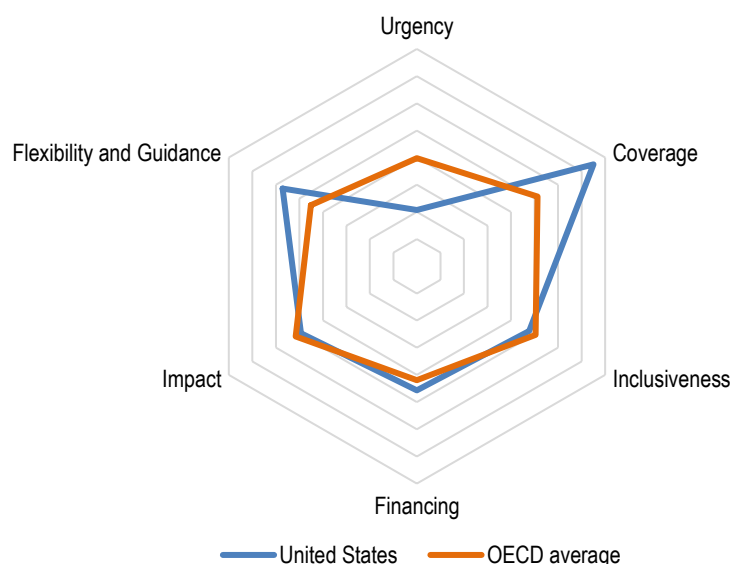


UNITED STATES



Financial instruments

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| Name of policy (Original) | Federal Pell Grants |
| Short description | Federal Pell Grants are awarded to low-income postsecondary students who have not earned a bachelor's or a professional degree to cover tuition, books, and living expenses associated with postsecondary attendance. They may be used at most postsecondary educational institutions in the United States. |
| Year of introduction | 1972 |
| Operated/managed by | U.S. Department of Education |
| Target groups | Federal Pell Grants usually are awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree. |
| Number of beneficiaries | In Fiscal Year 2017, 7.1 million individuals received a Pell Grant. |
| Cost | In Fiscal Year 2017, US \$28,671 million was awarded under the Pell Grant program. |
| Most relevant webpage - in original language | https://studentaid.gov/understand-aid/types/grants/pell |

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| Name of policy (Original) | Federal Work-Study Programme |
| Short description | Federal Work-Study provides subsidized part-time jobs for low-income undergraduate and graduate students. The program encourages community service work and work related to the student's course of study. Students can receive FWS funds at approximately 3,400 participating postsecondary institutions. Hourly wages must not be less than the federal minimum wage. |
| Year of introduction | 1964 |

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| Objective | The FWS Program provides funds for part-time employment to help needy students to finance the costs of postsecondary education. |
| Operated/managed by | U.S. Department of Education |
| Target groups | Students are eligible, and it is targeted to low-income individuals. |
| Number of beneficiaries | In Fiscal Year 2017, 612,626 students participated. |
| Cost | In Fiscal Year 2017, US \$990 million was awarded through this program. |
| Most relevant webpage - in original language | https://www2.ed.gov/programs/fws/index.html |

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| Name of policy (Original) | The Federal Supplemental Educational Opportunity Grant (FSEOG) Program |
| Short description | The Federal Supplemental Educational Opportunity Grant (FSEOG) Program awards grants to low-income undergraduates to pay for postsecondary educational expenses. |
| Operated/managed by | U.S. Department of Education |
| Target groups | Students are eligible, and it is targeted to low-income individuals. |
| Number of beneficiaries | In Fiscal Year 2017, 1.5 million students received an average award of \$672. |
| Cost | In Fiscal Year 2017, US \$1,000 million was awarded. |
| Most relevant webpage - in original language | https://www2.ed.gov/programs/fseog/index.html |

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| Name of policy (Original) | William D. Ford Federal Direct Loan Program |
| Name of policy (English) | The William D. Ford Federal Direct Loan Program provides several different types of loans to students and their families to help pay the costs of postsecondary education. Direct subsidized loans are available to undergraduate students who demonstrate financial need; the Federal government subsidizes these loans by paying the interest that accrues on the loans while the borrower is enrolled in an eligible postsecondary program on at least a half-time basis. Direct unsubsidized Loans are available to undergraduate, graduate, and professional students regardless of income; the Federal government does not pay interest on these loans while the borrower is in school. Direct PLUS Loans are available to parents of dependent undergraduate students and to graduate and professional students regardless of income; the Federal government does not pay interest on these loans while the student is in school. Direct Consolidation Loans allow to combine all eligible federal student loans. |
| Operated/managed by | U.S. Department of Education |
| Target groups | Students |
| Number of beneficiaries | In 2017, 3.5 million students received subsidized loans; 4.4 million students received unsubsidized loans, and 840,000 borrowers received PLUS loans. |
| Cost | Students and parents borrowed US \$106,500 million in 2016. |
| Most relevant webpage - in English | https://studentaid.gov/understand-aid/types/loans |

