

Report to the Connecticut General Assembly Connecticut Student Loan Reimbursement Program (SLRP) Prepared by the Office of Higher Education (OHE) As of December 1, 2025

Established by the 2024 General Assembly, the Student Loan Reimbursement Program (SLRP) began accepting applications in January 2025 to provide financial support to Connecticut residents overburdened by student loan debt. \$6 million in state funds was allocated in the state budget to establish and fund the program. From January through November 2025, a total of 852 reimbursements were awarded, totaling \$2,277,104 across two application periods. Detailed demographic and geographic analyses demonstrate that the program serves applicants statewide, with particularly high uptake among younger borrowers, middle-income residents, and individuals in urban and suburban communities. The Legislature's 2025 update to the program in Public Act No. 25-174 further expanded eligibility, improved access, and strengthened the program structure for the coming year.

This report, as required by [CGS 10a-19m](#), summarizes program performance since its initial launch in January 2025, describes the significant legislative changes enacted in 2025, and provides updated data through the second program cycle following the application reopening on August 15, 2025.

Program Overview

The Connecticut Student Loan Reimbursement Program (SLRP), established by the General Assembly in 2024, was enacted to provide reimbursement grants to Connecticut residents who hold student loan debt and meet service, residency, educational, and income requirements. Key program elements include:

- Up to \$5,000 per year, with a maximum of \$20,000 over four years
- Verification of Connecticut residency, loan eligibility, qualifying 2024 student loan servicer(s) payment, and volunteer service
- Eligibility for any graduates of a Connecticut college/university and individuals completing state approved programs required for a professional license or certificate
- Income limits of \$125,000 (single) and \$175,000 (married)
- A hardship waiver process for those who were unable to complete a degree or volunteer community service
- Online application through the CT Scholars portal, with document verification and agency review

Legislative Changes Enacted in 2025

During the 2025 legislative session, the General Assembly made updates to the SLRP to expand accessibility and streamline administration of the program. These changes were designed to broaden the applicant pool and intended to reach residents who were previously unable to access relief. Revisions to the program took effect when the program was reopened on August 15, 2025. The updated eligibility requirements included:

- Expanding eligibility to any degree earned at a CT institute of higher education
- Adding a hardship waiver by OHE Commissioner in the following instances:
 - Stone Academy Practical Nurse Educational Program students to be eligible for loan reimbursement without volunteer hours after they have applied for a loan discharge and been denied or not received a response from Department of Education (DOE) for six months¹
 - Applicants who have medical or disability conditions may request a waiver for volunteer hours (must be confirmed by treating health care provider)
- Expanding volunteer hours eligibility – the program is now:
 - Requiring that volunteer hours must be with a non-profit that has 501c3 tax status – no longer CT Department of Consumer Protection (DCP) registered. This increases the number of organizations that can be used for volunteer hours.
 - Accepting hours as a volunteer firefighter or emergency medical services personnel
 - Accepting hours as unpaid work as a student for any certificate or degree program when the work is required to complete the program (student teacher, nursing practicum, etc.)
- Specifying that volunteer hours are only valid for two calendar years
- Specifying that reimbursements must be toward loan payments made in the preceding calendar year
- Specifying that FY 25 funds appropriated to the Student Loan Reimbursement Program do not lapse and are to be carried forward and available for FY 26

Program Administration and Applicant Support

Demand for the Student Loan Reimbursement Program remains steady. OHE staff are responsible for assisting prospective applicants, addressing questions about eligibility, navigating OHE's database, documentation, and application status.

- In November 2025 alone, staff responded to more than 700 emails and voicemails.

¹ OHE has received 36 applications from former Stone students. As of the issuance of this report, all are currently incomplete awaiting supporting documentation.

- The 2025 application deadline has been set for December 15th to ensure that completed applications received by that date are processed and paid.

January – June 2025

SLRP application portal opened on January 1, 2025.

- Total reimbursement submissions received: 1,813²
- Approved applications: 558
- Total reimbursements approved: \$1,466,249.78³
- Average reimbursement: \$2,627.69
- FY 25 SLRP remaining balance carried forward: \$4,416,954.66

August 15, 2025 to December 1, 2025

On August 15th, OHE reopened the application process after incorporating 2025 legislative changes.

