

Tuition-Free and Debt-Free Higher Education Programs Across States

By: Sarah Tata, Legislative Analyst II
December 18, 2024 | 2024-R-0175

Issue

This report provides information on tuition-free and debt-free higher education programs available in Connecticut and across other states.

Summary

Over 30 states offer some form of tuition-free or debt-free higher education program.

Although sometimes used interchangeably, the term “tuition-free” differs slightly in meaning from the term “debt-free.” Generally, a tuition-free program is defined as assisting with or fully covering the tuition and fees associated with attending a higher education institution, while a debt-free program can assist with or fully cover additional costs as well, such as books, supplies, housing, or transportation. For the purposes of this report, we looked at states that offer either a tuition-free or a debt-free program, and whether they cover additional expenses outside of tuition and fees as noted in table 3 below.

This report compares the states’ tuition-free and debt-free programs against one another by looking at (1) eligibility requirements and (2) coverage. In terms of eligibility requirements, we note differences in whether states set an income threshold, have residency requirements, and set non-academic criteria. We also discuss how the states differ in terms of their application processes. Regarding coverage, we include information on what degrees/certifications are covered, whether funding can cover non-tuition expenses, if there are restrictions on the area of study, and if

students can enroll part-time. Lastly, for programs that can go toward the completion of a bachelor's degree, we compare the maximum years of funding that can be allocated per student. Although not included in this report, it should be noted that some states offer programs based on merit as well, including Florida, Wyoming, and Missouri. Furthermore, although not included in table 2 below, most of these programs do have a satisfactory academic progress requirement to maintain eligibility.

Additionally, this report does not include information on the colleges students can attend under these programs. In many states, the programs are restricted only to certain public institutions; in other states, the programs are available at a wider range of schools. For information on a particular state's program, see the links below.

Connecticut's Tuition-Free Higher Education Program

In 2019, the legislature required the Board of Regents for Higher Education (BOR), the Connecticut State Colleges and Universities's (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.

By law, the Mary Ann Handley Award provides eligible students with awards that:

1. cover the unpaid portion of the tuition and require fees established by BOR (i.e., tuition and fee costs, 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.

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 ([CGS § 10a-174](#), as amended by [PA 23-141](#), [PA 23-204](#), § 134, and [PA 24-81](#), § 75).

CSCU officially launched the program for students starting in the fall 2020 semester.

How does Connecticut Compare to Other State Programs?

Connecticut is one of over 30 states that currently has a tuition-free higher education program.

Table 1 below provides a list of these states alongside their program name as well as the corresponding state statute (if applicable).

Table 1: Tuition-Free State Programs and Corresponding Statutes

State	Program Name	Statute
Arizona	Arizona Promise Program	Ariz. Rev. Stat. § 15-1701
Arkansas	Arkansas Future Grant	Ark. Code Ann. § 6-82-1801
California	California College Promise Grant	For community colleges: Cal. Educ. Code § 76396 For four-year colleges: Cal. Educ. Code § 67430 et seq.
Colorado	Colorado Promise	Colo. Rev. Stat § 39-22-570
Connecticut	Mary Ann Handley Award	Conn. Gen. Stat. § 10a-174
Delaware	Student Excellence Equals Degree Program	Del. Code 14 § 3401A et seq.
Georgia	Hope Career Grant	Ga. Code Ann. § 20-3-519.5
Hawaii	Hawaii Promise Scholarship	Haw. Rev. Stat § 304A-506
Indiana	Workforce Ready Grant	Ind. Code. § 21-12-8-9
Iowa	Free Tuition/Iowa Last Dollar Scholarship	Iowa Code § 256.228
Kansas	Kansas Promise Scholarship	Kan. Stat. Ann. § 74-32.272
Kentucky	Work Ready Kentucky	Ky. Rev. Stat. § 164.787
Louisiana	M.J. Foster Promise Program	LA. Rev. Stat. § 17:3047
Maine	Free College Scholarship	No specific state statute
Maryland	Community College Promise Scholarship	Md. Code, Educ. § 18-3601 et seq.
Massachusetts	MassReconnect/MassEducate	Mass. Gen. Laws ch. 15A § 5B (MassEducate)* *No specific state statute for MassReconnect
Michigan	Michigan Community College Guarantee	Mich. Pub. Acts 120, § 248 (2024)
Minnesota	North Star Promise	Minn. Stat. § 136A.1465
Montana	Montana Promise Grant Program	Mont. Code § 20-26-623
Nebraska	Nebraska Promise	No specific state statute
Nevada	Nevada Promise Scholarship	Nev. Rev. Stat. § 396.961 et seq.
New Hampshire	Granite Guarantee	No specific state statute
New Jersey	NJ College Promise	N.J. Rev. Stat. § 18A:71B-112
New Mexico	New Mexico Opportunity Scholarship	N.M. Stat. § 21-21R-1 et seq.

