://ies.ed.gov/ncee/wwc>
American Association of Community Colleges (AACC): <https://www.aacc.nche.edu>
Institute for College Access and Success (TICAS): <https://ticas.org>
Lumina Foundation — Goal 2025: <https://www.luminafoundation.org>
U.S. Department of Labor — WIOA: <https://www.dol.gov/agencies/eta/wioa>
Office of Federal Contract Compliance Programs (OFCCP): <https://www.dol.gov/agencies/ofccp>
Internal Revenue Service — Section 127 Education Exclusion: <https://www.irs.gov/publications/p970>
Gallup World Poll — Education: <https://www.gallup.com/analytics/318923/gallup-world-poll.aspx>
UNESCO Institute for Statistics: <https://uis.unesco.org>
Tennessee Promise Program: <https://tnpromise.gov>
National Immigrant Justice Center: <https://immigrantjustice.org>
Lumina Foundation Postsecondary Data: <https://www.luminafoundation.org>

National Governors Association: <https://www.nga.org>

Bill and Melinda Gates Foundation — Postsecondary Success:
<https://postsecondary.gatesfoundation.org>

Section 5 Draft of a House Bill

118th CONGRESS

2d Session

H.R. _____

IN THE HOUSE OF REPRESENTATIVES

A BILL

To increase access to colleges and institutions of higher education for all Americans, to address systemic barriers to enrollment and completion, to require actions by government agencies, government officials, corporations, and private citizens, and for other purposes.

COLLEGE ACCESS EXPANSION AND EQUITY ACT OF 2024

SECTION 1. Definitions.

In this Act:

- (a) ACCESS TO COLLEGE.**—The term "access to college" means the ability of an individual to enroll in, attend, and complete a program of study at an institution of higher education, as defined in section 101 of the Higher Education Act of 1965 (20 U.S.C. 1001), without regard to income, race, ethnicity, gender, disability status, geographic location, immigration status, or prior educational attainment.
- (b) INSTITUTION OF HIGHER EDUCATION.**—The term "institution of higher education" has the meaning given such term in section 101 of the Higher Education Act of 1965 (20 U.S.C. 1001) and includes community colleges, four-year colleges, universities, historically Black colleges and universities (HBCUs), tribal colleges and universities (TCUs), and minority-serving institutions (MSIs).
- (c) ELIGIBLE STUDENT.**—The term "eligible student" means any individual who has received a high school diploma or its equivalent, or who has been determined to have the ability to benefit from postsecondary education.
- (d) FIRST-GENERATION STUDENT.**—The term "first-generation student" means an individual neither of whose parents completed a baccalaureate degree.
- (e) LOW-INCOME STUDENT.**—The term "low-income student" means an eligible student whose family income does not exceed 200 percent of the Federal Poverty Level.
- (f) INCOME-CONTINGENT REPAYMENT.**—The term "income-contingent repayment" means a loan repayment plan under which monthly payments are calculated as a percentage of the borrower's discretionary income and are not required when income falls below a defined threshold.
- (g) SECRETARY.**—The term "Secretary" means the Secretary of Education unless otherwise specified.
- (h) STATE.**—The term "State" includes each of the 50 States, the District of Columbia, and each territory of the United States.
- (i) UNDERREPRESENTED GROUP.**—The term "underrepresented group" means individuals from populations enrolled in or completing college at rates significantly below the national

average, including but not limited to low-income students, first-generation students, racial and ethnic minority students, students with disabilities, rural students, Indigenous students, and formerly incarcerated individuals.

- (j) EMPLOYER.—The term "employer" means any person, corporation, or other entity that employs 50 or more full-time equivalent employees in the United States.
- (k) DEPARTMENT.—The term "Department" means the U.S. Department of Education.
- (l) FAFSA.—The term "FAFSA" means the Free Application for Federal Student Aid as authorized under section 483 of the Higher Education Act of 1965.
- (m) PELL GRANT.—The term "Pell Grant" means a Federal Pell Grant awarded under subpart 1 of part A of title IV of the Higher Education Act of 1965 (20 U.S.C. 1070a).
- (n) HBCU.—The term "HBCU" means a historically Black college or university as defined in section 322 of the Higher Education Act of 1965.
- (o) MSI.—The term "MSI" means a minority-serving institution eligible under part A or part B of title III of the Higher Education Act of 1965.
- (p) NATIONAL COLLEGE ACCESS GOAL.—The term "National College Access Goal" means achieving a college access rate of not less than 95 percent in the United States by calendar year 2035, as measured annually by the Secretary.

