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State Higher Education Executive Officers Association

LOCATION AND CENTRALIZATION OF STATE FINANCIAL AID OFFICES

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The State Higher Education Executive Officers Association (SHEEO) serves the executives of statewide governing, policy, and coordinating boards of postsecondary education and their staffs. Founded in 1954, SHEEO promotes an environment that values higher education and its role in ensuring the equitable education of all Americans, regardless of race/ethnicity, gender, or socioeconomic factors. Together with its members, SHEEO aims to achieve this vision by equipping state higher education executive officers and their staffs with the tools to effectively advance the value of higher education, promoting public policies and academic practices that enable all Americans to achieve success in the 21st century, and serving as an advocate for state higher education leadership.

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INTRODUCTION

States utilize student financial aid programs as a primary policy lever to increase enrollment, retention, and completion. Empirical research has consistently confirmed the positive effects of state aid programs,[1] and the proportion of total higher education funding allocated to these programs has grown steadily over time. In fiscal year 2025, 10.5% of higher education appropriations were allocated to student financial aid programs.[2] Each state has developed a unique combination of programs and administrative structures characterized by varying degrees of institutional versus state control over awards disbursement. These structures are nested within broader higher education governance systems shaped by each state's distinct demographic, economic, and political contexts. The purpose of this study is to classify and analyze the range of structures states use to oversee and administer their financial aid programs.

State higher education agencies developed in the mid-twentieth century to help coordinate and plan for the higher education sector that was growing in complexity and student enrollment. These public higher education agencies are led by state higher education executive officers (SHEEOs) and are often known as SHEEO agencies. While the exact functions vary, these agencies perform a variety of oversight responsibilities, including developing state higher education plans, coordinating budget and allocation processes, managing data systems, academic planning, and in some cases, the administration and disbursement of student financial aid. Historically, state higher education governance structures have been classified into one of three main categories:

- **Governing boards** manage and oversee most operational functions of the public higher education sector and hold direct governing authority over institutions.
- **Coordinating boards** are responsible for key aspects of the state's role in public higher education (e.g., planning, budgeting, data systems) but lack the oversight and authority of governing boards over individual campuses.
- **Administrative or service agencies** vary based on their structure, but typically oversee programs and services for institutions, working in conjunction with coordinating and/or governing boards. State financial aid offices that are not embedded within a governing or coordinating board have traditionally been classified as administrative or service agencies.

In addition to these three classifications, states may have one or multiple boards that oversee different sectors of higher education (public two-year, public four-year, and private sector), including a combination of governing, coordinating, and administrative agencies. Most research on state higher education governance has examined the different roles and responsibilities of the respective governance structures,[3] the degree of centralization of these functions,[4] the differences in roles and structures across agencies with the same typology,[5] and the extent to which these structures impact institutional and student outcomes.[6,7]

1. State Higher Education Executive Officers Association. (2021). *Investigating the impacts of state higher education appropriations and financial aid*.
2. State Higher Education Executive Officers Association. (2026). *State Higher Education Finance: FY 2025*.
3. Education Commission of the States (2020). *Postsecondary Governance Structures 2020*. https://reports.ecs.org/comparisons/postsecondary-governance-structures-2020-all
4. Lacy, T.A. (2011). *Measuring state postsecondary governance: Developing a new continuum of centralization* [Doctoral dissertation, University of Georgia]. Open Scholar.
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6. Weiss, M. & Partridge, S. (2025). *How University Governing Boards Can Protect the Independence of Colleges and Universities.* Center for American Progress. https://www.americanprogress.org/article/how-university-governing-boards-can-protect-the-independence-of-colleges-and-universities/
7. Association of Governing Boards of Universities and Colleges (2025). *From Oversight to Impact: How Governing Boards and Administrators Advance Student Success*. https://agb.org/reports-2/from-oversight-to-impact/

One essential function of state higher education governance that varies significantly across states is the administration and disbursement of state student financial aid. These offices—whether housed in the primary governance agency of the state or a separate entity—may be responsible for modeling future uptake of financial aid, establishing legislative budget requests, analyzing the disbursement of aid across student groups, assessing the impact and effectiveness of existing financial aid programs, promoting public policies to expand financial aid access, setting eligibility requirements for programs, and disbursing financial aid directly to students.

These administrative operations vary widely depending on an agency's formal governance status and its level of coordination with the primary SHEEO agency. *Table 1* outlines the resulting six-part typology of state financial aid office location and program centralization.