Table 1 (continued)

State	Program Name	Statute
New York	Excelsior Scholarship	N.Y. Educ. Law § 669-H
Oklahoma	Oklahoma's Promise	Okla. Stat. Ann. 70 § 2602
Oregon	Oregon Promise Grant	Or. Rev. Stat. § 341.522
Rhode Island	Rhode Island Promise	R.I. Gen. Laws § 16-107-1 et seq.
South Dakota	Build Dakota Scholarship Fund	No specific state legislation
Tennessee	Tennessee Promise	Tenn. Code. Ann. § 49-4-708
Utah	Utah Promise Grant	Utah Code § 53B-13a-104
Virginia	Get Skilled, Get a Job, Give Back Program	Va. Code. § 23.1-2911.2
Washington	Washington College Grant	Wash. Rev. Code. § 28B.92.200
West Virginia	WV Invests Grant	W. Va. Code. § 18C-9-4

Out of these states, four do not have a specific corresponding statute to their tuition-free program: Maine (funded by a series of one-time expenditures in the state budget), Nebraska (funded by the University of Nebraska system), New Hampshire (funded by a University of New Hampshire fundraising campaign), and South Dakota (funded by the “Build Dakota” endowment under the authority of the governor).

Table 2 below compares each of these programs in terms of eligibility requirements.

Regarding the eligibility requirements for Connecticut’s Mary Ann Handley award, applicants must be residents of the state and uphold specific academic standards while in their higher educational program to continue to receive funding. Applicants do not need to be under a specific income threshold, agree to a post-completion in-state residency/work requirement, meet non-academic eligibility requirements, or fill out a separate supplemental application to be considered for funding. In many respects, Connecticut’s eligibility requirements are generally comparable to a majority of other states. For example, like most states, Connecticut’s program (1) is restricted to state residents and (2) does not require applicants to complete non-academic requirements to maintain eligibility.

Income requirements vary the most out of all the eligibility requirements. Connecticut does not impose an income threshold for applicants, while more than half of these states do impose an income threshold or take income into consideration.

Table 2: Eligibility Requirements Comparison

State	Does the applicant need to meet an income threshold?	Does the applicant need to be a resident of the state?	Is there a residency/ work requirement for the applicant following the competition of their program?	Does the applicant need to fill out a supplemental application outside of the typical financial aid application to be considered for this specific funding?	Does the applicant need to fulfill certain non-academic requirements to continue to receive funding (such as volunteer hours, mandatory meeting attendance, etc.)?
Arizona	Determined by Pell/Free Application for Federal Student Aid (FAFSA)	Yes	No	No	No
Arkansas	No	Yes	No	No	Yes
California	Yes	Yes	No	Yes	No
Colorado	Yes	Yes	No	No	No
Connecticut	No	Yes	No	No	No
Delaware	No	Yes	No	Yes	No
Georgia	No	Yes	No	No	No
Hawaii	Determined by FAFSA	Yes	No	No	No
Indiana	No	Yes	No	No	No
Iowa	Determined by FAFSA	Yes	No	No	Yes
Kansas	Yes	Yes	Yes	Yes	No
Kentucky	No	Yes	No	Yes	No
Louisiana	Yes	Yes	Yes	Yes	No
Maine	No	No* <i>*must live in Maine while enrolled</i>	No	No	Yes
Maryland	Yes	Yes	No	No	No
Massachusetts	No	Yes	Yes	No	No
Michigan	No	Yes	No	No	No
Minnesota	Yes	Yes	No	No	No
Montana	No* <i>*unless funds are limited, then priority goes to financial need</i>	Yes	No	No	Yes
Nebraska	Yes	Yes	No	No	No
Nevada	No	Yes	No	Yes	Yes
New Hampshire	Yes	Yes	No	No	No

