



Findings and Recommendations Related to Financial Aid and Affordability

Note: For the below numbered items, Task Force Findings are in regular font, **followed by Recommendations in bold font.**

Listed below Findings and Recommendations are *Examples of related policies*, policy ideas submitted by work group participants or Task Force Members that relate to the findings.

1. Overwhelmingly, students we spoke to stated that the cost of attendance at higher education institutions requires underrepresented students to make sacrifices not made by wealthier peers. These included taking fewer classes per term, stopping out and restarting, working multiple jobs, and other sacrifices that increase a student's time to completion, decrease a student's likelihood of completion, and create debt that often disproportionately burdens underrepresented students for decades after graduation. **Oregon should dramatically expand need-based financial aid opportunities for low-income students, both with the goal of expanding eligibility for state need grants higher up the income ladder, and making significantly more aid available to low-income students. The state should revise its financial aid programs to accommodate the needs of working adults, who are becoming an increasingly large share of the student population across the state.**

Relatedly, the task force finds that:

- I. The cost of attendance at Oregon's public universities and community colleges has increased continuously each year. The rate of increase has been higher for public universities than for community colleges.
- II. Combined state and federal grant aid for a student at the lowest income level is insufficient to meet the full cost of attendance at many public institutions of higher education in Oregon.
- III. There is a strong relationship between affordability and completion, with students more likely to graduate in less time when the cost of attendance is more affordable.
- IV. The task force finds that high costs in housing, child care, elder care, transportation, and internet access are additional affordability challenges faced by underrepresented students.

Examples of related policies: (see WG1 survey results and member discussion for prioritized policy recommendations)

2. Even when receiving higher levels of financial aid investment, many students continue to face financial instability, emergency expenses, or running out of financial aid, often while unable to rely on family networks to assist in times of crisis. For these students, dropping out of college can be one car repair bill or a couple of lost work shifts away. The task force heard from students and staff that during COVID-19 shutdowns, federal emergency student aid grants kept students enrolled even when these emergencies arose. The task force also heard from students who ran out of financial aid funding to finish one last class or term before their degree. **Oregon should provide consistent funding for emergency financial aid and completion grants, administered at the institutional level, that keep students enrolled through one-time or transitory emergency situations. Students facing these hurdles should be connected with advisors and benefits navigators to provide holistic support.**

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Examples of related policies: WS-1, Retention Grants

3. Direct student subsidies are not the sole mechanism by which student costs can be reduced. While Oregon currently lacks the resources to significantly reduce tuition for all students (a goal it should aspire to meet), small targeted investments can meaningfully reduce costs for significant numbers of students. Within higher education, it is textbook costs that have increased most dramatically. **Access to open educational resources, course materials that are free or low cost to students and freely modifiable by faculty, should be further expanded, with particular focus paid to alignment with ongoing common course numbering and transfer pathway work.**

Examples of related policies: FA-3 and FA-4

4. Oregon is in an ongoing housing crisis, and this crisis puts intense strains on underrepresented students including pushing students out of housing or far away from campus. While this crisis is not unique to students, institutions of higher education are unique environments where unique opportunities may exist to help students be and remain housed. **A statewide work group of higher education, housing, finance, and other experts and stakeholders should be established to examine the question of student housing availability and funding with the goal of crafting specific, actionable recommendations to improve student housing availability, accessibility and affordability. Additionally, campuses must be open and welcoming places for houseless students.**

Examples of Related policies: FA-12, 13, 14, 15, 16 and 18

5. The state child care grant is underfunded and campus child care centers, where they exist, are oversubscribed. While campus-based centers are more oriented to the needs of student-parents, it may not be possible for all institutions to operate them. **There should be a review of the state child care grant and campus-based child care centers to determine what mix of direct student support and state grants to centers can meet the needs of the greatest number of student parents.**

Examples of related policies: FA-5, FA-9

6. During site visits, the Task Force heard repeatedly that underrepresented students often require the greatest level of support pre-college, understanding available pathways, and gaining meaningful assistance in understanding higher education affordability topics, learning about financial aid opportunities, and completing the FAFSA and related financial aid applications. As currently funded and implemented, the Oregon Promise grant is limited in promoting college-going among underrepresented students. **Funding for pre-college mentorship and advising activities, including FAFSA completion, will help more underrepresented students attend college by demystifying higher education and opening the door to financial assistance. HECC and ODE should work with institutions to investigate whether a direct, guaranteed admissions program would further open institutional doors to students.**

