VERMONT · STATE AID REFERENCE

Vermont State Aid Cheat Sheet (2027–2028)

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

Vermont runs its aid through the Vermont Student Assistance Corporation (VSAC) and **two forms**: the FAFSA and the **Vermont Grant application** in a MyVSAC account. Every free-tuition program in the state (UVM Promise, Freedom & Unity, 802Opportunity, the Free Degree Promise) requires both. What changed: the UVM Promise rises to **$125,000** for fall 2027 entrants, Freedom & Unity rose to **$85,000** for 2026-27, 802Opportunity is **$100,000**, and UVM's Catamount Commitment is closed to new students. All income lines are family adjusted gross income (AGI) from the FAFSA.

The Programs at a Glance

Program	What it pays and who qualifies
Vermont Grant (need-based, portable)	$1,000 to $15,350 a year in 2025-26, the latest range published. Set by income, assets, family size, the older parent's age, college cost, and timing; grades are not a factor. Usable at any approved school in or out of Vermont, public or private, full or part time. Up to 10 full-time semesters. First-come, no fixed deadline. Requires 12 months of Vermont domicile before classes.
UVM Promise	Tuition and comprehensive fee at UVM ($19,996 in 2026-27), acceptance fee waived. Dependent Vermonters, parents' AGI $125,000 or less with typical assets from fall 2027. FAFSA and Vermont Grant application by Nov 15 (EA/ED I) or Feb 1 (ED II/RD), every year. 12 credits every fall and spring. Not housing or food.
Freedom & Unity (Vermont State University)	General tuition, AGI $85,000 or less (2026-27 line; 2027-28 not yet set). Any age, no bachelor's, associate or bachelor's, full or part time. Not program tuition (nursing, engineering, dental), mandatory fees, or books.
802Opportunity (Community College of Vermont)	Tuition plus the $125 administrative fee, AGI $100,000 or less. Any age, new or returning, associate or certificate. Fall, spring, and summer. CCV tuition holds at $290 per credit for 2027-28. Books and course fees not covered.
Early College + Free Degree Promise	Senior year as a full-time college student, tuition-free. At CCV, completers with 20+ credits get the following year's tuition and fees covered after aid, plus $1,000 a semester (family income under $150,000) or $500. Classes through 2028.
Green & Gold (UVM)	Full in-state UVM tuition for four years. One nominee per eligible high school, chosen by the principal after junior year. Apply to UVM by Jan 15, commit by May 1. Cannot be combined with other UVM merit awards.
VSAC scholarships	150+ awards on one Unified Scholarship Application, due **Feb 10, 2027** with every document. General essay, non-relative recommendation, official transcript where merit-based.
Also worth knowing	Dual Enrollment: two free college courses for juniors and seniors. Advancement Grant: non-degree courses for adults. Rural Health Transformation Tuition Benefit: up to full tuition in health fields for 5 years of rural Vermont work, 2027-28 applications open since Oct 1, 2026. Trades Tuition Benefit: up to $23,000. Saint Michael's Free Tuition Vermont: tuition at $100,000 AGI (published for fall 2026 entrants).

Deadlines to Post on Your Wall

Program	Deadline	Where it's submitted
Vermont Grant	No fixed date. **First-come.** File in the fall, every year.	MyVSAC + FAFSA
UVM Promise (EA / ED I)	**November 15**	FAFSA + Vermont Grant application
UVM Promise (ED II / Regular)	**February 1**	FAFSA + Vermont Grant application
Green & Gold	Nomination in June of junior year; apply to UVM by **January 15**; commit by May 1	Principal, then UVM admission
VSAC scholarships	**February 10, 2027**, all documents submitted or postmarked	MyVSAC (USA)
Freedom & Unity / 802Opportunity	No separate date. Courses registered by the end of add/drop.	FAFSA + Vermont Grant app + admission
Early College (CCV)	Spring of junior year; CCV currently lists August 5	Counselor + CCV
Tuition benefit programs	Rolling, first-come; Rural Health opened Oct 1, 2026	MyVSAC

Say this to every senior: in Vermont, "no deadline" means first-come. File the FAFSA and the Vermont Grant application by November 15.

