

EDUCATION/COLLEGE

Lowering the Barriers to a College Education

Financial aid and savings programs making college more accessible

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There are some real barriers to attending college, and some families are starting to wonder if it's truly worth the effort. Certainly, life is not one-size-fits-all, and a degree is not a prerequisite for a good life. But higher education bestows some very clear advantages, and everyone who wants an education should be able to pursue it. Fortunately, there are many tools to help lower the barriers to a college education.

Return on investment

College costs keep rising, and many college graduates start out with an average of \$30,000 in student debt (<https://educationdata.org/average-student-loan-debt>), with more than half of borrowers still owing \$20,000 after 20 years. So it's no surprise that enrollment in four-year universities has been dropping since 2010. That decline became dramatic during the pandemic, with university enrollments dropping 10 percent between 2019 and 2022, plus community and technical college (CTC) enrollment down 25 percent, according to the Washington Public Enrollment Trends report (<https://wsac.wa.gov/sites/default/files/2023-09-22.Fall2022.EnrollmentReport.pdf>).

However, postsecondary education is not a lost cause. The average return on investment for a four-year degree is an extra \$822,000 in lifetime income (<https://money.com/college-roi-low-income-students-report/?ref=/college-costs-no-longer-worth-it-survey/>). Studies show that any amount of postsecondary education – such as an AA degree or certification – can lead to improved physical and financial health outcomes.

“Generally, people who complete college or career training live longer, make more money, are more likely to stay employed, and can change careers more easily,” says Rodger O’Connor, Associate Director for Marketing and Communications at Washington College Savings Plans (WA529).

While costs may be going up, there are many ways to bring that cost down – through savings, financial aid and other programs. If you know where to look, there are a lot of resources that can make college more accessible for your student.

College savings programs

Washington state’s 529 plans (<https://529.wa.gov/>) can make your college savings efforts a lot more efficient. There are two main options: Guaranteed Education Tuition (GET) and DreamAhead (<https://www.parentmap.com/article/college-savings-101-understanding-washington-states-529-plan-options>). Operating much like a Roth IRA (where after-tax dollars are invested), DreamAhead (<https://529.wa.gov/plan-intro>) offers parents a variety of mutual fund options. Parents can manage their own investments while earning the tax advantages of a 529 plan. GET is a prepaid tuition program (<https://529.wa.gov/howgetworks>) that allows parents to purchase tuition units at a fixed price. The value of those units is guaranteed to keep pace with the cost of in-state resident tuition and state-mandated fees at Washington’s highest-priced, public four-year university. Both plans feature tax-deferred growth and tax-free withdrawals when used for qualified education expenses.

Besides public universities in Washington, both GET units and DreamAhead investments can be used for private and out-of-state universities, trade and technical schools, apprenticeship programs, and educational expenses such as books or room and board. If a student doesn't use their money, it can later be rolled over to a Roth IRA account for that student or transferred to someone else.

Financial aid application assistance

Filling out the Free Application for Federal Student Aid (FAFSA) (<https://studentaid.gov/>) form is the first and most critical step to getting most educational grants and loans. Some people may need to use the Washington state version of the form, the WASFA (<https://wsac.wa.gov/wasfa>), due to immigration status or other issues with federal aid eligibility.

Financial aid is not just for four-year universities (<https://www.parentmap.com/article/think-college-financial-aid-only-four-year-universities>) and there is a lot more financial aid available (<https://wsac.wa.gov/sfa-overview>) than most people realize. However, the financial aid application process can be complicated. so complicated that some people give up on it. That's a real problem because studies have shown (<https://wsac.wa.gov/sites/default/files/2023-09-22.Fall2022.EnrollmentReport.pdf>) that access to financial aid makes a difference in students' abilities to enroll in and graduate from postsecondary education. For people confused about the financial aid process, O'Connor recommends starting with the Washington Student Achievement Council's "Apply For Financial Aid (<https://wsac.wa.gov/apply>)." webpage.