Related policies: FA-11, SD-9, FA-19

7. The task force finds that burdensome requirements for public assistance, a lack of financial literacy, perceptions about the high cost of higher education, rising cost of living across the state, and high rates of food insecurity add additional challenges to underrepresented student success. **The task force recommends that the state continue to invest in the benefits navigator program and to streamline the ability of students in higher education to access public assistance programs. The legislature should expand funding to increase benefits navigator positions and/or expand funding and resources for their work.**

Related policies: FA-10

8. Work study programs can provide eligible students with campus-based work opportunities that provide necessary income. It is also currently, though potentially temporarily, the case that work-study eligibility makes a student eligible for SNAP benefits. At present, federal work study slots are likely underutilized, but this has not always been true, and may not be in the future. **Work-study utilization should be monitored for future opportunities to create state-funded slots for students, if it is determined they add value over the combination of increased need based grants and outside employment.**

Examples of related policies:
FA-1, FA-5

Policy Proposals Submitted by Work Group Members

Members of the Work Group on Financial Aid and Affordability submitted the following proposals:

FA-1: Expanding Work-Study Options to Include Non-Profit Organizations

Description: This proposal would establish a pilot program at one or two public universities in which students are granted discounted tuition in exchange for working a paid position at a nonprofit organization. The program would be administered by a coordinator at each institution who would connect interested students with eligible organizations and implement the corresponding tuition discount.

Timeline of implementation: <12 months

Responsible entities: Higher Education Coordinating Commission and institutions

Impact on existing law or programs: Currently, the Federal Work Study program pays wages to students who work at on-campus, government, or nonprofit jobs as a form of financial aid, but does not subsidize tuition. The State of Oregon does not operate a comparable program.

FA-2: Homeowners and Renters Tax Relief

Description: This proposal would re-institute a tax rebate for homeowners and renters to alleviate high housing costs that previously existed prior to the 1990s. Homeowners and renters under a specified income threshold could apply for a refund on their property or income taxes up to a certain amount.

Timeline of implementation: Unknown

Responsible entities: Department of Revenue

Impact on existing law or programs: Oregon previously allowed homeowners and renters to claim a state tax rebate on living expenses under a program known as Homeowners and Renters Refund Program (HARRP) ([Legislative Revenue Office, 2001](#)). This program was allowed to sunset around the time that voters approved Measure 5 and Measure 50 in the 1990s. There are currently no comparable tax relief programs, although the tax code contains several other credits and deductions.

FA-3: Learners Working for Affordable Materials (Part 1)

Description: This proposal would direct institutions to develop an electronic registration platform that connects course registration with online bookstores with to accurately reflect the true cost of registering for a given course and better determine which courses could be considered “low-cost” and “no-cost”.

Timeline of implementation: 3-4 years

Responsible entities: Higher Education Coordinating Commission (HECC), Open Oregon Educational Resources program, public institutions of higher education

Impact on existing law or programs: [House Bill 2919 \(2021\)](#) required each public university and community college to prominently display estimated costs of course materials. This would expand the requirements under that bill.

FA-4: Learners Working for Affordable Materials (Part 2)

Description: This proposal would increase the legislative appropriations to Open Oregon Educational Resources above current service level (CSL) for the next biennium to a total of \$4.5 million.

Timeline of implementation: Next biennium

Responsible entities: Legislative Assembly, Open Oregon Educational Resources

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Impact on existing law or programs: Open Oregon Educational Resources is responsible for administering the state's Open Educational Resources (OER) program, which develops and promotes low-cost teaching and learning materials as alternatives to proprietary textbooks. The organization reports that a CSL appropriation for the next biennium would be \$2.4 million.