The Rules That Trip Families Up

- **Two forms, not one.** The FAFSA alone gets Pell and nothing from Vermont. Every free-tuition program also needs the Vermont Grant application, and none has its own application.
- **The grant is portable.** It works at private Vermont colleges and at approved schools out of state. Older handouts say it is public-only. They are wrong.
- **Free tuition is general tuition.** Housing, food, fees, books, and Vermont State's program tuition stay on the bill.
- **Everything is annual.** Income is re-checked and both forms are refiled every year. UVM requires 12 credits every fall and spring.
- **Residency is 12 months** of Vermont domicile before classes, and a dependent student generally takes the parents' state.

The Vermont Grant Application: Check These Things Early

1. Is the MyVSAC account built to last? Personal email, the student's name exactly as on the Social Security card, and a login a parent can find. It is used every year.

2. Did the FAFSA list Vermont as the state of legal residence? VSAC receives the FAFSA within seven business days of processing, but only if residence is right.

3. Was the Vermont Grant application filed and signed? MyVSAC, Work with Grants, Apply for a Vermont Grant. One parent signs online. VSAC says it can be filed before the FAFSA.

4. Is the To-Do List empty? Tax returns and W-2s are uploaded there, not emailed. Some parent worksheets come by mail. An open item stalls the grant and every program that depends on it.

Which free-tuition line applies, by family AGI (all last-dollar, all require the FAFSA and the Vermont Grant application):

Family AGI	UVM Promise (fall 2027)	Freedom & Unity (Vermont State)	802Opportunity (CCV)	Saint Michael's*
$85,000 or less	**Tuition + fee covered**	**General tuition covered**	**Tuition covered**	**Tuition covered**
$85,001–$100,000	**Tuition + fee covered**	Not covered	**Tuition covered**	**Tuition covered**
$100,001–$125,000	**Tuition + fee covered**	Not covered	Not covered	Not covered
Over $125,000	Not covered	Not covered	Not covered	Not covered

UVM requires dependent status and "typical assets" (undefined). Freedom & Unity line is the 2026-27 figure. *Saint Michael's terms are published for fall 2026 entrants and require living on campus. Merit and need aid from each college can still apply above every line.

Counselor Calendar: What to Tell Students When

When	What to tell them
Sophomore and junior year	Use the two Dual Enrollment vouchers. Explain Early College and the Free Degree Promise. Tell families how the school picks its one Green & Gold nominee.
Spring of junior year	Early College applications. Early College students file the FAFSA and Vermont Grant application. Green & Gold nominations go to UVM in May and June.
September to October, senior year	FSA IDs, MyVSAC account, FAFSA, Vermont Grant application. VSAC scholarship application opens October 1. Official UVM visit by November 1 for the Visit Award.
November 15	UVM Promise priority date for Early Action and Early Decision I. The practical target for every senior.
January and February	Jan 15: UVM application for Green & Gold nominees. Feb 1: UVM Promise date for ED II and Regular. Feb 10: VSAC scholarships and all documents.
May 1 and after	Commitment day. VSAC scholarship notices begin May 1; tuition benefit notices around July 1.
Every October in college	Refile the FAFSA and the Vermont Grant application. Keep 12 credits at UVM.

Three Mistakes That Cost Vermont Students Money

- **Telling families the Vermont Grant can't go to a private Vermont college.** It can, and it can go out of state. VSAC calls it portable.
- **Treating "no deadline" as "no hurry."** The grant is first-come, and UVM's Promise has hard dates: November 15 and February 1.
- **Pricing Vermont State as the cheap option without checking the income lines.** A family at $90,000 can pay no tuition at UVM and full general tuition at Vermont State, and a nursing major there pays program tuition on top.

The "free" bill: what tuition-free leaves behind

UVM, 2026-27: the Promise covers tuition and fee ($19,996). Food and housing ($14,654) and books ($1,320) remain. **Vermont State, 2026-27:** Freedom & Unity covers general tuition ($11,088). Mandatory fees ($1,704), food and housing ($14,464), and a nursing major's program tuition ($5,280) remain. Have every family ask each college for the full-year bill after aid. They are allowed to ask, and it is the only number that matters.

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

Vermont Grant and MyVSAC	**vsac.org/grants**
VSAC Grants help line (Mon to Fri)	**800-882-4166**
UVM Promise rules and deadlines	**uvm.edu/studentfinancialservices/uvm-promise**
Our full Vermont guide	**collegereadyparent.org/vermont**
Scholarships at 400+ colleges, all 50 states	**collegereadyparent.org/college-scholarships**

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