Table 2 (continued)

State	Does the applicant need to meet an income threshold?	Does the applicant need to be a resident of the state?	Is there a residency/ work requirement for the applicant following the competition of their program?	Does the applicant need to fill out a supplemental application outside of the typical financial aid application to be considered for this specific funding?	Does the applicant need to fulfill certain non-academic requirements to continue to receive funding (such as volunteer hours, mandatory meeting attendance, etc.)?
New Jersey	Yes	Yes	No	No	No
New Mexico	No	Yes	No	No	No
New York	Yes	Yes	Yes	Yes	No
Oklahoma	Yes	Yes	No	Yes	No
Oregon	Determined by number of applicants and funds available	Yes	No	Yes	No
Rhode Island	No	Yes	No	No	No
South Dakota	No* <i>*no specific threshold, but financial need is taken into account when choosing recipients</i>	No	Yes	Yes	No
Tennessee	No	Yes	No	Yes	Yes
Utah	Determined by FAFSA	Yes	No	Varies by institution	No
Virginia	Yes	Yes	No	No	No
Washington	Yes	Yes	No	No	No
West Virginia	No	Yes	Yes* <i>*students must live in West Virginia for two years once they drop below part-time enrollment</i>	Yes	Yes

Table 3 below compares each of these programs in terms of award coverage.

With regard to Connecticut’s Mary Ann Handley award, awardees can use funding to pursue an associate’s degree or a non-degree program, can study part-time, and can pursue any subject

matter. However, funding does not cover non-tuition expenses, and cannot go toward a bachelor's degree.

In some respects, Connecticut's parameters for award coverage are generally comparable to many other states. For example, like most other states, Connecticut's program does not set restrictions on what subject matters qualify.

The award coverage detail that varies the most among these states is whether funding can be used toward a bachelor's degree program. While Connecticut's award cannot go toward the costs of pursuing a bachelor's degree, the funding from programs of 15 states can.

Table 3: Coverage Comparison

State	Covers non-tuition expenses?	Can go toward the tuition of an associate's degree?	Can go toward the tuition of a bachelor's degree?	Can go toward the tuition of a non-degree program?	Can be part-time?	Has restrictions on what subject matters qualify?
Arizona	No	No	Yes	No	No	No
Arkansas	No	Yes	No	Yes	Yes	Yes
California	Varies by institute	Yes	Yes	Yes	Varies by institute	Varies by institute
Colorado	No	Yes	Yes	Yes	Yes	No
Connecticut	No	Yes	No	Yes	Yes	No
Delaware	No	Yes	Yes	Yes	Yes* <i>*after first semester</i>	No
Georgia	No	Yes	No	Yes	Yes	Yes
Hawaii	Some* <i>*covers books and supplies, but not room and board</i>	Yes	No	No	Yes	No
Indiana	No	Yes	No	Yes	Yes* <i>*for independent students</i>	Yes
Iowa	No	Yes	No	Yes	Yes	Yes

Table 3 (continued)