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FA-5: Support for Student Parents

Description: This proposal would establish child care services on every public university and community college campuses, to be staffed by professional employees and students engaged in work study or internship opportunities who are primarily pursuing degrees in early childhood education and family sciences. Students enrolled at these institutions would not be required to pay for child care services, but members of the public would. (see also: FA-9)

Timeline of implementation: Prior to 2024-25 academic year

Responsible entities: Public universities, community colleges, HECC, Department of Human Services (DHS)/Early Learning Division (ELD)/Department of Early Learning and Care (DELIC)

Impact on existing law or programs: Every county in Oregon is recognized as a "child care desert," meaning that there is inadequate supply of child care services to meet demand ([Oregon State University, 2021](#)). This proposal would require each institution to provide fully funded child care on campus that is also open to the public for a fee. Currently, students are eligible to apply for the Child Care Grant administered by the HECC's Office of Student Access and Completion, although the number of recipients is often fewer than 100 each year due to limited funds ([Higher Education Coordinating Commission, 2022](#)).

FA-6: Promoting Healthy Campuses

Description: This proposal would allow any credit-earning student to enroll in a Medicaid/Oregon Health Plan public insurance program such as OHP Basic or Citizenship Waived Medical.

Timeline of implementation: Prior to 2024-25 academic year

Responsible entities: Oregon Health Authority, benefits navigators

Impact on existing law or programs: Eligibility for Medicaid programs is traditionally determined by an income threshold, among other requirements. This proposal would allow any student enrolled in a credit-bearing course or program to enroll in Medicaid, regardless of income.

FA-7: Affordability and Financial Aid Student Equity and Success (part 1)

Description: This proposal would expand the Oregon Opportunity Grant (OOG) maximum award to fully cover or nearly cover the cost of attendance at a public university or community college. In addition, it would remove the requirement that students be enrolled at least half-time to receive an award and allow students enrolled in non-degree certificate and training programs to receive an award. (see also: FA-17)

Timeline of implementation: 1 year

Responsible entities: HECC/Office of Student Access and Completion (OSAC)

Impact on existing law or programs: The OOG is Oregon's largest need-based student financial aid program. Currently, the maximum award for attending a university is \$4,692 and \$3,600 for a community college. Award amounts scale downward as reported income increases according to the Expected Family Contribution (EFC) on the FAFSA or ORSAA. Students must be enrolled at least half-time in a credit-earning degree program to receive an award. This proposal would expand the award amounts to cover the full cost of attendance and remove the restrictions on half-time enrollment and non-credit programs.

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FA-8: Affordability and Financial Aid Student Equity and Success (part 2)

Description: This proposal would permanently fund the Oregon Tribal Student Grant Program, which fully covers the cost of attendance at an Oregon university or community college for students who are enrolled members of Oregon's nine federally recognized tribes.

Timeline of implementation: Next biennium

Responsible entities: HECC/OSAC

Impact on existing law or programs: The Oregon Tribal Student Grant Program was established as a budget line item for the current biennium in [HB 5202 \(2022\)](#). OSAC has begun accepting applications for the 2022-23 academic year. However, the program will sunset at the end of the current biennium if it is not renewed or established permanently in statute.

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FA-9: Affordability and Financial Aid Student Equity and Success (part 3)

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Description: This proposal would increase funding for the Child Care Grant and issue grants to institutions to create or expand child care services on campuses to accommodate students with children. (see also: FA-5)

Timeline of implementation: 1 year

Responsible entities: HECC/OSAC

Impact on existing law or programs: The Child Care Grant is available in limited quantities to students with children to help meet the cost of child care, up to \$10,000 per academic year. For the past several years, fewer than 100 individuals have received the grant in a given year ([Higher Education Coordinating Commission, 2022](#)). This proposal would allocate more funding to the grant program to allow more individuals to receive an award, while also addressing the supply side by providing financial assistance to on-campus child care services.

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FA-10: Affordability and Financial Aid Student Equity and Success (part 4)

Description: This proposal would establish a regular program budget at each institution for its benefits navigator program. This would allow each benefits navigator to expand program offerings and outreach services beyond what is currently offered.

Timeline of implementation: 1 year

Responsible entities: HECC/OSAC

Impact on existing law or programs: [HB 2835 \(2021\)](#) established a statewide requirement for every public university and community college to hire a benefits navigator, who would assist students in applying for public assistance programs. This position may be less than 1.0 FTE if its responsibilities are combined with another position on campus.

FA-11: Affordability and Financial Aid Student Equity and Success (part 5)

Description: This proposal would allow families pre-pay tuition via monthly contributions to a 529 savings plan.

