

# Massachusetts State Financial Aid



# About MEFA



# How to Participate in This Webinar

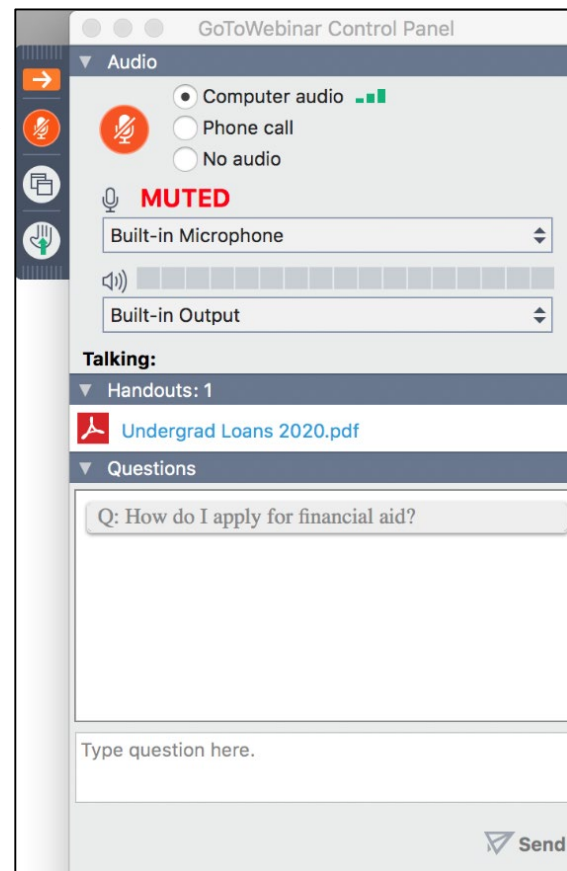
The microphone icon lets you know if you can be heard. The presenter may mute everyone during the webinar.

The hand icon may be used if the presenter wants to take a vote

Check the quality of your sound here

If the presenter provides handouts for the webinar, you will find them here

Have a question during the webinar? Type it in the *Questions* section



# Office of Student Financial Assistance

***Dr. Clantha McCurdy***

***Senior Deputy Commissioner***

***Massachusetts Department of Higher Education***

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# **2020-2021**

## **COVID-19**

# COVID-19

*The onset of COVID-19 clearly created challenges for colleges, universities, and higher education agencies nationally. In response to COVID, Massachusetts implemented policies to provide relief and assistance to students and institutions:*

- **Remote Operations Center** - with an ability to conduct all business since late March
- **Tracking and adjusting policies for alignment** with changes at the federal level
- **Working closely** with the Governor's staff and campus leadership within the public and private higher education system to establish protocol for identifying and responding to COVID related issues

# COVID-19

- Colleges and universities immediately began advocating for students, suggesting that many were being harmed under COVID by current policies, **including deadlines** – especially students from diverse and economically disadvantaged populations
- Relief granted to institution and students, based on certain federal policies or regulatory changes:
  - Refund policies related to Cost of Attendance and withdrawal
  - Suspended repayment and collections on the Massachusetts No Interest Loan Program for four months (April-July)
  - Extended the priority deadline for the primary need-based grant and other financial aid programs to include:
    - **MASSGrant** deadline extended to **July 1, 2020; MASSGrant Plus to November 1st**
    - Early Childhood Educators Scholarship and Paraprofessional Teacher Preparation Grant deadline moved to **October 1st**

# COVID-19

- **Governor's Emergency Education Relief Fund** (GEER Fund)
  - \$2.5m supplemental appropriation to public community colleges
  - Emergency need-based assistance
  - Two component allocation: base allotment and variable, based on EFT
  - Full – or part-time students – must be enrolled in an eligible degree or certificate program
  - Funds may be granted to cover educationally related expenses defined within the standard Cost of Attendance  
*(books/supplies; room/board (rent); childcare; health care (insurance, emergency treatment); dental; technology expenses (computer, laptop, Wi-Fi); transportation; clothing and other personal expenses, etc.*
  - Assistance based on documented COVID related emergencies
  - Cannot exceed \$1000 per student for the academic year



# The Equity Agenda

Achieving Racial Justice in  
Massachusetts Public Higher Education

MASSACHUSETTS  
Department of  
Higher Education

# A New Vision: EQUITY

*Collaboration and research underway to produce a systemwide strategic plan placing equity for underrepresented populations (black and brown students) as the top performance and policy priority for Massachusetts public higher education.*

