

University programs

Name	School	Merit or need	Key eligibility rules	Award
AccessUVa	University of Virginia	Need	Low income	Loan-free packages for low-income students, caps on need-based loans for all other students
Carolina Covenant	University of North Carolina—Chapel Hill	Need	Low income; work on campus 10 to 12 hours weekly	Grants that allow students to graduate debt free
Spartan Advantage	Michigan State University	Need	From Michigan, eligible for Pell grants	Ensures that grants and work-study are equal to average tuition, fees, room, board, and books
Miami Access Initiative	Miami University (Ohio)	Need	Ohio resident, family income less than \$35,000	Tuition and fees for four years
	University of Pennsylvania	Need	Family income less than \$50,000	Replaces loans with grants
	Rice University	Need	Family income less than \$30,000	Replaces loans with grants
	Princeton University	Need	Family income less than the national median	Replaces loans with grants

University programs that exempt the parental contribution

School	Eligibility
Harvard University	Parents in families with incomes less than \$60,000 don't contribute; reduced contribution for incomes of \$60,000 to \$80,000
Yale University	Parents in families with incomes less than \$45,000 don't contribute; reduced contribution for incomes of \$45,000 to \$60,000
Stanford University	Parents in families with incomes less than \$45,000 don't contribute; reduced contribution for incomes of \$45,000 to \$60,000