Timeline of implementation: 1 year

Responsible entities: Oregon State Treasury, Department of Revenue

Impact on existing law or programs: Oregon currently operates the Oregon College Savings Plan, which allows individuals and families to make contributions to a tax-advantaged college savings account, known as a 529 plan. States may choose to

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structure these accounts either as savings accounts or as vehicles for prepaying future tuition at present-day rates. Oregon's plan currently only allows for the former.

FA-12: Affordable Rents for College Students (part 1)

Description: This proposal would allocate \$1 million to the Affordable Rents for College Students (ARCS) program, which is operated by a nonprofit organization and provides subsidized housing for students in the Portland metro area.

Timeline of implementation: Next biennium

Responsible entities: College Housing Northwest and its partners

Impact on existing law or programs: The ARCS program provides subsidized housing for students enrolled at PSU, PCC, MHCC, and CCC. Expansion of the program with additional funding would double the program's capacity to allow for roughly 100 students to be served with a 50% subsidy on rent.

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FA-13: Affordable Rents for College Students (part 2)

Description: This proposal would appropriate \$3-5 million to College Housing Northwest to acquire capital for additional housing supply and building maintenance.

Timeline of implementation: Next biennium

Responsible entities: College Housing Northwest and its partners

Impact on existing law or programs: College Housing Northwest's ARCS program provides subsidized housing for students enrolled at PSU, PCC, MHCC, and CCC. Expansion of the program with additional funding would allow the program to acquire additional housing units to provide to students at 30% of area median income (AMI).

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FA-14: University Accountability Act (part 1)

Description: This proposal would require that universities commit to provide on-campus housing for a greater proportion of their student bodies that accommodates changes in enrollment. On-campus housing costs would be required to be comparable to private rental housing.

Timeline of implementation: 1-5 years

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Responsible entities: HECC, institutions of higher education (particularly those with on-campus housing), Department of Land Conservation and Development, Oregon Housing and Community Services, Department of Consumer and Business Services

Impact on existing law or programs: Currently, higher education institutions provide on-campus housing and dining as auxiliary services that are funded through supplemental revenue rather than standard tuition and fees. Institutions are not required to provide housing for students.

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FA-15: University Accountability Act (part 2)

Description: This proposal would also require all higher education institutions to report quarterly or each semester to the HECC on the impact that student enrollment has on the local housing market. A statewide task force or work group may also be convened.

Timeline of implementation: 1-5 years

Responsible entities: HECC, Department of Land Conservation and Development, Oregon Housing and Community Services, institutions of higher education

Impact on existing law or programs: Currently, the HECC does not play an active role in regulating or monitoring the impact of student populations in cities. [HB 2003 \(2019\)](#) required the Department of Land Conservation and Development (DLCD) and Oregon Housing and Community Services (OHCS) to jointly develop and conduct a housing needs analysis in every city in Oregon. That report found that the state is currently experiencing a shortage of about 140,000 homes ([Oregon Housing and Community Services, 2021](#)).

FA-16: University Accountability Act (part 3)

Description: This proposal would expedite the review process for affordable and student housing projects.

Timeline of implementation: 1-5 years

Responsible entities: institutions of higher education (particularly those with on-campus housing), affordable housing developers, cities and counties, DLCD, OHCS, Department of Consumer and Business Services

Impact on existing law or programs: Developers of housing projects must undergo an application and review process to ensure compliance with local zoning and building codes along with other requirements such as statewide land use laws. This proposal may have an impact on local land use regulations and municipal strategic plans as well as the state agencies that administer housing and development laws. For example, [HB](#)

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[2001 \(2019\)](#) requires municipalities to submit housing plans to DLCD and to accommodate denser housing construction through zoning code changes.

FA-17: Increase Award Amounts for Oregon Opportunity Grant

Description: This proposal would increase the maximum award amount of the OOG for the lowest-income students who receive Pell grants or Supplemental Nutrition Assistance Program (SNAP) benefits. (see also: *FA-7, SD-6*)

Timeline of implementation: 2023-24 academic year

Responsible entities: HECC/OSAC, DHS

Impact on existing law or programs: The current maximum award amounts for the OOG are \$3,600 for full-time community college students and \$4,692 for full-time university students. These amounts scale downward as reported income increases according to the EFC on the FAFSA or ORSAA.

