



Programs & services *at a glance*



Above: Students Shavonna Bent, Thurston Swarhout, Hailey Bartlett, O.J. Daring, and Jared Green.

Financial Aid

VSAC's financial aid counselors talk to more than 30,000 Vermonters and other borrowers every year.

Student & Parent Loans

In FY25, VSAC **originated \$48M and serviced \$382.7M** in loans. VSAC borrowers saved \$905,000 through rebates in FY25, and more than \$184M since 1995.

Grants

Vermont students of all ages received **11,118 need-based grants worth \$25.25M**. This includes \$4,556,712 disbursed for Advancement Grants to help Vermonters enhance job skills and improve employability.

Scholarships & Interest-Free Forgivable Loans

Recipients of more than 150 public and private scholarships and interest-free forgivable loans (scholarships with work commitments) across nine workforce development programs received **5,005 awards worth more than \$21.6M**.

- Noteworthy forgivable loans included \$5,769,121 to 349 nursing students and \$3,337,862 to 300 tradespeople in FY2025.
- The Curtis Credential of Value scholarship, a privately funded program managed by VSAC, supported 263 students with \$462,898.

802Opportunity

Students with family income of \$100,000 or less can attend Community College of Vermont tuition-free through 802Opportunity. In FY 2025, **2,700 Vermonters from all 14 counties enrolled** at all 12 of Community College of Vermont's academic centers.

Freedom & Unity

Students with family income of \$85,000 or less can attend Vermont State University tuition-free through Freedom & Unity. Since the program's inception in August 2025, **more than 750 students are not paying general tuition** to attend VTSU.

Vermont National Guard Tuition Benefit Program

Managed by VSAC and funded by the State of Vermont, the VNG Tuition Benefit Program pays some or all of the tuition for a student who enrolls in the Vermont National Guard while in school. Last year, **104 students received \$987,581**.

VT529

VT529, Vermont's 529 savings plan (VHEIP), had **30,722 accounts valued at over \$764M** as of June 30, 2025. Since 1999, **13,290 students have used over \$482.8M** to cover qualified education expenses. In FY25, qualified withdrawals were \$61.7M.



Above: Students Maria Tye, Jared Preseau, Kristina Callahan, Pascaline Furaha, and Joseph Gallant.

Outreach

Outreach staff counseled 5,708 students, including **5,043 modest-income and/or first-generation students of all ages**, through federal grants: Talent Search, GEAR UP and Educational Opportunity Center. Outreach staff support students to pursue college and/or career training opportunities.

- GEAR UP partners with 37 Vermont middle and high schools
- Talent Search partners with 46 Vermont middle and high schools
- Educational Opportunity Center works with the adult learner community

VSAC's Resource Center assisted **230 students and families** with the Free Application for Federal Student Aid (FAFSA), Vermont Grant applications, and post-high school planning.

VSAC's Aspirations Partnership worked with three schools to support the schools' ability to graduate all students with a plan for their future education and career.

Events for students, families, and education professionals

- **1,830 students and parents** attended College & Career Pathways events in person or online at five locations across the state.
- **491 education professionals** received training from VSAC staff, including 135 who participated in the 21st annual Transition & Career Planning conference.
- **1,140 students** attended VSAC-produced events focused on career and STEM exploration and student leadership development.
- **492 parents and students** attended free VSAC Paying for College and Financial Aid Forms support events.

Research

For 35 years, VSAC's research team has worked to **collect and analyze data** from state and national sources, including Vermont students themselves.

The research department publishes **County Data sheets** detailing the impact of VSAC financial aid programs and educational attainment in each region, **Senior Survey reports** summarizing Vermont students' postsecondary plans, and **special reports** on programs like 802Opportunity and the Advancement Grant.

Digital Metrics

Website: 301,532 total visitors, **up 8.8%**; 293,053 were new, **up 8%**

VSAC guides for saving, planning, & paying for college & training: 804 downloads, **up 62%**

YouTube: 23,200 videos viewed, **up 35.7%**

Social media: Facebook, Instagram and LinkedIn **up 30%**; 141,000 total reach; 6,000 interactions with content, **up 94%**

Source: FY25 data