To that end, Massachusetts must achieve these objectives:

- 1. Make college more accessible and affordable** for all Massachusetts residents
- 2. Close gaps** in student opportunity and achievement
- 3. Improve** college completion rates

# EQUITY AGENDA: A New Plan

The DHE will implement a five-step plan:

- **Policy Audit**
  - Audit and access all policies and initiatives
  - Identify and remove those that exacerbate racial inequity
  - Redesign the policy scheme to build a culturally sustainable public postsecondary system where students can thrive
- Student Experience
- **Data & Evidence**
- Community Practice
- Sustained Transformation

# EQUITY AGENDA: State Financial Aid

- Equity Agenda requires an audit of all existing policies
- Goal is to eliminate any policy that obstructs the pathway of students of color from fairly benefitting from State financial aid resources, due to unfair guidelines
- Audit may result in changes in deadlines, eligibility guidelines, and more control over the awarding of State aid for programs where institutions selects the student
- Equity Agenda Strategic Plan may also impact the face of State Financial Aid programs, due to consolidation efforts and related factors

# **FALL 2020 ENROLLMENT REPORT**

## **PUBLIC HIGHER EDUCATION SYSTEM**

# Fall 2020 Enrollment Report

- Massachusetts has experienced periods of predictable enrollment declines in recent years
- Public higher education system is experiencing the largest single-year decrease in fall undergraduate enrollment, due to the coronavirus pandemic
- 7% systemwide decrease – comparable to trends from the early 2000s
- Enrollment trends for first-time degree-seeking students are down across the board, with greatest decrease at the community college level

## Fall 2020 Enrollment Trends

### Enrollment Trends

#### Overall

As a whole, the Massachusetts public higher education system is experiencing its largest single-year decrease in fall undergraduate enrollment since this data collection began. This fall's overall enrollment level is comparable to the level of the early 2000s.

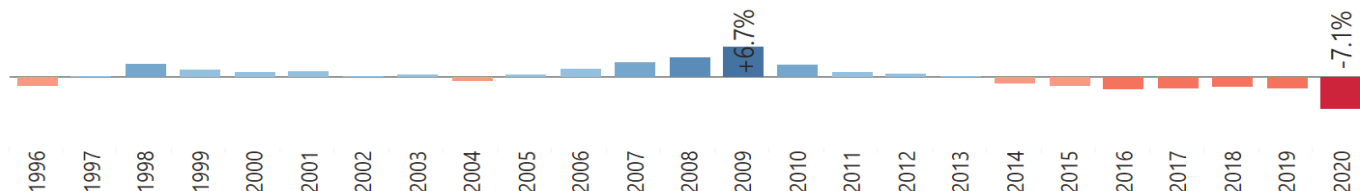
### Select a Trend Range

25-Year Trend

#### Undergraduate Students Enrolled—Total (25-Year Trend)



#### Annual % Change (25-Year Trend)



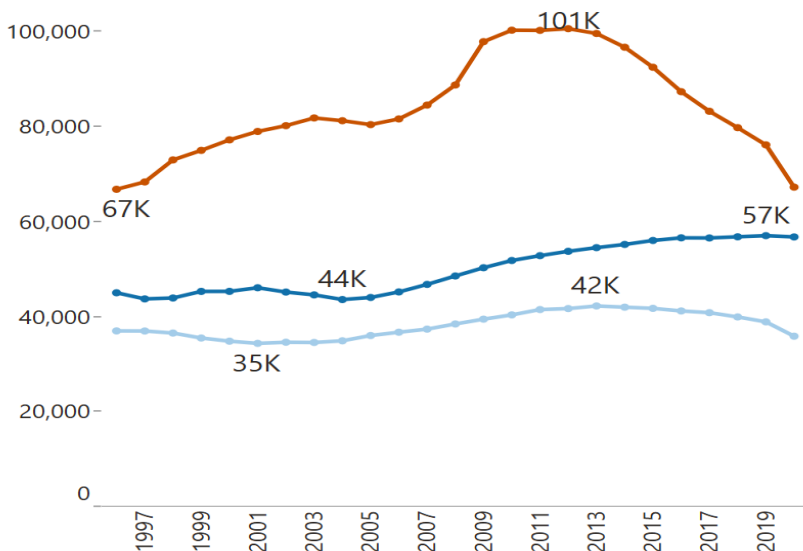
Data displayed is headcount enrollment of undergraduate students enrolled for credit in Massachusetts public higher education each fall. 2020 data are estimates prior to final fall data collection in December 2020. Source: Massachusetts Department of Higher Education.