- Total reimbursement submissions received: 1,316⁴
- Approved applications: 294
- Total reimbursements approved: \$804,588⁵
- Average reimbursement: \$2,736.69
- Current balance: \$4,065,839.91

Administrative Costs

Administrative Costs FY25 (6 months only: \$116,795.56)

- Personal Service Agreements: \$93,571.88⁶
- Advertising: \$20,411
- Equipment & Supplies: \$2,812.68

² Includes incomplete and ineligible applications

³ Maximum Reimbursement: \$5,000, and Minimum Reimbursement: \$8

⁴ Includes incomplete and ineligible applications

⁵ Maximum Reimbursement: \$5,000 and Minimum Reimbursement: \$10

⁶ Three temporary employees were hired to assist with the administration of the program

Administrative Costs for FY26 through December 1, 2025:

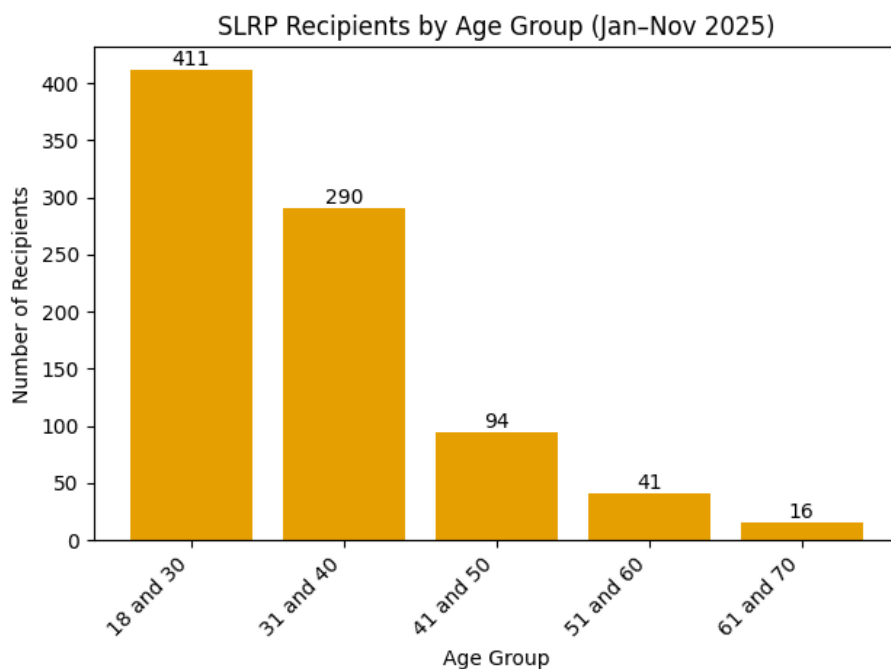
- Personal Service Agreements: \$44,062.50⁷
- Advertising: \$0
- Equipment & Supplies: \$0
- Current Admin Balance December 2025 through June 2026: \$75,937.50

The volume of applications following the reopening of the program in August suggests that the broadened eligibility provisions are effectively reaching new populations, including those with certificate/licensure backgrounds and individuals performing significant community service.