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| Name of policy (Original) | Lifetime Learning Credit |
| Short description | The Lifetime Learning Credit provides a non-refundable credit against an individual's income tax liability equal to 20 percent of the first \$10,000 of tuition and related educational expenses paid in a year. The credit can be claimed for education expenses incurred by the taxpayer, the taxpayer's spouse, or the taxpayer's dependent. The maximum amount of the credit is US \$2,000 per household. The credit is available only to |

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| | taxpayers with an annual adjusted gross income of US \$69,000 or less and it The credit phases out ratably for taxpayers with modified adjusted gross income between US \$59,000 and US \$69,000. |
| Operated/managed by | IRS |
| Target groups | To be eligible for LLC, the student must: <ul style="list-style-type: none"> • Be enrolled or taking courses at an eligible educational institution. • Be taking higher education course or courses to get a degree or other recognized education credential or to get or improve job skills. • Be enrolled for at least one academic period beginning in the tax year. |
| Number of beneficiaries | In 2013, the most recent year for which data could be located, 2.7 million taxpayers claimed the credit. |
| Cost | The cost in 2013 was US \$2,400 million. |
| Most relevant webpage - in original language | https://www.irs.gov/credits-deductions/individuals/llc |

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| Name of policy (Original) | American Opportunity Credit |
| Name of policy (English) | The American Opportunity Credit provides a credit against an individual's income tax liability equal to 100 percent of the first \$2,000 of postsecondary tuition and related educational expenses paid in a year plus 25 percent of the next US \$2,000 of tuition and related expenses. The credit is only available for 4 tax years per student and is only available if the student has not completed the first 4 years of postsecondary education before the end of the tax year. Eligible students must be enrolled at least half-time for at least one academic period and must be pursuing a program leading to a degree or other recognized credential. The credit is available only to taxpayers with an annual adjusted gross income of US \$80,000 or less and it phases out ratably for taxpayers with modified adjusted gross income between US \$80,000 and US \$90,000. |
| Operated/managed by | IRS |
| Target groups | To be eligible for AOTC, the student must: <ul style="list-style-type: none"> • Be pursuing a degree or other recognized education credential • Be enrolled at least half time for at least one academic period beginning in the tax year • Not have finished the first four years of higher education at the beginning of the tax year • Not have claimed the AOTC or the former Hope credit for more than four tax years • Not have a felony drug conviction at the end of the tax year |
| Number of beneficiaries | In 2013, the most recent year for which data could be located, 10.5 million taxpayers received the credit. |
| Cost | In 2013, the cost was US \$23,300 million. |
| Most relevant webpage - in original language | https://www.irs.gov/credits-deductions/individuals/aotc |

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| Name of policy (Original) | Employer's educational assistance program |
| Short description | Up to \$5,250 per year in employer-provided education assistance for undergraduate or graduate education is excluded from an individual's taxable income. The educational assistance must be provided pursuant to a separate written plan of the employer. The employer's educational assistance program must not discriminate in favour of highly compensated employees. |

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| Operated/managed by | IRS |
| Target groups | Provided by employers |
| Cost | The estimated cost is US \$1,200 million in 2017. |
| Most relevant webpage - in original language | https://www.irs.gov/publications/p15b |

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| Name of policy (Original) | National Science Foundation Scholarships in Science, Technology, Engineering, and Mathematics (S-STEM) |
| Short description | The National Science Foundation Scholarships in Science, Technology, Engineering, and Mathematics (S-STEM) program awards grants to institutions of higher education to fund scholarships for low-income academically talented students with demonstrated financial need who are pursuing associate, baccalaureate, or graduate degrees in science, technology, engineering, and mathematics. |
| Operated/managed by | National Science Foundation |
| Target groups | Students applying for STEM programmes |
| Number of beneficiaries | In Fiscal Year 2020, 19,632 students received scholarships. |
| Cost | In Fiscal Year 2020, the total cost of the awards was US \$7,800 million. |
| Most relevant webpage - in original language | https://www.nsf.gov/funding/pgm_summ.jsp?pims_id=5257 |

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| Name of policy (Original) | National Science Foundation Graduate Research Fellowship Program |
| Short description | The National Science Foundation Graduate Research Fellowship Program awards scholarships to academically talented undergraduate or graduate students in science, technology, engineering, and mathematics disciplines who are pursuing research-based master's and doctoral degrees at institutions of higher education. |
| Operated/managed by | National Science Foundation |
| Target groups | Graduate students in science, technology, engineering, and mathematics disciplines. |
| Number of beneficiaries | In Fiscal Year 2021, it is expected that 1,600 students will receive awards. |
| Cost | In Fiscal Year 2021, it is expected that each award will amount to US \$138,000. |
| Most relevant webpage - in original language | https://www.nsfgrfp.org/ |

