



College Affordability in Connecticut

What programs exist to make college more affordable in Connecticut?

- o **Community College Tuition-Free Program** – funding that fills remaining aid gaps to ensure the student does not pay out-of-pocket for any tuition and related fees
- o **Specialty Scholarships** – set amounts of funding that can be used toward tuition and/or other educational expenses for students that meet certain criteria
- o **Loan Repayment/Forgiveness Programs** – payment plans for the debt incurred through taking on student loans; these plans can include loan forgiveness if certain criteria are met
- o **Federal Supports** – include grants, loans, and loan forgiveness programs sponsored by the U.S. Department of Education

What tuition-free programs exist in Connecticut for community college students?

In 2019, the legislature required the Board of Regents for Higher Education (BOR), the Connecticut State Colleges and Universities (CSCU's) governing body, to establish a tuition-free community college program by January 1, 2020 ([PA 19-117](#), § 362). This program, known as the [Mary Ann Handley Award](#) (formerly known as PACT), is offered to certain high school graduates (or transition program students) who enroll as part- or full-time regional community-technical college students. Returning students are also eligible to receive an award. Award eligibility depends on a student's enrollment status, in-state student classification, and academic progress during matriculation. Provided on a semester basis, the awards must apply to the first 72 credit hours earned by a student in a community college degree-granting or certificate program. The Mary Ann Handley Award cannot be used to cover the expenses of four-year degree programs ([CGS § 10a-174](#), as amended by [PA 23-141](#), [PA 23-204](#), § 134, and [PA 24-81](#), § 75).

By law, the Mary Ann Handley Award provides eligible students with awards (within available appropriations) that:

1. cover the unpaid portion of the tuition and required fees established by BOR (i.e., tuition and fees, minus scholarships; grants; and federal, state, and institutional aid awarded to the student that is not a loan) or
2. provide a minimum \$500 grant for full-time students or \$300 grant for part-time students, whichever is greater.

What types of loan repayment assistance programs exist in Connecticut?

| Name | Description | Funding |
|--|---|---|
| Connecticut Student Loan Reimbursement Program | Reimburses eligible people for up to \$5,000 of their student loan payments per year (program is subject to an income threshold, among other qualification criteria). | In FY 25, there is a \$6 million General Fund appropriation for this purpose. |
| Department of Public Health Student Repayment Program | A loan repayment program to provide grants to community-based providers of primary care services. | From FY 22 to FY 25, \$11.6 million in American Rescue Plan Act (ARPA) funding has been allocated for the program. The FY 25 allocation is \$3 million. |
| Alliance District Loan Subsidy Program | The Connecticut Higher Education Supplemental Loan Authority (CHESLA) provides interest rate subsidies on loans to eligible teachers, paraeducators, and school counselors in Connecticut's Alliance Districts. | There is no specific appropriation for this program in FY 25. However, a \$7 million bond authorization was allocated for this program in FY 22 that has not been fully expended. |
| CHESLA Loan Forgiveness Program for Nurses | CHESLA provides interest rate subsidies on loans to eligible nurses. | There is no specific appropriation for this program in FY 25. However, \$10 million in bonds were authorized for this program in FY 23. |

What specialty scholarships exist in Connecticut statutes?

| Name | Description | Funding |
|---|--|---|
| Healthcare Workforce ARPA Allocation | Provides financial aid for students pursuing nursing or mental health professions at CSCU institutions. | From FY 23 to FY 25, a total of \$55 million in ARPA funding has been provided for this purpose. The FY 25 ARPA allocation is \$5 million. |
| Minority Teacher Incentive Program | Provides up to \$5,000 per year for the final two years of full-time study to minority undergraduates enrolled in a Connecticut teacher preparation program. | In FY 25, there is a General Fund appropriation of \$570,134 for this program. |
| Aspiring Educators Diversity Scholarship Program | Provides eligible students with scholarships of up to \$10,000 per year of enrollment in teacher preparation programs. | There is a General Fund appropriation of \$10 million, but only \$4 million of it is available to spend due to holdbacks. |
| Willis Scholarship | Provides need-merit and need-based scholarships to Connecticut high school graduates to attend in-state public or private higher education institutions. | The scholarship has a FY 25 General Fund appropriation of \$24.9 million. In addition to the appropriation, it is anticipated that unspent prior allocations of ARPA funding will be used to supplement these scholarships in FY 25. From FY 22 to FY 24, \$78 million in ARPA funding was allocated to the Office of Higher Education for the Willis Scholarships. |

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Tuition-Free and Debt-Free Higher Education Programs Across States (OLR Report 2024-R-0175)

The [Federal Student Aid](#) website

CSCU's [Mary Ann Handley Award](#) webpage

[Connecticut Student Loan Reimbursement Program](#) Informational Publication by OHE