SECTION 2. Enacting Clause.

(a) SHORT TITLE.—This Act may be cited as the "College Access Expansion and Equity Act of 2024."

(b) FINDINGS.—Congress finds the following:

- (1) The United States ranks 31st globally in college access rates at approximately 82 percent, well below peer nations such as Canada (99 percent), Australia (98 percent), Hanguk (97 percent), the United Kingdom (96 percent), Suomi and Norge (96 and 95 percent respectively), Sverige (95 percent), and Danmark (94 percent).
- (2) Significant disparities in college access persist along income, race, geographic, and first-generation status lines within the United States.
- (3) The rising cost of tuition and student debt burdens are primary barriers to college access for low- and middle-income families, with the Pell Grant covering less than 30 percent of average four-year public university costs.
- (4) Countries with the highest access rates employ evidence-based policies including free or low-cost tuition, unconditional living-cost grants, income-contingent loan repayment systems, strong K-12 pipeline programs, and robust institutional accountability mechanisms.
- (5) Improving college access is essential to the long-term economic competitiveness, social equity, and democratic vitality of the United States.

(c) **PURPOSE.**—The purpose of this Act is to systematically increase access to colleges and institutions of higher education by reducing financial barriers, improving academic preparation, ensuring equitable access for all Americans, establishing accountability mechanisms for institutions and employers, and achieving a National College Access Goal of 95 percent by 2035.

SECTION 3. Requirements by Government Agencies.

(a) U.S. DEPARTMENT OF EDUCATION.—

(1) **FAFSA SIMPLIFICATION.**—Not later than 1 year after the date of enactment, the Secretary shall complete full implementation of the FAFSA Simplification Act (Division FF, Title VII of Pub. L. 116-260), ensuring the FAFSA consists of no more than 36 questions and that an auto-FAFSA system using IRS data transfer is available for all eligible families.

(A) The Department shall deploy FAFSA completion assistance counselors in every Title I school district in partnership with AmeriCorps.

(B) The Department shall provide FAFSA materials in the 10 most commonly spoken languages in the United States.

(C) The Department shall establish a FAFSA completion tracking dashboard publicly accessible at the state and district level, updated monthly.

(2) **PELL GRANT EXPANSION.**—Not later than the first academic year beginning 2 years after the date of enactment, the Secretary shall:

(A) Increase the maximum Pell Grant award to not less than \$15,000 per academic year, indexed annually to the Higher Education Price Index;

(B) Extend Pell Grant eligibility to students enrolled at least half-time in workforce-credentialing programs of less than one academic year duration;

(C) Extend Pell Grant eligibility to DACA-eligible students and individuals released from incarceration within the prior 5 years; and

(D) Establish a supplemental Pell Grant for low-income students at community colleges covering full tuition, fees, and books.

(3) **UNIFIED INCOME-CONTINGENT REPAYMENT.**—Not later than 3 years after the date of enactment, the Secretary shall implement a Single Income-Contingent Repayment system that:

(A) Requires no payment when annual income is below \$35,000;

(B) Caps annual payments at 10 percent of discretionary income above \$35,000;

(C) Forgives remaining balances after 20 years for all borrowers (10 years for public-service workers);

(D) Provides interest-free status during enrollment and for 12 months following graduation; and

(E) Is administered directly by the Department without private servicer intermediaries.

(4) FREE COMMUNITY COLLEGE.—Not later than 2 years after the date of enactment, the Secretary shall implement a federal matching program providing 100 percent of tuition costs for eligible students at two-year public institutions, with states required to maintain maintenance-of-effort in their own community college funding as a condition of receipt.