"You'll find links to the FAFSA and WASFA forms and resources to help you apply," says O'Connor. One of those resources is OtterBot (<https://wsac.wa.gov/otterbot>), a 24/7 free texting service to support students, parents and guardians through the application process. There is also a federal "Help" page (<https://studentaid.gov/apply-for-aid/fafsa/filling-out/2324help>) with answers to many frequently asked FAFSA questions.

Washington College Grant

Colleges use the FAFSA to determine students' eligibility for federal financial aid. But the FAFSA or WASFA can also help students unlock pots of funding that don't come from the federal government or their selected school. A relatively new resource is the Washington College Grant (<https://wsac.wa.gov/wcg>) (WA Grant), established in 2020. WA Grant gives eligible students money for many types of education, including certificate programs, job training, apprenticeships and college.

"WA Grant is one of the most generous financial aid programs in the country, and it is guaranteed to eligible people. All you need to do is complete a FAFSA or WASFA, meet the income requirements, and attend an approved college or training program in Washington," says O'Connor. In 2024-25, WA Grant could cover the equivalent of full public college tuition for a family of four earning less than \$78,500, while those with incomes up to \$120,500 can receive smaller grants.

Guaranteed admissions

The [Washington Guaranteed Admissions Program \(https://councilofpresidents.org/_admissions/guaranteed-admissions-program-gap/\)](https://councilofpresidents.org/_admissions/guaranteed-admissions-program-gap/) (WAGAP) is a partnership between some [public school districts \(https://docs.google.com/document/d/1dntHIVwkPe9WYUvVoYuVRWTRfZKBkQXI/edit\)](https://docs.google.com/document/d/1dntHIVwkPe9WYUvVoYuVRWTRfZKBkQXI/edit) and many public universities in Washington state. Any high school student from a partner school district who has at least a 3.0 GPA and completes the College Academic Distribution Requirements (typically the core coursework required for high school graduation) is guaranteed admission at Central Washington University, Eastern Washington University, The Evergreen State College, University of Washington Tacoma, Washington State University and Western Washington University. Eligible students still need to apply for admission but don't have to worry about being rejected.

GEAR UP

When families don't have the generational experience of higher education, figuring out how to prepare for, choose and apply to college can be confusing and intimidating. [Gaining Early Awareness and Readiness for Undergraduate Programs \(https://gearup.wa.gov/students-families\)](https://gearup.wa.gov/students-families) (GEAR UP) is a federal program to increase the number of low-income students who are prepared to enter and succeed in postsecondary education. Students at [participating public high schools \(https://gearup.wa.gov/index.php/about/partners\)](https://gearup.wa.gov/index.php/about/partners) have access to extended-day programs for tutoring, mentoring and advising. They also gain opportunities to visit postsecondary campuses to learn about admissions, academic programs, and financial aid options, plus, attend student workshops and participate in summer campus experiences.

Seattle and Renton Promise

Public high school students in Seattle and Renton are eligible for free tuition at select schools through each city's Promise program. Regardless of a family's financial need, [Seattle Promise \(https://www.seattlecolleges.edu/promise\)](https://www.seattlecolleges.edu/promise) provides free tuition at North Seattle College, Seattle Central College or South Seattle College for up to two years, 90 credits or a student's first degree, whichever comes first. Families demonstrating financial need can receive additional benefits such as transportation funding. Graduates of Hazen, Lindbergh, Renton or Talley High School who enroll at Renton Technical College are eligible for [Renton Promise \(https://rtc.edu/renton-promise\)](https://rtc.edu/renton-promise), which assists with tuition and fees once other forms of aid are applied. Students who do not qualify for financial aid may still be eligible for a grant through the program.

The path to a postsecondary education is not always easy, and some students face barriers that don't trouble others. But families do not have to travel the path alone. Besides the general resources listed here, high schools and target colleges can provide families with counseling and guidance to help navigate the barriers to a college education.

