

Connecticut State Aid Cheat Sheet (2027-2028)

A two-page reference for counselors and families. Free to copy, print, and share.

Counselors: this sheet covers the Class of 2027, who file 2027-2028 forms during the 2026-2027 school year. Connecticut runs one state scholarship and one tuition-free community college program. The FAFSA is the only front door for families, since there is no separate state aid portal here. Three things on older Connecticut handouts are now wrong: the Charter Oak grant was eliminated July 1, 2026 under Public Act 25-168; CICSG is no longer a standalone program, having been folded into the consolidated scholarship that became the Roberta B. Willis Scholarship; and PACT has been renamed the Mary Ann Handley Award. Verified against the Connecticut Office of Higher Education and CSCU, August 2026.

The Programs at a Glance

Program	What it pays and who qualifies
Roberta B. Willis: Need-Merit (merit plus need, counselor-submitted)	Up to \$5,250 a year for full-time four-year study, or \$4,650 for a two-year program, as funded for 2025-2026. Renewable up to six consecutive years. Takes top 20 percent junior year class rank, and/or a 1200 SAT, and/or a 25 ACT. Any one of the three qualifies. Also requires a Student Aid Index at or below the annual OHE cutoff, published at 10,999 for 2025-2026. Four-year Connecticut public and nonprofit private colleges only, except Wesleyan and Yale. Deadline February 15.
Roberta B. Willis: Need-Based Grant (need, allocated to your college)	Set by the college out of its state allocation, with a \$4,500 statutory ceiling. Typical awards run below it. Connecticut residents with demonstrated need at eligible in-state public and nonprofit private institutions, full-time or at least six credits. No separate state application; the FAFSA is the application. Two identical FAFSAs at two colleges can produce different awards, because the college distributes its own allocation.
Mary Ann Handley Award (CT State, last-dollar, formerly PACT)	Last-dollar coverage of the gap between your grants and CT State Community College tuition and mandatory fees, with a minimum award of \$250 full-time or \$150 part-time. Requires six or more credits in a degree or credit-bearing certificate program, and that the student began college in fall 2020 or later. Up to 72 credits over 48 months. Dual enrollment credits earned in high school do not count against the limit. No fixed deadline. First-come, first-served until annual funds run out.
Connecticut Automatic Admission Program (CAAP, admission not money, but see note)	Guaranteed admission to participating Connecticut colleges, with the application fee, the essay, and recommendation letters all waived. Requires a 3.0 weighted or 2.75 unweighted GPA, calculated on the College Board formula through the end of eleventh grade, which is not the GPA on the report card. For the four state universities the threshold has been the 70th percentile. Opens August 1. At least one state university also ties a merit award to CAAP eligibility, so this is a scholarship trigger, not just an admission path.
Also worth knowing	Minority Teacher Incentive Program: up to \$5,000 a year for the final two years of a Connecticut teacher preparation program, plus up to \$2,500 a year in loan reimbursement for up to four years of teaching in a Connecticut public school. Nominated by the college's education dean by October 15. A college program, not a high school one. Charter Oak grant: eliminated July 1, 2026. Veterans and National Guard tuition waivers: operate at public institutions; we have not verified current terms, so start with OHE and campus veterans services.

Deadlines to Post on Your Wall

Program	Deadline	Who submits it
Willis Need-Merit	February 15, 2027. Hard stop. No appeal.	The counselor, through CT Scholars, plus the student's FAFSA
Willis Need-Based	Your college's FAFSA priority date. Allocations are finite.	Nobody. FAFSA only, packaged by the college
Mary Ann Handley Award	No date. First-come, first-served until annual funds are exhausted.	Student. FAFSA plus CT State enrollment in six or more credits
CAAP	Opens August 1. The prior cycle closed May 1; confirm the 2027 date with CSCU.	Student, through Common App
Minority Teacher Incentive	October 15 nomination.	The college's education dean

Say this out loud to every senior: February 15 is the only hard state deadline in Connecticut, and four Connecticut colleges decide their largest merit awards before it arrives. University of Hartford and Quinnipiac close early action November 15, UConn and Sacred Heart prioritize December 1, Fairfield closes regular decision January 15. A family that treats February 15 as the start of the season has already missed most of the money.

The Rules That Trip Families Up

■ The student cannot file the biggest application. Willis Need-Merit is submitted only by the high school counselor, through CT Scholars. No student login, no parent login. See the box on page 2. ■ Rank or test score, not both. Top 20 percent junior year rank, or a 1200 SAT, or a 25 ACT. Any one opens the door. More Connecticut families talk themselves out of this scholarship than are turned down for it. ■ Two colleges are written out by name. Wesleyan and Yale are excluded from Willis Need-Merit. Both meet full demonstrated need with institutional money, so the trade usually favors the family. The mistake is not applying there. The mistake is budgeting as though the state award transfers. ■ Last-dollar pays last, so tuition-free is not free. The Handley Award covers only the gap left after grants are applied to tuition and mandatory fees, which means a student with a large Pell Grant sees a small Handley Award, not a large one. Housing, food, transport, and books are not covered by any Connecticut state program. A commuter can still finish the year thousands out of pocket. ■ Renewal breaks in sophomore year. Willis renews for up to six consecutive years, but only against a current FAFSA, and nothing reminds a family to refile. Six credits is the floor for the Handley Award and for part-time Willis eligibility, so a dropped class mid-term can end aid. Tell students to ask the aid office before dropping, not after.
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Roberta B. Willis: Check These Things Early

1. Which door is your student already through?
Any one of the three qualifies. They are not cumulative.

- **Top 20 percent of the junior year class.** Ask the counselor for the College Board formula GPA and percentile, by name. Schools are not required to print either on the transcript.
- **A 1200 combined SAT.** No class rank needed.
- **A 25 ACT.** Also stands alone. A student with a 25 and an unremarkable rank is eligible.