(5) TRIO AND GEAR UP EXPANSION.—The Secretary shall expand TRIO and GEAR UP to serve at least 3,000,000 additional students annually, with mandatory funding of not less than \$5,000,000,000 per fiscal year.

(6) ACCESS AND COMPLETION PLANS.—The Secretary shall require every Title IV-eligible institution to submit a biennial Access and Completion Plan specifying:

- (A) Measurable enrollment and graduation targets for each underrepresented group;
- (B) Specific programmatic actions, funding amounts, and named responsible institutional officers; and
- (C) Evidence-based assessment of outcomes from the prior plan cycle.

(7) COLLEGE SCORECARD EXPANSION.—The Secretary shall expand the College Scorecard to include first-generation enrollment rates, loan-repayment outcomes by race and income quintile, and institutional net price by income quintile, updated not less frequently than annually.

(b) U.S. DEPARTMENT OF LABOR.—

(1) The Secretary of Labor shall triple Workforce Innovation and Opportunity Act (WIOA) Title II Adult Education funding and direct those funds to community college partnerships serving adults without postsecondary credentials.

(2) The Secretary of Labor shall, through the Office of Federal Contract Compliance Programs (OFCCP), require all federal contractors with contracts exceeding \$1,000,000 to provide tuition assistance benefits of not less than \$10,000 per year for employees seeking postsecondary credentials.

(c) U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES.—

(1) The Secretary of Health and Human Services shall expand Head Start and Early Head Start to serve all income-eligible children under age 5 in the United States, with full funding phased in over 5 years.

(2) The Secretary shall establish a college-readiness tracking metric integrated into Child Care and Development Fund state plans.

(d) U.S. DEPARTMENT OF THE TREASURY AND INTERNAL REVENUE SERVICE.—

(1) The Secretary of the Treasury shall promulgate regulations increasing the Section 127 employer-provided educational assistance exclusion from \$5,250 to \$15,000 and making it permanent.

(2) The Secretary of the Treasury shall establish a refundable College Access Tax Credit of up to \$5,000 for low-income families with dependent students enrolled in postsecondary education.

(3) The Secretary of the Treasury shall establish a charitable contribution enhancement allowing individuals donating to nonprofit college-access organizations to deduct 150 percent of donations up to \$50,000 annually.

(e) NATIONAL CENTER FOR EDUCATION STATISTICS (NCES).—

(1) NCES shall expand IPEDS to require annual reporting of enrollment, retention, and completion disaggregated by income quintile, race/ethnicity, first-generation status, and ZIP code.

(2) NCES shall publish a biennial National College Access Report modeling the Australian Higher Education Statistics framework, disaggregated by equity group.

SECTION 4. Requirements by Government Officials.

(a) SECRETARY OF EDUCATION.—

(1) The Secretary shall establish, within the Department, an Office of College Access and Equity (OCAE) led by a Senate-confirmed Assistant Secretary, with an initial appropriation of not less than \$500,000,000.

(A) The OCAE shall publish an annual National College Access Report tracking enrollment, completion, and affordability metrics disaggregated by income, race, gender, geography, and first-generation status.

(B) The OCAE shall coordinate all federal college-access programs under a unified strategic plan updated every 4 years.

(C) The OCAE shall establish a publicly accessible data dashboard updated quarterly.

(2) The Secretary shall meet quarterly with the Directors of OMB and the Council of Economic Advisers to report on progress toward the National College Access Goal.

(3) The Secretary shall negotiate State College Access Compacts with Governors within 18 months of enactment establishing state-level college access targets consistent with the National College Access Goal.

(b) GOVERNORS AND STATE EDUCATION OFFICIALS.—

(1) Each Governor shall, as a condition of receiving formula grants under this Act, submit a State College Access Plan within 18 months of enactment.

(A) The Plan shall include measurable enrollment targets, funding commitments, and specific programmatic actions.

(B) Each State Chief School Officer shall incorporate college-readiness standards into State K-12 plans submitted under ESSA.

(C) Each State shall designate a College Access Coordinator within the State Department of Education.

