

NINA MOINI: High school seniors across Minnesota just locked in their plans for higher education next year on College Decision Day. It was May 1. And thousands of those students will have the opportunity for free tuition at Minnesota State and tribal colleges through the state program. It's called North Star Promise.

Students with yearly family incomes under \$80,000 are applying now for the third year of the program. It's made to help them access an education they may not have been financially able to in another situation. So here to chat about how the program has blossomed over the past couple of years is Meghan Flores, the director of state financial aid programs. Thanks so much for your time, Meghan.

MEGHAN Hi. Good morning. Great to be with you.

FLORES:

NINA MOINI: You know what I think of, Meghan? I think some people may still not know what's available to them and that type of a program exists. And even though College Decision Day has passed, people can still see if they're eligible for the North Star Promise Program-- I'm reading here-- until June 1. For those who don't much about North Star Promise, can you tell us what it is, how it works, and how people can get involved?

MEGHAN Yeah, definitely. So for students that qualify, which is families who have adjusted gross income below \$80,000, the Promise is really just that gift aid resources, the money you don't have to pay back, it's going to cover your tuition and fees if you attend an eligible institution. And so as a last dollar award, it gets calculated term by term. And the great thing is there's no separate application.

So hopefully, students and families are doing what they'd already do. They're going to file the FAFSA, the Free Application for Federal Student Aid. And with the results of that, those schools they list will be able to assess whether or not a student is eligible for the North Star Promise program. And as you mentioned, we're entering our third cycle of this program, and the priority deadline is June 1, which is right around the corner.

NINA MOINI: Do you have a sense-- even though there is still time for applications at this point. Do you have preliminary numbers on how many people might benefit from this program? Are you able to see how it is contributing to more people going to school?

MEGHAN Yeah, we definitely are. So for the first year of the program, we saw just over 60,000 students benefited from the program as far as receiving funds from the program. But it's not just the funds that the students are receiving. Our Minnesota colleges and universities are also benefiting. We're seeing the largest single year enrollment increase since 2010.

And so this came at a perfect time when we had seen declining enrollment to turn that around and see a nearly 10% point increase year to year in enrollment growth from just 2023 to 2025. So we're seeing more students apply to our Minnesota schools, complete that FAFSA to go to college, and then seeing that enrollment increase happen right on top of all of that.

So it's a really exciting thing to let Minnesotans know there are a lot of great higher education opportunities here, whether it's a one year program, a two year program, or a four year program, to stay in Minnesota and go to Minnesota college or university.

NINA MOINI: And you mentioned some of that struggle with enrollment in recent years. Tell me more about just how this program helped to boost enrollment and benefiting the schools as well.

MEGHAN FLORES: Well, as a lot of folks know, and a lot of your listeners are well aware, things have been tricky with the economy. We're coming off that pandemic, coming off that adjustment for a lot of families, disrupting plans related to their lives and education. And so at a time when we have some investments in programs like Direct Admissions and North Star Promise, we're hearing from our students that they're seeing a billboard. They're hearing from friends and family.

And a lot of times, what students say is it sounds too good to be true. But the program is working, and it's exceeding expectations. And I think the real magic is in the message. Most students and families, the FAFSA process is complicated. It feels overwhelming. It's nuanced. They don't really understand this federal needs analysis or what it tells them.

But North Star Promise eligibility is really pegged off of the adjusted gross income, and that's something that more people universally understand. They at least get, every year I do my taxes, I file my 1040, and my adjusted gross income tells me in black and white, right in front of me, what is that number? And so they're able to quickly be able to see, hey, it looks like I'm in the range for this program, or I'm eligible for this program. All I need to do is apply.

NINA MOINI: I'm curious to know, Meghan, if you dig deeper into what areas students are pursuing, what types of programs, what majors. Do you have any kind of a breakdown or an idea of any trends there?

MEGHAN FLORES: We don't know yet about majors, but we do know that in the first full year of the program, about 60% of the students that received these funds attended our Minnesota state colleges, and then about 23% were at the four year Minnesota state universities, and about 17% at the U of M. And so we are seeing that there's broad interest both in students who qualify by pursuing four year credentials, but also a lot of interest-- the majority of the interest-- in students pursuing shorter term credentials.

NINA MOINI: The Promise is around equity, when it comes to everyone having the opportunity for an education. How are you breaking down those figures or facts, or are you seeing it making impacts on specific communities?

MEGHAN FLORES: We are. We do see that about half of all students who receive funds from the program are reporting that without this funding, they would not have attended college at all. In fact, a lot from working adults, because the program is geared towards anyone who's taking from one credit to a full time course load.

So depending on where a learner is in their life, some students are pursuing full time enrollment. Their job is to be a student. And other students are coupling the flexibility of the program with a job and working either part time or even full time.

The other piece we're really seeing is that, as you know, students and families are really concerned about student loan debt, and so reducing some of those financial barriers and minimizing student debt by providing a tuition-free pathway enables students to pursue associate and baccalaureate degrees without that burden of excessive borrowing.

And it eases that financial stress. And we know that financial stress can really contribute to the mental health and well being of our students. So being able to really look at, what are these barriers? And how do we work on removing those barriers so that students do have equitable access to higher education?

And most importantly, stay in our state so they become contributors both in civic engagement, but also-- and more importantly-- with the labor and really meet the labor needs that we see in our state.

NINA MOINI: And just lastly, Meghan, what do you want students to do if they're listening, or maybe their parents are listening, who might be eligible for this program? I mean, is it too late to be thinking about starting a higher education program this fall?

MEGHAN FLORES: I would definitely say no, it is not. But really, what you want to do is get out there and complete the Free Application for Federal Student Aid or the Minnesota Alternative State Aid Application, and get it done by June 1 of 2026, so that's right around the corner.

I know everybody's excited about the school year ending and graduation and celebration and parties, and that is awesome. I love to see all those celebratory moments. But we want to celebrate high school graduation with the FAFSA filed before you leave the school. So anybody out there who's listening who's on the fence, if you can just get out there and do it, the average time to complete a FAFSA is less than 10 minutes.

It's become much quicker, faster, smarter, and easier than ever. And if you need help, we've got folks at the Minnesota Office of Higher Education that are happy to answer any calls and get you connected with anything that you need to find out more about the program or find out more about how to get those financial aid applications filed.

NINA MOINI: A FAFSA celebration. I love it. Thanks so much, Meghan.

MEGHAN FLORES: Thank you.

NINA MOINI: That was Meghan Flores, the director of Minnesota's financial aid programs.