# Fall 2020 Enrollment Trends

## Enrollment Trends By Segment

Most of the decline systemwide is attributable to fall enrollment in the community college segment, which is comparable to the level of 25 years ago. While UMass enrollment has held relatively steady this fall, the state university segment is also seeing a substantial and sudden decrease, bringing enrollment to its early 2000s level.

### Undergraduate Students Enrolled—By Segment (25-Year Trend)



Data displayed is headcount enrollment of undergraduate students enrolled for credit in Massachusetts public higher education each fall. 2020 data are estimates prior to final fall data collection in December 2020.

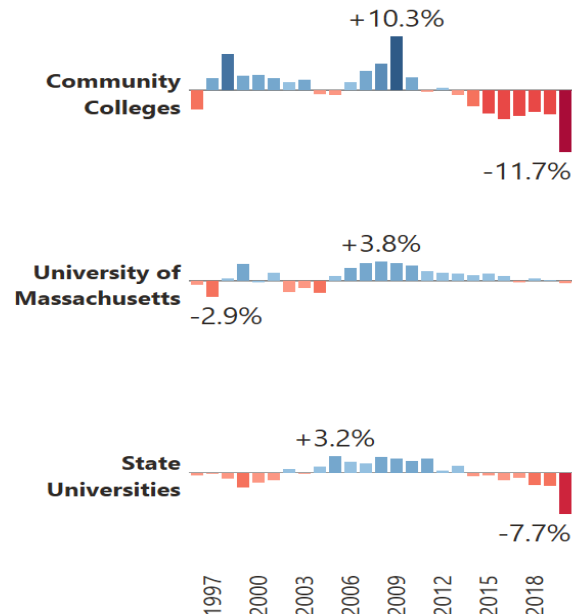
Source: Massachusetts Department of Higher Education.

Community Colleges University of Massachus.. State Universiti

## Select a Trend Range

25-Year Trend

### Annual % Change (25-Year Trend)



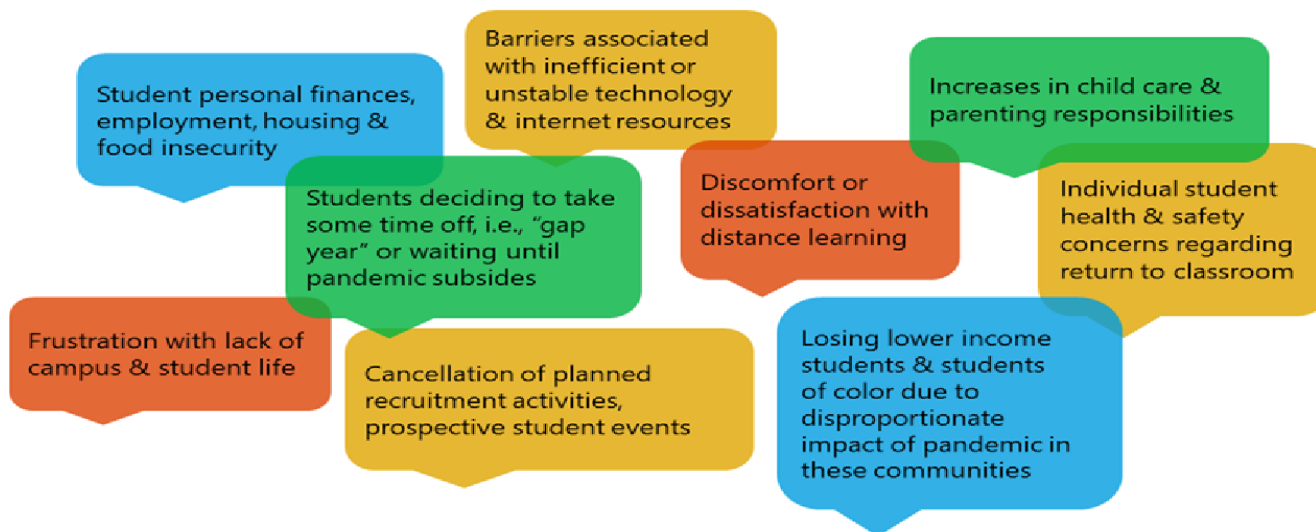
# Fall 2020 Enrollment Trends

## Enrollment Trends

### Additional Context

In addition to providing early estimates of fall undergraduate headcount, institutions were also welcomed to provide additional context for their enrollment trends. Here is a summary of prevalent factors noted by institutions as having a negative impact on undergraduate enrollment.