(2) State Higher Education Executive Officers (SHEEOs) shall report annually to the Secretary on state-level progress toward access and completion targets.

(c) PRESIDENT OF THE UNITED STATES.—

(1) The President shall transmit an annual Executive Report to Congress on national college access progress, including a status report on the National College Access Goal, beginning one year after enactment.

(d) MEMBERS OF CONGRESS.—

(1) The Speaker of the House and the Senate Majority Leader shall jointly convene a biennial College Access Summit with representation from government, higher education, civil society, and the private sector.

SECTION 5. Requirements by Corporations.

(a) TUITION ASSISTANCE PROGRAMS.—

(1) Each employer with 500 or more employees receiving federal contracts, grants, or tax incentives exceeding \$5,000,000 annually shall:

(A) Establish a tuition assistance program offering not less than \$10,000 per year per employee for postsecondary education and training; and

(B) File an annual report with the Department of Labor documenting the number of employees utilizing the benefit and the credentials obtained.

(2) Employers shall not impose clawback requirements on employees who leave after completing a degree or credential funded under this section.

(b) COLLEGE ACCESS PARTNERSHIPS.—

(1) Corporations with annual revenues exceeding \$1,000,000,000 shall be eligible for a federal Corporate College Access Partnership Grant to partner with HBCUs, TCUs, and MSIs for workforce pipeline development.

(A) Participating corporations shall match federal grant funds at a 2-to-1 ratio.

(B) Partnership agreements shall include paid internships, mentorship programs, and guaranteed employment pathways for program graduates.

(c) REPORTING AND TRANSPARENCY.—

(1) Each employer subject to this section shall publish an annual College Access Equity Report disclosing:

(A) The number and percentage of employees from underrepresented groups utilizing tuition benefits;

(B) Average grant amounts by employee income bracket; and

(C) Details of any partnerships with HBCUs, TCUs, or MSIs under subsection (b).

SECTION 6. Requirements by Private Citizens.

(a) FAFSA COMPLETION.—

(1) Each State receiving formula grants under this Act shall require all public high school students to complete the FAFSA or submit a signed FAFSA waiver before graduation.

(A) Students opting out shall receive counseling regarding available financial aid options before any waiver is accepted.

(b) COMMUNITY VOLUNTEER COLLEGE COUNSELORS.—

(1) AmeriCorps shall establish a College Access Volunteer Corps through which private citizens with postsecondary experience may serve as FAFSA and college application counselors in underserved communities.

(2) Volunteers shall receive a \$1,500 educational scholarship or student loan credit for every 200 hours of certified service.

(c) PHILANTHROPIC CONTRIBUTIONS.—

(1) Charitable contributions by private individuals to nonprofit organizations operating college-access programs serving underrepresented students shall qualify for a Charitable Deduction Enhancement allowing deductions of 150 percent of the donated amount for contributions up to \$50,000 per year.

SECTION 7. Penalty Clauses.

(a) INSTITUTIONAL NON-COMPLIANCE.—

(1) An institution that fails to submit an Access and Completion Plan under Section 3(a)(6) shall be subject to a civil penalty of not less than \$100,000 and not more than \$500,000 per year.

(2) An institution demonstrating a pattern of declining enrollment of underrepresented groups without an approved remediation plan shall face a reduction of 5 to 10 percent in Title IV funding per year.

(b) EMPLOYER NON-COMPLIANCE.—

(1) An employer subject to Section 5(a)(1) failing to establish a tuition assistance program shall:

(A) Forfeit eligibility for federal contracts and grants for 3 years; and

(B) Be subject to a civil penalty of \$50,000 per quarter of non-compliance.

(c) STATE NON-COMPLIANCE.—

(1) A State that fails to submit a State College Access Plan within the required timeframe shall:

(A) Be ineligible for formula grants under this Act until compliance is demonstrated; and

(B) Receive a formal notice of non-compliance from the Secretary published in the Federal Register.

SECTION 8. Effective Dates and Implementation.

(a) GENERAL EFFECTIVE DATE.—Except as otherwise specified, this Act takes effect on the first day of the fiscal year following the date of enactment.