TABLE 1. FINANCIAL AID OFFICE LOCATION AND CENTRALIZATION TYPOLOGY

	SHEEO AGENCY	SEPARATE ENTITY
Centralized	Department or division within the primary state postsecondary governance agency; financial aid is disbursed directly by the central state financial aid office.	Independent public entity separate from the primary state postsecondary governance agency; financial aid is disbursed directly by the central state financial aid office.
Decentralized	Department or division within the primary state postsecondary governance agency; financial aid is disbursed at the institution level.	Independent public entity separate from the primary state postsecondary governance agency; financial aid is disbursed at the institution level.
Mix of Centralized and Decentralized	Department or division within the primary state postsecondary governance agency; financial aid is disbursed at the institution level for some programs and the state level for others.	Independent public entity separate from the primary state postsecondary governance agency; financial aid is disbursed at the institution level for some programs and the state level for others.

While researchers have developed inventories of the structure, centralization, and functions of primary SHEEO agencies, little complementary cataloging has been done of state financial aid offices. This study addresses that gap by exploring three central research questions:

- **RQ1:** How are state financial aid offices structured along the continuum of centralization and coordination with SHEEO agencies?
- **RQ2:** What are the advantages and disadvantages associated with each structure?
- **RQ3:** What emerging best practices enable each governance structure to effectively serve students and fulfill state policy goals?

To investigate these questions, this study synthesizes data from a 50-state survey of financial aid administrators, program-level data from the National Association of State Student Grant and Aid Programs (NASSGAP) survey, and semi-structured qualitative interviews with state financial aid directors representing each governance model. This report concludes with recommendations to help state agencies and policymakers optimize aid administration, navigate operational trade-offs, and enhance aid delivery within their current structure.

METHODOLOGY

SHEEO distributed an online survey to state financial aid offices in all 50 states and Washington, D.C., via an existing **SHEEO Learning Community** of states as well as the NASSGAP membership directory. The survey asked respondents whether their financial aid office was centralized, decentralized, or a combination of both. The survey also asked about the degree of centralization of the state's primary need-based grant program, the number of full-time equivalent (FTE) staff working in the financial aid office, and the amount of guidance provided to institutions to disburse financial aid.

To ensure a 50-state comparison, survey responses were supplemented with data from the **NASSGAP annual survey** of state financial aid agencies. The agency and program information files provided data on the primary need-based financial aid program in each state, responsibility for administering the program, responsibility for setting eligibility requirements, and responsibility for selecting aid recipients. Overall agency centralization was determined primarily by the location of responsibility for selecting aid recipients (options included either the state agency or campuses). If the state agency was responsible for selecting recipients for all or most large financial aid programs, the agency was considered centralized. Alternatively, if campuses were responsible for selecting recipients for all or most financial aid programs, the agency was considered decentralized. Financial aid agencies with programs that exhibited a mix of responsibility at the agency and campus level were considered a mix of centralized and decentralized overall. Primary financial aid programs in each state were categorized as decentralized if the responsibility for selecting recipients occurred at the campus level and centralized if the responsibility for selected recipients occurred at the state agency level.

A combination of the NASSGAP survey and reviews of state financial aid agency websites and administrative rules were used to complete the survey questions for each non-responding agency (N=28). This resulted in survey responses for all 50 states and Washington, D.C.[8]

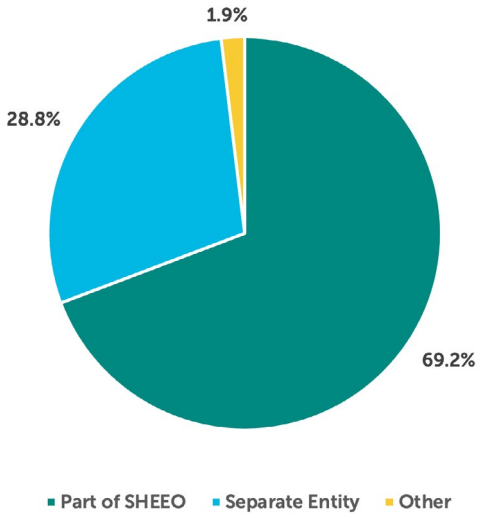
After categorizing states into one of the six governance categories, 13 states were selected from across the categories to conduct semi-structured interviews with state financial aid directors. The interview protocol (see Appendix A) focused on the structure and budget process of the agency, the level of interaction with the SHEEO agency, and the advantages and disadvantages of the agency's structure. Interviews lasted approximately 30-45 minutes and were conducted with one to three individuals working in the state financial aid agency.

8. South Carolina has two entries in the dataset: the South Carolina Commission on Higher Education and the South Carolina Higher Education Tuition Grants Commission