FA-18: Recognizing Houseless Students and Families

Description: This proposal would require all higher education institutions to designate a zone on campus where students experiencing homelessness may reside, camp, park vehicles, and shower without being at risk of removal. Institutions would assist these students through the offices of the benefits navigators by connecting them with services.

Timeline of implementation: 3-6 months

Responsible entities: institutions of higher education, benefits navigators

Impact on existing law or programs: Institutions of higher education are not currently required to provide housing or accommodations for students that are experiencing homelessness. Oregon's housing assistance programs are administered through OHCS. According to the U.S. Department of Housing and Urban Development (HUD), in 2020, Oregon was among the states with the highest rates of overall homelessness (41 per 10,000 people) and unsheltered homelessness (60.6% of persons experiencing homelessness) ([U.S. Department of Housing and Urban Development, 2021](#)).

FA-19: Increasing Postsecondary Access and Matriculation for Black, Brown and Low-Income Oregonians

Description: This proposal would create a statewide campaign to improve FAFSA and ORSAA completion rates for students of color, including a digital media outreach

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campaign promoting the value of pursuing higher education; personalized virtual support for students applying for FAFSA/ORSAA, scholarships, and admission to higher education institutions; and a statewide textline that nudges interested students and provides support to interested students from underrepresented backgrounds.

Timeline of implementation: 2-5 years

Responsible entities: HECC/OSAC, partner organizations

Impact on existing law or programs: OSAC currently operates the FAFSA Plus+ program, which partners with high schools, community-based organizations, and other college support programs to promote FAFSA and ORSAA completion. OSAC also operates the ASPIRE mentoring program to promote college and career planning. This proposal may work in conjunction with those programs or create a new, separate program.

SD-1: Limit the Oregon Promise to students who are Pell eligible

Description: This proposal would modify the eligibility requirements for the Oregon Promise to only allow students who are eligible for the federal Pell grant to receive the grant.

Timeline of implementation: Unknown

Responsible entities: HECC/OSAC

Impact on existing law or programs: Currently, the Oregon Promise covers the cost of attendance at a community college and is available to individuals who have recently graduated from an Oregon high school with a 2.0 or greater GPA. The program is not income-limited, except when limited funds prevent awards to all eligible applicants. This proposal would curtail the eligibility requirements by only allowing individuals who qualify for the need-based Pell grant to receive a Promise award.

SD-2: End the Oregon Promise, incorporating its resources into the Oregon Opportunity Grant.

Description: This proposal would eliminate the Oregon Promise grant program and transfer its existing funds into the OOG program.

Timeline of implementation: Unknown

Responsible entities: HECC/OSAC

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Impact on existing law or programs: The Oregon Promise is a non-need-based program and is awarded to applicants who have recently graduated from an Oregon high school with a 2.0 GPA. This proposal would repeal the Oregon Promise and transfer its resources into the need-based OOG program.

SD-3: Expand the Oregon Promise to include free tuition for Pell-eligible university students

Description: This proposal would allow individuals who are eligible for a federal Pell grant to use their Oregon Promise award at a university in addition to a community college.

Timeline of implementation: Unknown

Responsible entities: HECC/OSAC

Impact on existing law or programs: Currently, Oregon Promise awards may only be applied toward the cost of attendance at an Oregon community college. [HB 2093 A \(2021\)](#), which was not enacted, would have allowed Oregon Promise recipients to apply a comparable amount toward the cost of attendance at a public or private university. This proposal would allow Pell grant recipients to use their Promise awards to attend a university, while non-Pell-eligible Promise recipients would be restricted to using the award to attend a community college.

SD-4: Expand the Oregon Promise to include free tuition for eligible returning CC students along with those immediately out of high school.

Description: This proposal would expand the Oregon Promise eligibility requirements to include adult individuals without a degree who would be returning to pursue higher education at a community college.

Timeline of implementation: Unclear

Responsible entities: HECC/OSAC

Impact on existing law or programs: Currently, the Oregon Promise is open to individuals who have graduated from an Oregon high school in the previous six months. This proposal would expand the eligibility requirements to allow individuals with longer intervals since high school graduation to apply for the grant.