(b) PHASED IMPLEMENTATION.—

- (1) FAFSA simplification and auto-FAFSA system: 1 year after enactment.
- (2) Pell Grant expansion: first academic year beginning 2 years after enactment.
- (3) Unified income-contingent repayment: fully operational within 3 years; parallel enrollment option available within 18 months.
- (4) Free community college matching program: 2 years after enactment.
- (5) Corporate requirements under Section 5: 2 years after enactment.

(c) REGULATIONS.—The Secretary, the Secretary of Labor, the Secretary of Health and Human Services, and the Secretary of the Treasury shall each promulgate final implementing regulations not later than 18 months after enactment.

(d) TRANSITION PROVISIONS.—Students enrolled in existing income-driven repayment plans as of the effective date of Section 3(a)(3) shall be automatically enrolled in the unified system unless they affirmatively opt out within 12 months.

SECTION 9. Appropriations and Budgetary Notes.

(a) AUTHORIZATION OF APPROPRIATIONS.—There are authorized to be appropriated to carry out this Act:

- (1) For the Office of College Access and Equity under Section 4(a)(1), \$500,000,000 for the first fiscal year and such sums as necessary thereafter;
- (2) For TRIO and GEAR UP expansion under Section 3(a)(5), \$5,000,000,000 per fiscal year;
- (3) For Pell Grant expansion under Section 3(a)(2), such additional sums as necessary, estimated at \$40,000,000,000 over 10 years;
- (4) For the free community college program under Section 3(a)(4), \$15,000,000,000 per fiscal year at full implementation;
- (5) For Head Start and Early Head Start expansion under Section 3(c)(1), \$15,000,000,000 over the first 5 fiscal years;
- (6) For the HBCU and MSI Endowment Challenge Grant, \$20,000,000,000 over a 10-year period;
- (7) For WIOA Adult Education expansion under Section 3(b)(1), \$3,000,000,000 per fiscal year; and
- (8) For the Corporate College Access Partnership Grant program under Section 5(b)(1), \$2,000,000,000 per fiscal year.

(b) BUDGETARY OFFSET.

(1) The Director of the Office of Management and Budget shall identify offsetting budget savings of not less than \$10,000,000,000 over 10 years from reductions in student-loan servicing costs resulting from elimination of private servicer contracts under Section 3(a)(3)(E).

(2) The Congressional Budget Office shall score this Act within 90 days of introduction.

(c) ENDNOTES

(1) The income-contingent repayment structure in Section 3(a)(3) draws on best practices from Australia's Higher Education Loan Program (HELP) (<https://www.education.gov.au/higher-education-loan-program>), the United Kingdom's Student Loans Company income-contingent model (<https://www.slc.co.uk>), and Canada's Repayment Assistance Plan (<https://www.canada.ca/en/employment-social-development.html>).

(2) FAFSA completion requirements in Section 6(a)(1) are modeled after Louisiana's mandatory FAFSA law (La. R.S. 17:183.3) and 20 other state laws, as recommended by the National College Access Network (<https://www.ncan.org>).

(3) Access and Completion Plan requirements in Section 3(a)(6) are modeled after the United Kingdom's Office for Students Access and Participation Plans (<https://www.officeforstudents.org.uk>) and Suomi's Ministry of Education equity plan framework (<https://minedu.fi/en/frontpage>).

(4) Corporate tuition assistance requirements in Section 5(a) are consistent with practices in Deutschland's Berufsausbildungsgesetz (Vocational Training Act) and Norge's national skills agreement framework administered by NOKUT (<https://www.nokut.no/en>).

(5) The charitable contribution enhancement in Section 6(c)(1) is modeled after Sverige's donation deduction reform for educational institutions and Nippon's Tax Special Measures Law provisions for education philanthropy.

(6) The National College Access Goal in Section 2(c) is consistent with the Lumina Foundation's A Stronger Nation report series (<https://www.luminafoundation.org>) and the National Governors Association's postsecondary attainment initiative (<https://www.nga.org>).