SURVEY RESULTS

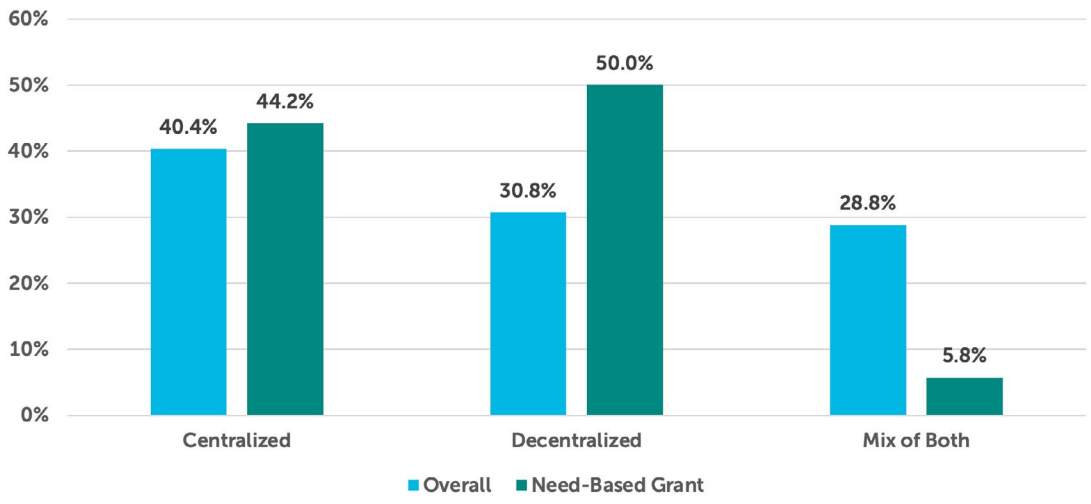
Results of the survey of financial aid administrators, coupled with data from the NASSGAP survey, revealed that 69.2% of financial aid offices are housed within the state's SHEEO agency, with the remainder operating either as a separate entity (28.8%) or co-located within the SHEEO agency but operating independently (1.9%) (*Figure 1*). Among states that were able to provide the measure of FTE staff working on financial aid, the median number of FTE employees was roughly 30, covering a wide range from a low of 1.25 in Nevada to a high of nearly 900 in Pennsylvania.

FIGURE 1. LOCATION OF STATE FINANCIAL AID AGENCIES



Overall centralization of financial offices was more evenly split: 40.4% are entirely centralized, 30.8% are entirely decentralized, and 28.8% have a mix of centralized and decentralized programs (*Figure 2*). When reporting only on the primary need-based grant program, 44.2% of agencies have a centralized program, 50% have a decentralized program, and 5.8% have a program that combines both centralized and decentralized features.

FIGURE 2. CENTRALIZATION OF STATE GRANT PROGRAMS



These two elements—location of the financial aid agency and centralization of programs—are combined to create the typology of state financial aid offices (*Figure 3*). The full inventory of state financial aid agency centralization appears in *Appendix B*. The three most common typologies are:

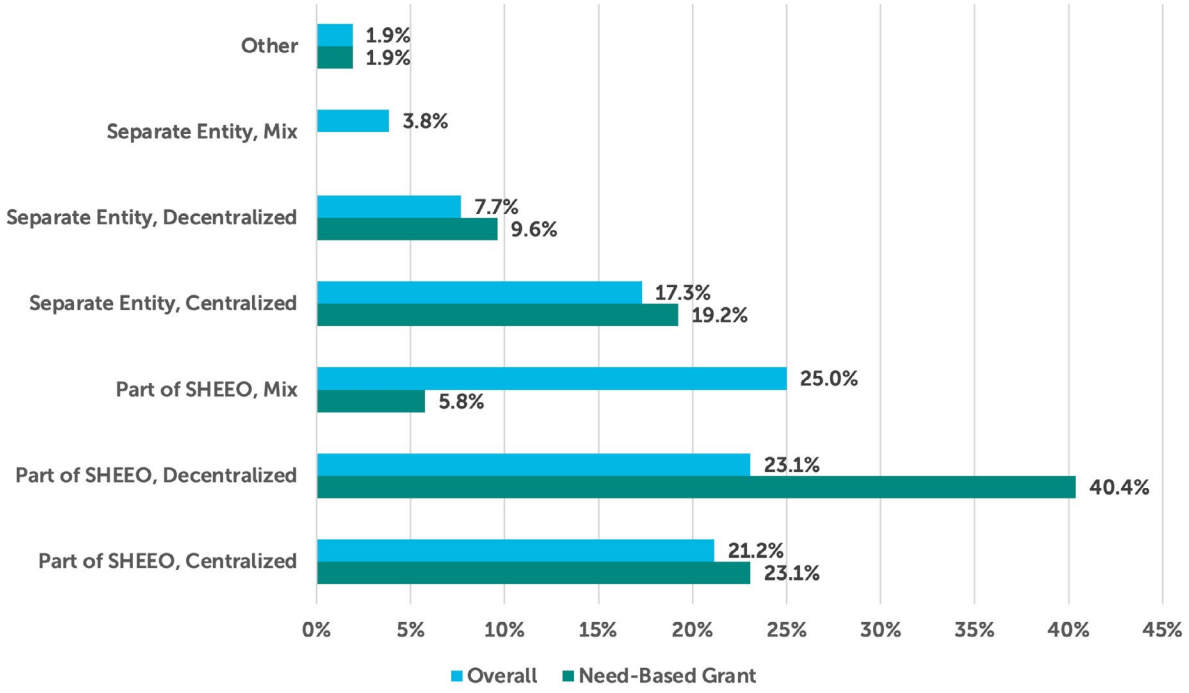
- **Part of the SHEEO, Mix of Centralized and Decentralized** (13 states, or 25%);
- **Part of the SHEEO, Decentralized** (12 states, or 23.1%); and
- **Part of the SHEEO, Centralized** (11 states, or 21.2%).

