

Investing in the Future

County-Funded Last-Dollar Aid in Florida



This research brief highlights last-dollar aid programs in our state developed through collaboration between Florida College System (FCS) institutions and the local governments within their service regions.

A Statewide Need for Credentialed Talent

Florida’s economy ranks fourth-largest among the 50 states, and if it were a country, would rank among the top 20 global economies. A diverse array of industries supports the state’s continued growth, with over 1 million new jobs and over 10 million job openings projected between 2026 and 2034. Estimates show that by 2030, 64% of jobs in Florida will require some type of postsecondary credential. With 54.8% of working-age Floridians currently holding a postsecondary credential, employers face a skills gap. To meet the needs of both employers seeking credentialed talent and residents pursuing a career, counties across the state have revised their economic development strategy to improve resilience and prepare for the future; one of the cornerstones of this revised strategy is investment in postsecondary access. Supplying as many Floridians as possible a pathway to attainment provides industry with a local workforce talent pool that is specialized and will continue to grow with future generations.

Osceola County was the first to recognize this need for local talent development through investment, as the county commission launched Osceola Prosper in partnership with Valencia College in fall 2022. The last-dollar aid program has gone on to win statewide and national awards as a funding model that captures students who may have forgone postsecondary education and become a missed opportunity for a credentialed resident.

Miami-Dade County, Florida’s largest county, followed suit in fall 2024 with its Future Ready Miami Dade last-dollar aid scholarship for high school graduates attending Miami Dade College. More recently, the Manatee Board of County Commissioners took inspiration from Osceola County’s funding model to establish Suncoast Prosper. Approved in August 2026, the last-dollar aid program will provide tuition-free attainment for **Manatee County** high school graduates attending State College of Florida, Manatee-Sarasota.

AT-A-GLANCE: FLORIDA’S TALENT GAP

4th

largest state economy in the U.S.

10M+

job openings projected through 2034

64%

of Florida jobs will require a postsecondary credential by 2030

54.8%

of working-age Floridians hold a postsecondary credential today

What Is Last-Dollar Aid?

Last-dollar aid, also referred to as “promise,” “free tuition” or “debt-free college” programs, is financial aid that covers remaining tuition and fees for eligible postsecondary students after all other aid — including grants, scholarships, and federal and state aid — has been applied. These programs, growing in frequency among states, higher education systems and individual public and private institutions, combat the deterrence to postsecondary education by alleviating students’ and families’ concerns surrounding tuition costs.

Last-dollar aid programs vary in structure and eligibility requirements, with some programs applying a household income threshold for qualification, while others simply require that students complete all state and federal aid applications — largely the Free Application for Federal Student Aid (FAFSA) — to demonstrate that they have exhausted all other financial aid opportunities before receiving funding.

It is important to note that these programs are often not a large expansion of aid; much of their power comes from signaling to students that their tuition costs are covered.

**MUCH OF THE POWER OF
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TUITION IS COVERED.**

With the assurance that tuition costs are covered, students who otherwise thought they could not afford college are enrolling in postsecondary pathways.

These programs improve enrollment and attainment by engaging students with a financial barrier to postsecondary education who believe they could not afford to attend. In many cases, significant federal and state aid is available to these students, and last-dollar aid programs encourage them to apply, revealing already available aid to cover the majority (if not all) of their tuition and fees.

Minimizing the worry of tuition cost allows students to better gauge the logistics of obtaining postsecondary credentials and determine whether the pathway is right for them with a clear view.

What the model shares

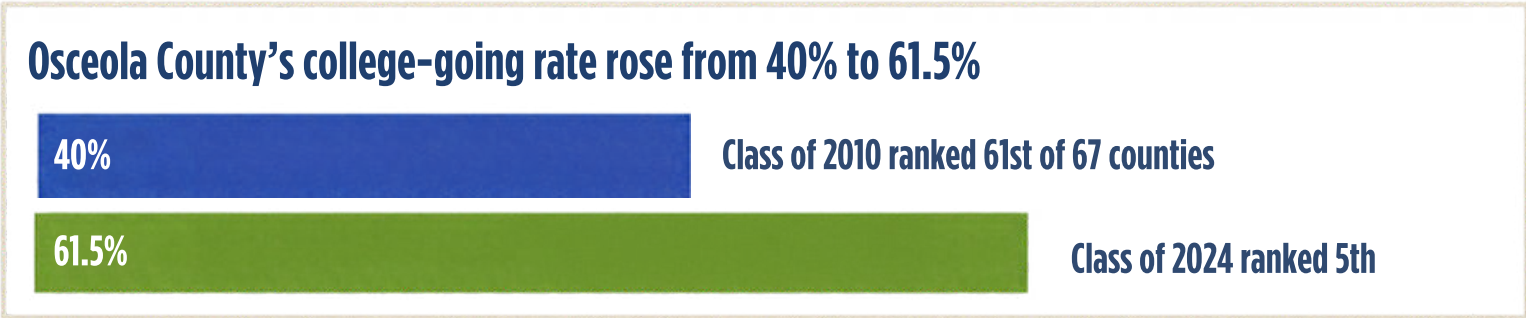
Covers tuition and fees after all other aid is exhausted