Applicant Demographic Information

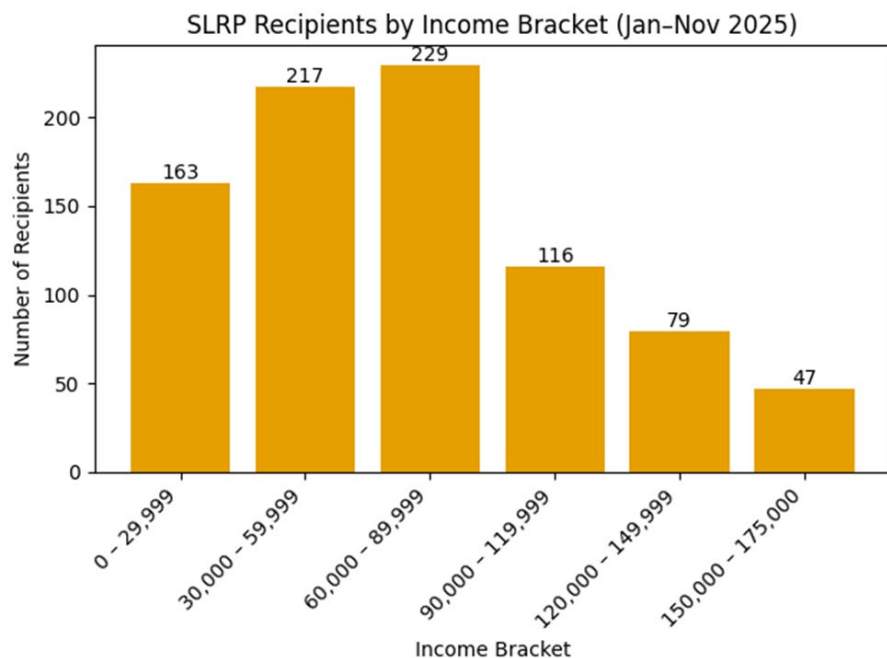
Per statute, the SLRP application includes an option for applicants to provide demographic information, including race, ethnicity, and age. All demographic information is used solely for statistical and reporting purposes and does not influence eligibility or award decisions.

Age Distribution

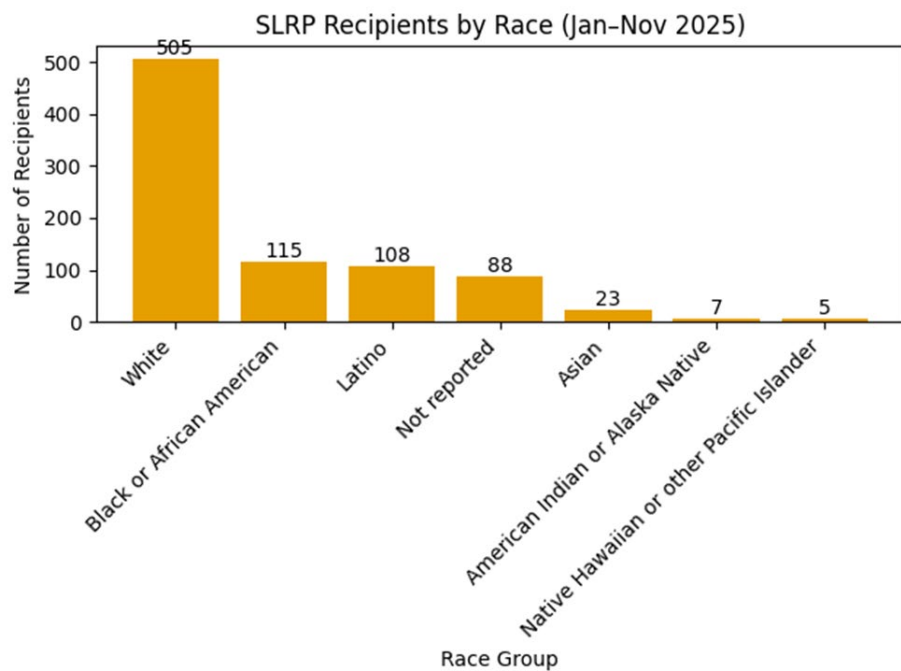


⁷ Three temporary employees

Income Distribution



Race Distribution



In closing, as OHE completes its review of the January–November 2025 program year, the agency anticipates a clear upward trajectory in borrower need. Following the conclusion of federal student loan forbearance, many Connecticut residents were required to resume loan repayments during the 2024–2025 period and, as a result, are increasingly seeking additional financial assistance through the Student Loan Reimbursement Program. OHE expects a significant increase in demand in January 2026 that includes repeat 2025 SLRP reimbursement recipients in addition to those borrowers who will be applying for the first time. OHE staff is preparing accordingly to ensure equitable access, timely processing and remains committed to:

- Delivering the program efficiently and transparently
- Providing high-quality assistance to applicants
- Maintaining accurate and timely reporting to the General Assembly