Another nine states (17.3%) are classified as **Separate Entity, Centralized** and four (7.7%) are **Separate Entity, Decentralized**.

Limiting analysis to the state's primary need-based grant program, the most common typologies are:

- **Part of the SHEEO, Decentralized** (21 states or 40.4%);
- **Part of the SHEEO, Centralized** (12 states or 23.1%);
- **Separate Entity, Centralized** (10 states or 19.2%); and
- **Separate Entity, Decentralized** (five states or 9.6%).

FIGURE 3. TYPOLOGY OF STATE FINANCIAL AID AGENCIES



INTERVIEW FINDINGS

Following categorization of each state financial aid agency, 13 states were selected from across the categories to participate in semi-structured interviews. Qualitative interviews corroborated a central finding from the survey data: the governance of state financial aid programs is best described in shades of gray rather than black or white. Most states perform a combination of centralized and decentralized functions. Even agencies that classify themselves as primarily centralized rely on shared operational responsibilities with institutions. For example, centralized states determine student eligibility and award amounts but depend on campus staff to verify enrollment and eligibility before crediting student accounts. Conversely, it is common for primarily decentralized states to administer small, targeted programs centrally. The following sections draw on themes from the interviews to better understand the potential advantages and disadvantages of each structure.

LOCATION

The interview states were purposefully selected to include a mix of financial aid offices embedded within SHEEO agencies and those operating as separate entities. Interviewees highlighted opportunities with both approaches.

- **SHEEO agencies:** Staff noted the economies of scale achieved when a single agency oversees broader aspects of the postsecondary sector. In these states, financial aid is integrated into statewide strategic plans and cross-sector initiatives, such as direct admissions and workforce development. A single agency prevents the need for duplicative staff at multiple agencies. Moreover, staff in coordinating body states—which lack formal governing authority—highlighted that administering financial aid programs provides an effective mechanism to secure institutional buy-in, advance statewide policy priorities, and ensure compliance with legislative mandates.
- **Separate entities:** Certain state governance structures are better suited to having financial aid offices reside in a separate entity. States featuring multiple governing boards (e.g., separate governance systems for universities and community colleges) benefit from aid programs being administered by a separate entity, ensuring that financial aid is not controlled by a single sector governing agency that might prioritize its own institutions. Additionally, administrators in separate entities emphasized their ability to remain consistently student-focused all the time and not have to worry about institutional operating budgets, campus facilities, or tuition-policy setting.

ADVANTAGES AND DISADVANTAGES OF CENTRALIZED STRUCTURE

Respondents indicated several key advantages of employing a primarily centralized structure, with the state financial aid agency disbursing all or most financial aid programs.

- **Clear decision-making authority**: decision-making authority rests with the state financial aid agency and reduces ambiguity and delays.
- **Consistent policies and standards**: central oversight of programs by the state agency enforces uniform processes and procedures. The state agency is able to ensure students with the same level of need receive the same level of aid.
- **Economies of scale**: centralized control reduces duplication of effort at the campus level.
- **Coordinated strategy and prioritization**: program decisions support the priorities and strategic initiatives of the state agency.
- **Faster implementation of policy changes**: successful approaches can be rolled out quickly across the organization and affect all campuses and students equally.

While most agencies with a centralized structure found their approach beneficial to serving students, some areas for improvement existed.

- **Slower local responsiveness**: centralized staff lack access to student data that can allow for agile and responsive policy changes.
- **One-size-fits-all decisions**: policies are optimized to the average student and may overlook local context.
- **Competing staff demands**: central agency staff have competing agency-specific demands.
- **Need for personnel and resources**: state agencies must retain sufficient staff to carry out financial aid processes.

ADVANTAGES AND DISADVANTAGES OF DECENTRALIZED STRUCTURE

Respondents in decentralized states where aid disbursement decisions are made at the campus level also pointed to advantages of their structure.

- **Faster local responsiveness**: campuses can act quickly to tailor decisions to local needs.
- **Adaptation to varying contexts**: campuses are closer to students and can better respond to day-to-day needs.
- **Fewer staff needed at the state agency**: state financial aid agencies can carry out financial aid processes with fewer staff since much of the program administration is completed at the campus level.
- **Provision of institutional autonomy**: institutions are granted autonomy to structure aid programs in the way that best serves their students. This autonomy can improve the relationship between the state agency and institutions.