Open to all county graduates: public, private, charter, homeschool, GED

Signals that college is affordable, so more students apply for aid already available to them

AT-A-GLANCE: THREE COUNTIES, ONE MODEL

Osceola Prosper	Future Ready Miami-Dade	Suncoast Prosper
Funder: Osceola County	Funder: Miami-Dade County	Funder: Manatee County
Timing: Launched fall 2022	Timing: Launched fall 2024	Timing: Approved August 2026
Institutions: Valencia College, Osceola Technical College	Institution: Miami Dade College	Institution: State College of Florida, Manatee-Sarasota
11,000 students served	1,000+ students funded	
1,700+ associate degrees	215 associate degrees	1,500 approximate number of students expected, classes of 2027 and 2028
2,000 technical certificates	133 college credit certificates	
\$8.40 community return for every \$1 spent		
County investment: About \$10.3 million a year	County investment: \$3 million over three years	County investment: \$7.5 million over three years



Osceola Prosper

Osceola Prosper, the state's first county-funded last-dollar aid program, is entering its fifth year of funding eligible students' tuition. Named 2025 Floridian of the Year by *Florida Trend* and 2026 Partner of the Year by the National College Attainment Network, the program gives Osceola County students of all backgrounds access to postsecondary education at Valencia College (Valencia) or Osceola Technical College (oTECH). It covers tuition and fees for all Osceola County graduates (public, private, charter, homeschool and GED) pursuing an associate or technical degree after all other grants, scholarships and financial aid are applied. Students have one year after graduation to enroll at Valencia or oTECH, may study part-time or full-time, and receive up to five years of aid to earn a degree or workforce credential.

Established in fall 2022, Osceola Prosper is the product of more than a decade of postsecondary access work in Osceola County. In 2010, the county ranked 61st of Florida's 67 counties in postsecondary enrollment, with 40% of high school graduates going on to postsecondary education. In 2013, education partners across the county founded Got College?, a grassroots effort to inform, benchmark and improve the local college-going culture. Facing high unemployment and falling household income during the COVID-19 pandemic, the Osceola County Board of County Commissioners concluded that the county needed to diversify its economy and strengthen its resilience. Part of that response was an investment in youth and education: a partnership with Valencia to build community attainment and stability through Osceola Prosper.



Courtesy: Osceola Prosper

Tuition-free attainment strengthens the local pool of credentialed workers and gives residents a tangible pathway to economic mobility.

By removing the financial barrier to postsecondary attainment, the program gets students in the door and lets them shift focus from *whether* attainment is possible to *how* they will use their credential to further their education or career. Since its first funding semester, Osceola Prosper has served 11,000 students, resulting in more than 1,700 associate degrees and 2,000 technical certificates. The county's postsecondary enrollment rate has risen sharply since 2010: 61.5% of Osceola County's class of 2024 graduates are pursuing postsecondary education, ranking the county fifth in the state.

The program costs about \$10.3 million a year to support a cohort through attainment, and Osceola County Manager Don Fisher estimates the community has seen a return of about \$8.40 for every \$1 spent on the program. Students speak to its impact as well. **"I didn't know how I was going to make college happen. I had no plan in place; Osceola Prosper allowed me to plan my future,"** said John Urbach, a former Osceola Prosper recipient who is now an enrollment outreach ambassador at Valencia while pursuing his bachelor's degree at the University of Central Florida.



Courtesy: Miami Dade College

Future Ready Miami-Dade

Miami Dade College (MDC), the largest institution in the Florida College System and one of the largest public two-year institutions in the country, demonstrates its commitment to the local talent pipeline and degree attainment through Future Ready Miami-Dade (FRMD). The last-dollar scholarship serves all high school graduates (public, private, charter, homeschool and GED) in Miami-Dade County. Established in fall 2024, it lets eligible students complete an associate degree tuition-free after all other grants, scholarships and financial aid are applied, covering up to 60 credit hours of tuition and fees.

The program is a collaboration between MDC and the Miami-Dade Board of County Commissioners, whose initial \$3 million commitment supports debt-free degree attainment for Miami-Dade's class of 2024 high school graduates over three years. Future Ready Miami-Dade has funded more than 1,000 students, resulting in 215 associate degrees and 133 college credit certificates.

MDC offers FRMD recipients holistic support, including FAFSA completion assistance, career exploration, networking opportunities and internship placements through MDC Works.