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| Name of policy (Original) | Individual Training Accounts (ITAs) |
| Short description | Title I of the Workforce Innovation and Opportunity Act authorizes the award of training vouchers to unemployed adults. Funds are awarded by formula to and within States to localities. A portion of the funds is used for training vouchers. These training vouchers are called Individual Training Accounts (ITAs), and are available to participants deemed eligible to participate in an appropriate training program operated by an eligible training provider (ETP). |
| Year of introduction | 2014 |
| Operated/managed by | Department of Labour |
| Target groups | WIOA emphasizes service to "individuals with a barrier to employment": who are defined as: <ul style="list-style-type: none"> • basic skills deficient, veterans, displaced homemakers; • low-income individuals; Indians, Alaska Natives, and Native Hawaiians; individuals with disabilities; • older individuals; ex-offenders; • homeless individuals; |

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| | <ul style="list-style-type: none"> • youth who are in or have aged out of the foster care system; individuals who are English language learners, individuals who have low levels of literacy, and individuals facing substantial cultural barriers; migrant and seasonal farmworkers; • individuals who are within 2 years of exhausting lifetime eligibility for public assistance; • single parents (including single pregnant women); • and long-term unemployed individuals. |
| Most relevant webpage - in original language | https://www.dol.gov/agencies/eta/wioa |

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| Name of policy (Original) | Job Corps |
| Short description | No-cost education and vocational training program that helps young people complete their high school education, trains them for meaningful careers in 10 high-growth industry sectors and helps them in finding a job. Students have access to room and board while they train for up to three years. It also offers transitional support services, such as help finding housing or child care. |
| Year of introduction | 1964 |
| Operated/managed by | Department of Labour |
| Target groups | At-risk youth between 16 and 24 years of age who are U.S. citizen, a legal U.S. resident, or are a resident of a U.S. territory and/or are authorized to work in the United States |
| Most relevant webpage - in original language | https://jobcorps.tools/students |

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| Name of policy (Original) | YouthBuild |
| Short description | Community-based pre-apprenticeship program that provides job training and educational opportunities in in-demand industries. Youth also provide community service and split their time between the worksite and classroom. This program includes mentoring, follow-up education, employment, personal counseling services, participation in community service and civic engagement. |
| Operated/managed by | The Division of Youth Services within the Employment and Training Administration's Office of Workforce Investment at the U.S. Department of Labor. |
| Target groups | At-risk youth ages 16-24 who have previously dropped out of high school. |
| Number of beneficiaries | Over 6,000 youth per year. |
| Cost | In 2019, US \$85 million were awarded in YouthBuild grants. |
| Most relevant webpage - in original language | https://www.dol.gov/agencies/eta/youth/youthbuild |

Career guidance

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| Name of policy (Original) | American Job Centres |
| Short description | American Job Centres are designed to provide a full range of assistance to job seekers under one roof. Established under the Workforce Investment Act, and reauthorized in the Workforce Innovation and Opportunities Act of 2014, the centres offer training referrals, career counselling, job listings, and similar employment-related services. Customers can visit a centre in person or connect to the centre's information online or through kiosk remote access. There are no eligibility requirements for career guidance and labour exchange activities and services are provided at no cost to participants. The centres also are a |

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| | central access point for a variety of publicly funded education and training services. |
| Year of introduction | 1998 |
| Objective | Provide career guidance services, as well as job matching and other labour exchange activities to individuals. |
| Target groups | The unemployed are targeted for services, but employed individuals also may access the services. |
| Operated/managed by | The American Job Centers system is coordinated by the Department of Labor's Employment and Training Administration (ETA). |
| Cost | WIOA Title I funding was US \$2.7 billion in Fiscal Year 2017, but only a portion of these funds were dedicated to one-stop career centres. The exact amount is not known. |
| Monitoring/evaluation reports available | https://wdr.doleta.gov/research/FullText_Documents/ETAOP-2016-03-Evaluation-Implementation-Report-%28accessible%20pdf%29.pdf |
| Most relevant webpage - in original language | https://www.dol.gov/general/topic/training/onestop |

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| Name of policy (Original) | National Literacy Directory |
| Short description | Supported with private funding, the National Literacy Directory (www.nationalliteracydirectory.org) is a searchable national database of education and training programs for low-skilled adults. |
| Year of introduction | 2010 |
| Target groups | Low-skilled adults (i.e., adults who lack a secondary credential or proficiency in English) and the unemployed. |
| Operated/managed by | Managed by National Centre for Families Learning and funded by the Dollar General Literacy Foundation. |
| Most relevant webpage - in original language | www.nationalliteracydirectory.org |

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| Name of policy (Original) | Career One-Stop |
| Name of policy (English) | Supported with public funding from the U.S. Department of Labour, Career One-Stop offers a searchable national database of education and employment training providers, apprenticeship programs, community and technical colleges, and publicly funded "one-stop centres" (or American Jobs Centres) that offer some career guidance services and assistance in locating training. |
| Objective | To deliver integrated, easy-to-understand workforce information that helps job seekers, students, workers, workforce intermediaries, and employers develop their capacity and make sound economic decisions in the new economy. |
| Operated/managed by | U.S. Department of Labour, Employment and Training Administration |
| Most relevant webpage - in original language | www.careeronestop.org |