As with centralized states, respondents in decentralized states were generally complimentary of their approach, but some disadvantages remain.

- **Inconsistency and potential inequity in aid disbursement**: variations in interpretation and implementation across institutions can result in inequitable outcomes for students (e.g., students with similar characteristics receiving different award amounts).
- **Duplicated efforts**: each institution must employ sufficient staff to carry out financial aid processes.
- **Fragmentation of data**: the state financial aid agency does not have access to immediate student-level data to drive policy decisions.
- **Resource gaps at institutions**: some institutions may lack adequate staffing, technology, or expertise to serve students.
- **Lack of policy coordination**: financial aid decisions are made in the best interest of each institution rather than coordinating and aligning with the goals and policies of the state agency.
- **Low public visibility of state investment**: When state grants are packaged and disbursed by institutions, students are often not aware that their grant was state funded or that a state higher education agency exists.

OTHER INTERVIEW THEMES

While primary research questions focused on the oversight structure for state financial aid programs, interviews also uncovered several other themes related to budgeting, capacity, and coordination.

- **High-functioning, efficient organizations**: Even among centralized agencies, the state entities responsible for administering financial aid programs operate with limited staff capacity, financial resources, and technological infrastructure. While these lean staffing levels are able to efficiently process and disburse state aid, many agencies struggle with the capacity required to complete other aspects of the financial aid process such as outreach and customer service. Additionally, the number of aid programs offered by a state also impacts capacity. While a variety of financial aid programs can help ensure priority student populations are being served, each additional program requires dedicated administrative, budgeting, and compliance resources to function effectively.

> "It's almost impossible to get everything done in the timeframe that's needed. So, in a perfect world, you would have enough revenue and enough staff that you would not be overwhelmed…" [Kentucky].

- **The toll of budgeting**: In most states, statutory budget rules require agencies to spend down their entire financial aid allocation within each budget cycle, offering no flexibility to carry forward unspent balances or operate with fund deficits. Consequently, staff must dedicate substantial time and analytical resources to projecting student enrollment and program uptake with extraordinary precision. If the budget projection is off by even a little, the lack of budget flexibility may result in some students not receiving the aid for which they qualify.

> "We have to land that massive jet exactly on the line at the end of every biennium, which is always a challenge. We're trying to balance numerous factors at once—the volume of students who need and qualify for financial aid each year, the volume of students we can award, and the dollar value of awards—to maximize how impactful the program can be for affordability. We are also continuously modeling as the aid year unfolds so that we make use of the full state investment on time without going over budget." [Oregon]

- **The bigger picture**: State financial aid programs are most effective when connected to a broader vision for student success and state prosperity. When asked if their state has developed a guiding vision for financial aid, only a few interview participants reported having a formal, documented strategy. Instead, the majority described an informal operating philosophy that reflects the policy objectives and statutory design of their current programs.
- **Coordination**: Both centralized and decentralized agencies perform an important coordinating function. By administering state aid programs, financial aid agencies serve an intermediary role, nested between students, institutions (especially institutional financial aid staff), and policymakers. For offices embedded within the SHEEO agency, this coordination role is often a reflection of the broader agency mission. For entities separate from the SHEEO agency, strong executive leadership and formalized collaborative processes help ensure financial aid programs are administered effectively and elevated as a statewide strategic priority.

POLICY RECOMMENDATIONS

In general, the structure states have developed seems to fit the unique contexts in which these systems developed. However, there are several opportunities for improvement both for policymakers and state agencies.

STATE AGENCIES

- **Develop a clear strategy and vision for financial aid programs**: State agencies should develop a long-term plan for financial aid that reflects broader statewide goals and priorities for promoting student success. Through the interviews, it was found that many states have a philosophy that helps guide the administration of programs, but this philosophy is not always written as a formal goal within a strategic plan. Articulating an overarching strategy for financial aid establishes an accountability structure through which states can measure progress and effectiveness of aid programs. This, in turn, can help generate buy-in from multiple stakeholder groups and enhance overall program efficacy. Legislators are more likely to support and sustain programs when they can see clear value and a strong return on investment for the state. Additionally, this unified vision helps agencies navigate legislative requests and provides clear policy benchmarks so that proposals to add or modify programs can be reshaped or redirected to better align with state priorities.