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[STUDENTS] ARE SEEN AND
ACKNOWLEDGED.”**

Dr. Jaime Anzalotta, Miami Dade College

Student success coaches, a team of MDC staff, faculty and peer volunteers, provide one-on-one academic support that complements traditional advising, supplying degree progress reports and connecting students with campus resources.

The Child Care Access Means Parents in School (CCAMPIS) grant and Single Stop USA platform link students to child care assistance, mental health services and emergency aid, completing the suite of wraparound services.

Dr. Jaime Anzalotta, MDC's vice provost of student affairs and chief enrollment officer, describes the students FRMD reaches as “the murky middle”: students whose Student Aid Index may not qualify them for federal aid but who still face financial barriers to enrolling. “These are students that did not feel as though they belonged in a postsecondary environment,” Anzalotta said. “Future Ready Miami-Dade was a clear statement that they are seen and acknowledged.”

Suncoast Prosper

Florida's newest county-funded last-dollar aid program, Suncoast Prosper, will serve Manatee County high school graduates attending State College of Florida, Manatee-Sarasota (SCF). Driven by workforce needs and aiming both to expand postsecondary access and to keep skilled labor in Manatee, SCF and the Manatee Board of County Commissioners approved Suncoast Prosper in August 2026 for the 2027 and 2028 high school graduating classes.

Jamie Smith, SCF's vice president of government affairs and public information officer, described her work to secure support as being "pleasantly persistent": following up on data requests, reinforcing that the entire community gains from higher attainment, and connecting those benefits to stakeholders' interests throughout the process.

Suncoast Prosper, with an initial agreement of \$7.5 million over three years, is expected to serve nearly 1,500 students, covering the cost of tuition and fees for up to 60 credit hours after all other grants, scholarships, and aid are applied. Student supports will accompany the expanded access, including information on aid availability and applications, and degree and career exploration.

The program is expected to improve economic mobility for Manatee County residents who use the pathway to a career, in turn strengthening the county's economy as credentialed residents add to SCF's already sizable economic return to the region. Manatee Board of County Commission Chairman Tal Siddique described the economic stakes: "Businesses come to a community to plug into a system that already exists ... having a pipeline to employers through education that we're supporting is going to attract businesses here [and] it's going to make people *stay* here."

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Tal Siddique, Chairman, Manatee County Commission

CONSIDERATIONS FOR COUNTIES AND COLLEGES

Institutions and communities exploring county-funded last-dollar aid agreements should weigh five considerations.

- 1 Communicate the full cost of college.**

Tuition and fees are not the only costs of postsecondary education. Students should understand the financial responsibility of personal expenses, food, housing, books and supplies.
- 2 Commit to stable, multi-year investment.**

Stability signals a commitment to students and their attainment. A multi-year investment reduces anxiety that funding will be pulled and strengthens the college-going culture for future cohorts. The funding source should withstand economic uncertainty so that a promise is a *promise*.
- 3 Evaluate institutional capacity.**

Model capacity at multiple levels of predicted participation. Beyond seats in early coursework, institutions can feel the strain of the enrollment growth last-dollar aid brings. Confirming readiness requires extensive data work and communication across the institution. Some questions to consider:

 - Who is likely to use the program in coming years?*
 - What aid is available to this cohort?*
 - Which departments are equipped to handle an influx of incoming students?*
- 4 Tailor funding guidelines.**

Design guidelines around the population most likely to use the program and around the institution's capacity. Answers will vary with local needs and characteristics. Some questions to consider:

 - How long will students have to enroll and complete?*
 - Will all programs be eligible, including workforce programs?*
 - Can students enroll part time, or is a credit-hour minimum required?*
 - What must students do to keep their funding?*
- 5 Define how success will be measured.**

Decide early how outcomes will be tracked and reported to local government officials, who will weigh that evidence when deciding whether to continue the program.

Conclusion

Last-dollar aid programs, which cover tuition and fees after all other financial aid has been applied, reduce the financial burden of postsecondary education, expand access to attainment and grow a region's skilled workforce. County-funded programs often cost less than first expected because many participating students already qualify for significant federal and state aid, including the Pell Grant.

The strength of last-dollar aid is signaling to students that postsecondary education is an option for them. For maximum impact, programs should connect students to established campus support systems that guide them through a postsecondary pathway, so that tuition-free attainment becomes a springboard to further education and a career.

About Florida College Access Network

Florida College Access Network (FCAN) leads the statewide collaborative movement to strengthen Florida by ensuring every Floridian attains education beyond high school toward a rewarding career. We envision a thriving Florida working together where education is the pathway to economic mobility and a prosperous economy for all. FCAN is committed to advancing Florida's SAIL to 60 goal: ensuring that by 2030, at least 60% of adults hold a postsecondary degree or workforce-relevant credential. For more information, visit **FloridaCollegeAccess.org**.

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