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Graduates celebrate on the steps of the main building at the University of Notre Dame following

Graduates celebrate on the steps of the main building at the University of Notre Dame following their May 15, 2016, commencement ceremony in Indiana.

(CNS/University of Notre Dame/Barbara Johnston)



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The University of Notre Dame announced March 18 the expansion of financial aid for middle-class families. Beginning in the 2026-27 academic year, undergraduate tuition will be fully covered for students from households earning less than \$150,000.

The policy also guarantees half-tuition support for families earning up to \$200,000, and, for most students below \$60,000, full coverage of tuition, fees, housing and food. The university said it will continue to meet 100% of demonstrated financial need for all admitted students.

For 2026-27, Notre Dame's [tuition](#) and associated fees is nearly \$70,000 for two semesters.

"In order to be the community of learning we are called to be, cost must never be a barrier," Holy Cross Fr. Robert Dowd, the university's president, said in a press release.

Holy Cross Fr. Robert Dowd, president of the University of Notre Dame in Indiana, is pictured

Holy Cross Fr. Robert Dowd, president of the University of Notre Dame in Indiana, is pictured in a Dec. 3, 2023, photo. (OSV News/University of Notre Dame/Matt Cashore)

In recent years, [Harvard University](#) and [Yale University](#) have also raised income caps for full tuition coverage to levels approaching or exceeding \$150,000, with additional support for lower-income students to cover room and board, and fees.

Georgetown University and Boston College both state on their websites that the universities meet 100% of demonstrated need for admitted undergraduates. Georgetown [reported](#) annual undergraduate aid expenditures exceeding \$250 million, while Boston College [reported](#) that 67% of its undergraduates receive some form of financial assistance, up to a total of \$190 million.

However, neither institution has adopted a universal, income-based guarantee of free tuition at the \$150,000 threshold. Instead, both continue to rely on individualized need analysis, a model long standard among private universities.

"By implementing income-based scholarship thresholds, we are providing the clarity families need," Micki Kidder, vice president for undergraduate enrollment, said in the university's statement.

The broader Catholic schools landscape

A second group of Catholic universities has also expanded financial aid in recent years, but without adopting universal free-tuition thresholds.

These include [Fordham University](#), [Villanova University](#), [Santa Clara University](#), [Loyola University Chicago](#), [St. John's University](#) and [University of St. Thomas](#).

On their websites, these universities emphasize increasing institutional aid budgets, expanding grant-based assistance and, in some cases, reducing reliance on student loans. Several highlight commitments to meeting a high percentage of

demonstrated need.

Yet none publicly advertises a policy comparable to Notre Dame's new guarantee of free tuition for families earning up to \$150,000. Financial aid at these institutions remains primarily individualized.

The distinction is mainly structural: endowment size, rather than mission alone, determines the extent to which universities can replace tuition revenue with institutional grants.

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A third group of Catholic institutions has experimented with free tuition models, though typically at lower income thresholds and with a different objective.

College of the Holy Cross, for example, [states](#) that it covers full tuition for students from families earning under \$100,000. Similar policies have appeared at smaller or regionally focused Catholic colleges.

These initiatives are primarily access-driven, targeting students from lower-income backgrounds rather than extending benefits into the middle class. In that sense, these policies align with Catholic social teaching to serve underserved populations.

Other Catholic universities, like Loyola University Chicago's [Arrupe College](#), University of St. Thomas' [Dougherty Family College](#) and College of Mount St. Vincent [have created](#) two-year or bridge programs for lower-income students.

While not always framed as financial aid initiatives, these programs aim to reduce the cost of entry into a four-year degree, particularly for first-generation or local students. They often combine lower tuition structures with pathways to complete a bachelor's degree within the same institution.