  > "What we're trying to continue building across Michigan is a support system that helps students see a pathway to a career, advancement, and a future without the burden of unnecessary debt. We want students to have the opportunity to build their own futures while contributing to the future of our state. We never want financial aid to be a barrier. We want it to be the support that helps students reach their goals." [Michigan]

- **Maximize the current governance structure**: Through the interviews, it was found that states are generally satisfied with their existing structures for administering aid. Consequently, states should optimize the current structure rather than establishing a new one. This involves understanding and taking steps to mitigate the weaknesses of each approach.
  - **Centralized states.** While certain challenges—such as competing staff demands and the need for personnel and resources—will be difficult to address without an increase in staff capacity, a few states have begun exploring workflow automation and artificial intelligence technology to complete routine tasks, freeing staff to perform higher order tasks. To mitigate challenges associated with a lack of flexibility, state agencies should regularly engage campus partners to identify operational gaps in program design. Periodic focus groups or targeted surveys of institutional financial aid administrators provide an opportunity for institutional voices to be heard and collaboratively address any operational gaps.
  - **Decentralized states.** State agencies should embrace and strengthen their coordinating role by developing models for shared services across institutions. Pooling administrative services across multiple institutions can help reduce duplicative efforts and address capacity constraints, particularly for smaller or under-resourced institutions. Additionally, decentralized agencies should ensure they provide clear and specific regulatory guidance on the administration of programs and institute a data collection process to ensure compliance. State financial aid programs are fundamentally designed to serve the needs of states, not meet institutional enrollment targets.

- **Formalize coordination processes**: As intermediary organizations, state financial aid offices serve an important coordination role. In states where the financial aid agency is a separate entity from the SHEEO agency, maintaining close collaboration between postsecondary-focused agencies is essential to the success of student financial aid programs. In an era of tight budgets and public skepticism regarding the value of postsecondary credentials, the sector needs to be unified in its vision for aid programs and budget requests. Formal processes that facilitate inter-agency collaboration and prevent turf wars help promote a unified postsecondary strategy. Policies such as requiring the SHEEO agency and separate financial aid agency to submit a unified budget encourage formal coordination. Additionally, having the SHEEO or a representative of the SHEEO agency serve on the board of the financial aid agency can help ensure broader state strategies are aligned. To survive agency CEO, gubernatorial, and legislative turnover, coordination processes should be formalized.

POLICYMAKERS

- **Create budget flexibility**: State financial aid administrators are conscientious stewards of public funds, dedicating significant time and agency resources to ensuring aid programs operate within budget parameters set by legislatures. However, providing a limited amount of budget flexibility—such as rolling over unspent funds to the next budget cycle, rolling over unspent program funds into a financial aid reserve fund, or permitting inter-program fund transfers—could relieve pressure on the system and strain on staff. While this type of budget flexibility should be used sparingly, its availability will help agencies account for unforeseen circumstances, including higher-than-expected rates of program uptake. If budget projections regularly miss the mark by a wide margin, state aid agencies should review and refine their forecasting methodologies. The ultimate goal of aid programs is to create more affordable pathways for students, but enrollment demand is inherently difficult to project. Providing state agencies with limited degrees of administrative freedom will significantly enhance the stability, efficiency, and effectiveness of state aid programs.
- **Avoid program proliferation and explore program consolidation**: Each new financial aid program requires staff capacity and operational resources to administer effectively. Before establishing new programs, policymakers should consider how policy goals can be met through existing programs. While certain types of aid programs, such as emergency aid, may be difficult to incorporate into existing programs, maintaining a streamlined portfolio of programs aligned with state priorities is far easier to market and simpler for students to understand. If a new program is deemed necessary to advance state goals, enabling legislation should include adequate funding for staffing, public outreach, and program operations. In addition to avoiding the proliferation of new programs, states should conduct a detailed review of current program offerings to identify where programs are duplicative, require a disproportionate level of resources to administer, and are no longer aligned with state priorities. Maintaining a clear strategy and vision for financial aid programs can help focus this review. Following the review process, programs that no longer serve a compelling public purpose or advance state goals should be consolidated or phased out.

> "We consolidated the UNC Need-Based Grant, the Education Lottery Scholarship, and the Community College Grant into one scholarship, the Next NC Scholarship, for students attending the state's community colleges and UNC institutions... By combining scholarship funds, the state is making financial aid awards easier to understand while making college education more affordable for North Carolinians." [North Carolina]

FUTURE RESEARCH

The findings uncovered during interviews with state financial aid directors revealed several potential pathways for future research related to effective and efficient financial aid administration.

- **Nuanced centralization scale**: Future surveys of state financial aid offices should consider more nuanced definitions of centralization, including metrics such as the locale of budgeting authority, a more accurate measure of FTE staff, annual agency budget amounts, and the ability to roll over appropriations into the next fiscal year. These additional findings would allow for a more nuanced continuum of centralization and more meaningful comparisons across structures.
- **Empirical research on student outcomes**: Expansion of this research can investigate the relationship between state financial aid office structures and student outcomes, particularly related to persistence and affordability. This inventory could be linked with IPEDS and the College Scorecard to assess the total amount of debt students accrue during postsecondary education and the distribution of financial aid across students and institutions. These findings could provide support for preferring one structure or approach to financial aid administration over another based on the ability to adequately support students.
- **Funding financial aid programs in a time of financial difficulty**: State support for higher education through appropriations and financial aid can often be volatile in times of economic uncertainty. As state budgets cycle through highs and lows, ensuring that state financial aid programs are administered effectively and efficiently is paramount. Future research could investigate how state financial aid offices can reduce the administrative burden and cost of administering programs to ensure that state dollars are targeted towards improving affordability for students.

