

SENATE No. 2755

The Commonwealth of Massachusetts

In the One Hundred and Ninety-Fourth General Court
(2025-2026)

SENATE, December 24, 2025.

The committee on Higher Education to whom was referred the petition (accompanied by bill, Senate, No. 929) of James B. Eldridge, Vanna Howard, Jacob R. Oliveira, Mike Connolly and other members of the General Court for legislation to guarantee debt-free public higher education, report the accompanying bill (Senate, No. 2755).

For the committee,
Joanne M. Comerford

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An Act relative to debt-free public higher education.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 Notwithstanding any general or special law to the contrary, the department of higher
2 education shall ascertain the necessary steps and cost of providing debt-free public college in the
3 commonwealth. Debt-free public college shall be defined as (i) allowing all eligible students
4 with unmet financial need to attend public institutions of higher education without taking on loan
5 burdens after all sources of grant aid and expected family contribution have been applied; and
6 (ii) meeting the basic need expenses including, but not limited to, housing, food, child care,
7 transportation and health care, of eligible low-income students to enable them to take full
8 advantage of tuition and fee-free college access opportunities.

9 The department shall issue a report of its findings, including, but not limited to: (i) a
10 definition of eligible students; (ii) a method of determining the total annual cost of debt-free
11 college for eligible students at public institutions of higher education in the commonwealth,
12 which may include conducting a survey of current or prospective students; (iii) a numerical
13 calculation of the total cost of debt-free college for eligible students at public institutions of
14 higher education in the commonwealth for not less than each of the next 3 years using current

15 and estimated enrollment trends and the total annual projected cost to the commonwealth; (iv) an
16 analysis of which student populations would most benefit from debt-free higher education; and
17 (vi) recommendations for funding and implementing debt-free higher education, accounting for
18 federal policy changes and state requirements, and including any statutory or budgetary changes
19 needed to achieve said recommendations. As part of their work, the department shall consider
20 best practices from municipalities, states and countries which provide debt-free or similar public
21 college programs. The department may enter into a contract with a third-party for the purposes of
22 investigating and completing said report.

23 The department of higher education shall submit a report of its findings and
24 recommendations to the clerks of the house and the senate, the house and senate committees on
25 ways and means and the joint committee on higher education not later than one year following
26 enactment of this act.