2. Is the Student Aid Index under the cutoff? This is a need-merit award, not a merit award. The OHE cutoff published for 2025-2026 was an SAI at or below 10,999. It is set annually, so confirm the current number before telling a family they are out.

3. Does the counselor have a CT Scholars login? This is the single question that decides whether the application happens. Ask it in October.

The award amounts, and which of them float

Award	Rate as funded for 2025-2026
Need-Merit, full-time in a four-year program	Up to \$5,250 per year
Need-Merit, full-time in a two-year program	Up to \$4,650 per year
Need-Based grant	Set by your college from its state allocation. Statutory ceiling \$4,500.

The Handley Award minimum is \$250 full-time and \$150 part-time. The eligibility rules above live in statute and regulation and carry forward. The dollar amounts and the SAI cutoff do not. Connecticut sets them annually with the spring state budget, and Public Act 26-4 rewrote the Willis statute in the 2026 session. We publish the funded rate and label the year rather than guessing at 2027-2028. Confirm current figures at ohe.sfa@ct.gov before a family builds a budget on them.

Counselor Calendar: What to Tell Students When

When	What has to happen
Class of 2028, sophomore and junior year	Junior year grades are writing the class rank that Willis Need-Merit scores, so this is not a senior year problem. Sit an SAT or ACT before the end of junior year if a 1200 or a 25 is in reach; it banks the other door permanently. Ask the school for the College Board formula GPA, which is what CAAP and the rank criterion actually run on.
Class of 2027, August to October 2026	CAAP opens August 1. Apply if the GPA clears; it is free and skips the essay. Create FSA IDs for parent and student, using a personal email that survives graduation and the name exactly as on the Social Security card. File the 2027-2028 FAFSA as soon as it opens. Email the counselor about the Willis nomination now, not in January.
November 2026 to February 15, 2027	This is where the largest Connecticut college money is decided, and none of it waits for the state deadline. November 15 early action at University of Hartford and Quinnipiac. December 1 priority at UConn and Sacred Heart. January 15 Fairfield regular decision. February 1 Quinnipiac regular decision. February 15 is the Willis Need-Merit hard stop, for both the counselor application and the FAFSA. Confirm the counselor actually submitted. Do not assume.
March to May 2027	March 1 Quinnipiac FAFSA priority. March 15 University of Hartford town-restricted programs. April: Willis notifications begin, sent to the email address on the FAFSA, so check that inbox rather than the mail. May 1 Western Connecticut merit deadline, the latest in the state, and the national deposit deadline.
Once enrolled	Refile the FAFSA every year. Willis renews for up to six years but only against a current FAFSA, and sophomore year is where renewals quietly break. Six credits is the floor for the Handley Award and for part-time Willis eligibility; ask the aid office before dropping a class, not after.

Three Mistakes That Cost Connecticut Students Money

- **Assuming the school handles the Willis nomination.** Many counselors have never opened CT Scholars, and nothing prompts them to. This is the most common way Connecticut families lose the state's largest award, and it stays invisible until April, when the notification never arrives.
- **Hunting for a CICSIG application.** The Connecticut Independent College Student Grant is no longer a standalone program. Families at private colleges hunt for a retired form and some conclude there is no state aid for them at all. File the FAFSA and talk to the college.
- **Treating the state deadline as the season.** February 15 is the only hard state date, but every large Connecticut college merit award is decided before it. A family pacing itself to February has already missed the money that actually moves the bill.

The application your student cannot file
Every other deadline on this sheet is something a family can act on alone. Connecticut's largest state award is not. It is submitted only by a counselor, through a portal families cannot see, by a date the state does not advertise to parents. A family can file the FAFSA in October, clear the rank and the SAI, and still get nothing because one school employee never logged in. Counselors: you are the whole mechanism here. A CT Scholars login is a five-minute email to ohe.sfa@ct.gov, and it is worth more to your seniors than any other five minutes in the fall.

Free Resources: No Account, No Cost, No Data Collection

All Connecticut state aid programs and official rules	portal.ct.gov/ohe
Willis rules and the counselor portal login request	ohe.sfa@ct.gov
CT State debt-free tuition and the Handley Award	ct.edu/admission/free
Connecticut Automatic Admission Program	ct.edu/admission/autoadmit
Our Connecticut state aid guide	collegereadyparent.org/connecticut
Scholarships at 400+ colleges, all 50 states	collegereadyparent.org/college-scholarships

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