APPENDIX A. INTERVIEW PROTOCOL

1. Would you describe your financial aid agency as primarily centralized, decentralized, or something else, and why?

2. Thinking of your primary need-based aid program, is the administration of that program centralized, decentralized, or something else, and why?

3. Please describe the governance structure of your financial aid agency, including how you interact with the state's SHEEO agency or agencies and institutions.

4. How is your agency funded? How do you make budget projections each year for the financial aid programs you administer?

5. What is the staff capacity in your financial aid office?

6. Does your agency use standardized financial aid award letters or require institutions to use standardized financial aid award letters? Has your state considered this requirement?

7. Does your agency provide guidelines or regulations for institutions on the calculation of COA budgets?

8. What do you see as the advantages of your structure?

9. What do you see as the disadvantages of your structure?

10. Does your state's current financial aid governance structure serve students well?

11. Does your agency have a vision for financial aid?

APPENDIX B. CENTRALIZATION INVENTORY

STATE	FINANCIAL AID AGENCY NAME	LOCATION OF FINANCIAL AID AGENCY	OVERALL CENTRALIZATION	PRIMARY NEED-BASED GRANT CENTRALIZATION	PRIMARY NEED-BASED GRANT PROGRAM	NUMBER OF STATE PROGRAMS
Alabama	Alabama Commission on Higher Education	Part of the SHEEO agency	Mix	Decentralized	Alabama Student Assistance Program	12
Alaska*	Alaska Commission on Postsecondary Education	Part of the SHEEO agency	Centralized	Centralized	Alaska Performance Scholarship	7
Arizona	Arizona Board of Regents	Part of the SHEEO agency	Decentralized	Decentralized	Arizona Promise Program	5
Arkansas	Arkansas Division of Higher Education	Part of the SHEEO agency	Centralized	Centralized	Academic Challenge Scholarship	14
California*	California Student Aid Commission	Separate agency	Centralized	Centralized	Cal Grant	9
Colorado*	Colorado Department of Higher Education	Part of the SHEEO agency	Decentralized	Decentralized	Colorado State Grant	7
Connecticut*	CT Office of Higher Education	Part of the SHEEO agency	Mix	Mix	Roberta B. Willis Scholarship Program	6
Delaware	Delaware Higher Education Office	Part of the SHEEO agency	Mix	Decentralized	Delaware SEED Program	22
Florida	Florida Department of Education - Office of Student Financial Assistance	Separate agency	Mix	Decentralized	Florida Student Assistance Grant	26
Georgia	Georgia Student Finance Commission	Separate agency	Decentralized	Decentralized	Georgia College Completion Grant (GCCG)	20
Hawai'i	University of Hawai'i	Part of the SHEEO agency	Decentralized	Decentralized	Hawai'i Promise Scholarship Program	3
Idaho	Idaho State Board of Education	Part of the SHEEO agency	Centralized	Centralized	Opportunity Scholarship	4
Illinois*	Illinois Student Assistance Commission	Separate agency	Centralized	Centralized	Monetary Award Program	17
Indiana*	Indiana Commission for Higher Education	Part of the SHEEO agency	Centralized	Centralized	21st Century Scholarship	14
Iowa*	Bureau of Iowa College Aid	Part of the SHEEO agency	Centralized	Centralized	Iowa Tuition Grant	15
Kansas	Kansas Board of Regents	Part of the SHEEO agency	Mix	Decentralized	Kansas Comprehensive Grant	19

STATE	FINANCIAL AID AGENCY NAME	LOCATION OF FINANCIAL AID AGENCY	OVERALL CENTRALIZATION	PRIMARY NEED-BASED GRANT CENTRALIZATION	PRIMARY NEED-BASED GRANT PROGRAM	NUMBER OF STATE PROGRAMS
Kentucky	Kentucky Higher Education Assistance Authority	Separate agency	Centralized	Centralized	College Access Program (CAP) Grant	13
Louisiana	Louisiana Board of Regents Office of Student Financial Assistance	Part of the SHEEO agency	Mix	Decentralized	Louisiana Go Grants	8
Maine*	Finance Authority of Maine	Separate agency	Centralized	Centralized	Maine State Grant	7
Maryland	Maryland Higher Education Commission Office of Student Financial Assistance	Part of the SHEEO agency	Mix	Centralized	Howard P. Rawlings Grant	22
Massachusetts	Massachusetts Department of Higher Education	Part of the SHEEO agency	Mix	Centralized	MASSGrant	23
Michigan	Michigan Department of Lifelong Education, Advancement, and Potential	Separate agency	Decentralized	Decentralized	Michigan Achievement Scholarship	9
Minnesota	Minnesota Office of Higher Education	Part of the SHEEO agency	Mix	Decentralized	MN State Grant	11
Mississippi*	Mississippi Office of Student Financial Aid	Other (part of SHEEO but independent)	Centralized	Centralized	MS Resident Tuition Assistance Grant	13
Missouri*	Missouri Department of Higher Education & Workforce Development	Part of the SHEEO agency	Centralized	Centralized	Access Missouri Financial Assistance program	10
Montana	Montana University System - Office of Student Financial Services	Part of the SHEEO agency	Decentralized	Decentralized	State SEOG Match	3
Nebraska*	Nebraska Coordinating Commission for Postsecondary Education	Part of the SHEEO agency	Decentralized	Decentralized	Nebraska Opportunity Grant	9
Nevada*	Nevada System of Higher education	Part of the SHEEO agency	Decentralized	Decentralized	Silver State Opportunity Grant	7
New Hampshire	New Hampshire Department of Treasury	Separate agency	Decentralized	Decentralized	Governor's Scholarship	3
New Jersey*	New Jersey Higher Education Student Assistance Authority	Separate agency	Decentralized	Decentralized	Tuition Aid Grant- TAG	18
New Mexico	New Mexico Higher Education Department	Part of the SHEEO agency	Mix	Decentralized	NM State Student Incentive Grant	24