SD-5: Expand the Oregon Promise to include free tuition for eligible returning CC and university students along with those immediately out of high school.

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Description: This proposal would expand the Oregon Promise to allow adult individuals without a degree who would be returning to higher education at either a community college or a university to receive an award.

Timeline of implementation: Unknown

Responsible entities: HECC/OSAC

Impact on existing law or programs: Currently, the Oregon Promise is open to individuals who have graduated from an Oregon high school in the previous six months and may only be applied toward the cost of attendance at a community college. This proposal would expand the eligibility requirements to allow individuals with longer intervals since high school graduation to apply for the grant and to apply the award toward the cost of attendance at a university in addition to a community college.

SD-6: Join Washington in using SNAP eligibility as an automatic indicator of Oregon Opportunity Grant eligibility.

Description: This proposal would modify the eligibility requirements of the OOG to automatically grant awards to individuals who receive SNAP benefits. (*see also: FA-17*)

Timeline of implementation: Unknown

Responsible entities: HECC/OSAC, DHS

Impact on existing law or programs: Currently, OSAC uses the EFC calculations in the FAFSA or ORSAA to determine financial need when awarding OOG awards. SNAP is a need-based program administered by DHS and has a separate set of eligibility requirements prescribed in state and federal law. This proposal would require OSAC to obtain SNAP enrollment information from DHS when making eligibility determinations for the OOG.

SD-7: Oregon Opportunities Grant

Description: This proposal would combine the state's existing grant aid programs, including the OOG, Oregon Promise, and Tribal Student Grant, into a single pool of funds, which would distribute aid to students in amounts based on a weighted formula. The factors in the weighting formula would include financial need, first-generation or returning student status, degree pathway, and full-time or part-time enrollment.

Timeline of implementation: Unknown

Responsible entities: HECC/OSAC

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Impact on existing law or programs: Currently, the OOG is the state's only need-based grant aid program. Other grant aid programs, such as the Oregon Promise, the Tribal Student Grant, and the Child Care Grant, are awarded to students who fulfill certain eligibility criteria such as having recently graduated from an Oregon high school, being an enrolled member in a federally recognized tribe, or requiring assistance with child care needs. This proposal would eliminate those programs and establish a single grant aid program with multiple factors that would determine award eligibility and amounts.

SD-8: Institute a required high school course in planning for post-graduation that would introduce students to post-secondary options, filling out the FAFSA/ORSA, and understanding and accessing resources.

Description: This proposal would require all school districts to provide a course in future education planning for all graduating seniors and make this course a requirement for high school graduation. This course would offer instruction in understanding and navigating the higher education system, applying for financial aid, career planning, and exploring options beyond high school.

Timeline of implementation: Unknown

Responsible entities: Oregon Department of Education (ODE), school districts

Impact on existing law or programs: [Senate Bill 744 \(2021\)](#) required ODE to issue a report recommending changes to Oregon's high school graduation requirements. That report recommended a future planning course for all graduating seniors, which would offer instruction on planning for postsecondary education, filling out FAFSA and ORSAA applications, financial literacy, career planning, and other skills ([Oregon Department of Education, 2022](#)). This proposal would implement that recommendation as a high school graduation requirement in statute.

SD-9: Learning Accounts

Description: This proposal would establish an incentive account program for low-income high school students, based on a similar program from New Brunswick, in which the state would deposit moneys into an account for each eligible high school student to be applied toward higher education expenses. There would be a graduated incentive structure, in which a certain amount would be deposited following the completion of 10th grade, followed by another deposit following 11th grade, and lastly the remaining award amount following successful high school graduation. Recipients would be required to pay back the funds if they do not enroll in a recognized postsecondary education program within a specified time.

Timeline of implementation: Unknown

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Responsible entities: HECC/OSAC

Impact on existing law or programs: Although Oregon does not currently have such a program for high school students, the state operates two programs that bear comparison: the JOBS Plus program, operated by DHS and OSAC, allows participants to earn deposits into an Individual Education Account as part of a larger program of providing state-subsidized wages in lieu of SNAP or Temporary Assistance for Needy Families (TANF) benefits; in addition, the Oregon College Savings Plan allows individual families to deposit savings into a tax-advantaged account for higher education expenses.

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