State	Covers non-tuition expenses?	Can go toward the tuition of an associate's degree?	Can go toward the tuition of a bachelor's degree?	Can go toward the tuition of a non-degree program?	Can be part-time?	Has restrictions on what subject matters qualify?
Kansas	Some* <i>*covers books and supplies, but not room and board</i>	Yes	No	Yes	Yes	Yes
Kentucky	No	Yes	No	Yes	Yes	Yes
Louisiana	Some* <i>*mandatory books and supplies</i>	Yes	No	Yes	Yes	Yes
Maine	Yes* <i>*for those who qualify for maximum grant aid</i>	Yes	No	Yes	Yes	No
Maryland	No	Yes	No	Yes	Yes	No
Massachusetts	Some* <i>*books, supplies, and other approved costs</i>	Yes	No	Yes	Yes	No
Michigan	Yes* <i>*an additional \$1,000 for Pell grant recipients</i>	Yes	Yes* <i>*must start at community college then transfer over to a four-year college</i>	Yes	No	No

Table 3 (continued)

State	Covers non-tuition expenses?	Can go toward the tuition of an associate's degree?	Can go toward the tuition of a bachelor's degree?	Can go toward the tuition of a non-degree program?	Can be part-time?	Has restrictions on what subject matters qualify?
Minnesota	Yes* *a supplemental award, called NSP+, is additional funding for Pell grant eligible students that can be used for non-tuition expenses	Yes	Yes	Yes	Yes	No
Montana	No	Yes	No	Yes	Yes	No
Nebraska	No	Yes	Yes	No	No	No
Nevada	No	Yes	Yes	Yes	No	No
New Hampshire	No	No* *another program called the Promise Program does cover community college fees	Yes	No* *another program called the Promise Program does cover community college fees	No	No
New Jersey	No	Yes	Yes	Yes	Yes * *can be part-time only if enrolled in a community college	No
New Mexico	No	Yes	Yes	Yes	Yes	Some* *only restrictions on certificate programs
New York	No	Yes	Yes	No	No	No

Table 3 (continued)

State	Covers non-tuition expenses?	Can go toward the tuition of an associate's degree?	Can go toward the tuition of a bachelor's degree?	Can go toward the tuition of a non-degree program?	Can be part-time?	Has restrictions on what subject matters qualify?
Oklahoma	No	Yes	Yes	Yes	Yes	No
Oregon	No	Yes	No	Yes	Yes	No
Rhode Island	No	Yes	No	No	Yes* *after first year	No
South Dakota	Some* *books, mandatory technology/supplies	Yes	No	Yes	No	Yes
Tennessee	No	Yes	No	Yes	No	No
Utah	No	Yes	Yes	Yes	Yes	No
Virginia	Some* *books	Yes	No	Yes* *even if short-term, it must be a part of an "associate degree pathway"	Yes	Yes
Washington	Some* *can cover some non-tuition expenses for approved private colleges or career training programs	Yes	Yes	Yes	Yes	No
West Virginia	No	Yes	No	Yes	Yes	Yes

Table 4 below compares the 15 state programs that are eligible to provide funds toward the tuition of a bachelor's degree in terms of the maximum duration of funding support an individual student can receive. Limited exceptions may apply in some states.

Table 4: Comparison of Funding Maximums for Bachelor-Eligible Programs

State	Funding Duration Maximum Per Student
Arizona	Up to eight academic semesters
California	Up to four years of full-time tuition
Colorado	Up to two years of full-time tuition
Delaware	Up to one year toward a bachelor's degree (following the completion of an associate's degree (that is funded through the same program))
Michigan	Up to five consecutive years
Minnesota	Up to four years of full-time tuition
Nebraska	Up to completion of bachelor's degree
Nevada	Up to three years of full-time tuition
New Hampshire	Up to four years of full-time tuition
New Jersey	Up to two years of full-time tuition (specifically the third and fourth year of study)
New Mexico	Up to completion of bachelor's degree or 160 credits, whichever comes first
New York	Up to four or five academic years (depending on length of program)
Oklahoma	Up to completion of bachelor's degree, 129 credits, or for five consecutive years, whichever comes first
Utah	Up to completion of bachelor's degree or 120 credits, whichever comes first
Washington	Up to 12 semesters of full-time tuition

ST:ms