STATE	FINANCIAL AID AGENCY NAME	LOCATION OF FINANCIAL AID AGENCY	OVERALL CENTRALIZATION	PRIMARY NEED-BASED GRANT CENTRALIZATION	PRIMARY NEED-BASED GRANT PROGRAM	NUMBER OF STATE PROGRAMS
New York*	Higher Education Services Corporation (HESC)	Separate agency	Centralized	Centralized	Tuition Assistance Program (TAP)	28
North Carolina	North Carolina State Education Assistance Authority	Separate agency	Centralized	Centralized	NC Scholarship (Next NC)	11
North Dakota*	ND University System	Part of the SHEEO agency	Centralized	Centralized	ND State Grant	11
Ohio	Ohio Department of Higher Education	Part of the SHEEO agency	Mix	Mix	Ohio College Opportunity Grant Program	8
Oklahoma	Oklahoma State Regents for Higher Education	Part of the SHEEO agency	Mix	Decentralized	OK Tuition Aid Grant	12
Oregon*	Office of Student Access and Completion	Part of the SHEEO agency	Centralized	Centralized	Oregon Opportunity Grant	10
Pennsylvania*	Pennsylvania Higher Education Assistance Agency (PHEAA)	Separate agency	Centralized	Centralized	PA State Grant Program	18
Rhode Island	Rhode Island Office of the Postsecondary Commissioner - Rhode Island Higher Education Assistance Authority	Part of the SHEEO agency	Decentralized	Decentralized	RI State Grant Program	1
South Carolina	South Carolina Commission on Higher Education	Part of the SHEEO agency	Decentralized	Decentralized	LIFE Scholarship	8
South Carolina*	South Carolina Higher Education Tuition Grants Commission	Separate agency	Centralized	Centralized	SC Tuition Grant	1
South Dakota	South Dakota Board of Regents	Part of the SHEEO agency	Mix	Decentralized	SD Need Based Grant	5
Tennessee*	Tennessee Higher Education Commission	Part of the SHEEO agency	Centralized	Centralized	Tennessee Student Assistance Award	22
Texas*	Texas Higher Education Coordinating Board	Part of the SHEEO agency	Decentralized	Decentralized	TEXAS Grant	21
Utah	Utah System of Higher Education	Part of the SHEEO agency	Mix	Decentralized	Utah Promise Grant	12
Vermont*	Vermont Student Assistance Corporation	Separate agency	Centralized	Centralized	Vermont Grant	18
Virginia*	State Council of Higher Education for Virginia	Part of the SHEEO agency	Decentralized	Decentralized	The Virginia Commonwealth Award	36

STATE	FINANCIAL AID AGENCY NAME	LOCATION OF FINANCIAL AID AGENCY	OVERALL CENTRALIZATION	PRIMARY NEED-BASED GRANT CENTRALIZATION	PRIMARY NEED-BASED GRANT PROGRAM	NUMBER OF STATE PROGRAMS
Washington*	Washington Student Achievement Council	Part of the SHEEO agency	Decentralized	Decentralized	Washington College Grant	26
Washington, DC	DC Office of the State Superintendent of Education	Part of the SHEEO agency	Centralized	Centralized	Mayors Scholars Undergraduate Program	3
West Virginia*	WV Higher Education Policy Commission	Part of the SHEEO agency	Centralized	Mix	WV Higher Education Grant Program	14
Wisconsin	Wisconsin Higher Educational Aids Board	Separate agency	Mix	Centralized	Wisconsin Grant	22
Wyoming	Wyoming Community College Commission	Part of the SHEEO agency	Decentralized	Decentralized	Hathaway Scholarship	2