### Ten Pandemic-Related Factors with Negative Impacts on Enrollment



# Fall 2020 Enrollment Report

- The Fall 2020 Enrollment Report is available at:

<https://www.mass.edu/datacenter/2020enrollmentestimates.asp>

[Tableau workbook on the DHE website](#)

# **2020-21 Goals and Work Plan**

Massachusetts State Financial Aid

# Redesign of State Financial Aid

- **Five overarching recommendations** for improving effectiveness and efficiency of current state aid system:
  - **Address the substantial unmet financial need** facing many students and families
  - **Consolidate programs with similar goals** into a simpler, more streamlined system to benefit multiple stakeholders
  - **Repackage the Massachusetts system of tuition waivers** into a simplified, well-publicized grant program
  - **Apply lessons learned and innovations from pilot programs** to existing aid policies
  - **Improve communications** regarding state financial aid programs for clarity and increased awareness

# FY2021 Areas of Focus

- **Sharpening Our Focus to Improve Student Success**
  - College Access & Affordability\*
  - College Completion\*
  - Elimination of Achievement & Opportunity Gaps\*

*\*Aligned with local workforce, state needs*

## Changes

- Clearer Priorities
- Expanded Focus on Access & Affordability (Equity)
- Shift to state-level and institution-level outcomes

# FY2021 Areas of Focus

## ■ **Early College**

- Early College designation process
- Early College Planning Grants
- STEM Starter Academies
- Commonwealth Dual Enrollment Partnership (CDEP)
- 100 Males to College
- GEAR UP

## ■ **College Affordability**

- Commonwealth Commitment
- Statewide FAFSA Completion
- Redesign of State Financial Aid Policy & Programs
- Food and Housing Insecurity (Data Collection)
- Assess strategies of success for students from underrepresented populations

# **MASSTRANSFER and the Commonwealth Commitment Affordability Opportunities**



## Pathways

**Course  
Equivalencies**

**General  
Education  
Foundation**

**A2B Pathways**

**Commonwealth  
Commitment**

**Reverse  
Transfer**

# MassTransfer Website



[www.mass.edu/masstransfer](http://www.mass.edu/masstransfer)

The screenshot shows the MassTransfer website with a navigation bar at the top containing links for About, Tools, Gen Ed Foundation, A2B Degree, and Commonwealth Commitment. The main heading is "Which MassTransfer Pathway Is Right For You?". Below this, three pathways are presented in colored boxes: blue for Gen Ed Foundation, orange for A2B Degree, and green for A2B + COMCOM. Each pathway includes a description of credit completion and savings, GPA requirements, and a list of benefits.

Pathway	Credits Before Transferring	Savings	GPA Requirement	Benefits
MASSTRANSFER GEN ED FOUNDATION	34	11%	2.0+	Guaranteed transfer of credits, No application fee, No application essay
MASSTRANSFER A2B DEGREE	60	28%	2.0+	Guaranteed transfer of credits, No application fee, No application essay
MASSTRANSFER A2B + COMCOM	60	40%	2.0+	Guaranteed transfer of credits, No application fee, No application essay

**MASSTRANSFER GEN ED FOUNDATION**  
Get Started on a Bachelor's

Complete 34 credits before transferring and save an average of 11% on your bachelor's degree

Transfer with GPA 2.0+

- Guaranteed transfer of credits

[Learn more about Gen Ed Pathway >](#)

**MASSTRANSFER A2B DEGREE**  
Go from A2B (Associate to Bachelor's)

Complete 60 credits before transferring and save an average of 28% on your bachelor's degree

Transfer with GPA 2.0+

- Guaranteed transfer of credits
- No application fee
- No application essay

Transfer with GPA 2.5+

- Guaranteed university admission

Transfer with GPA 3.0+

- MassTransfer Tuition Credit

[Learn more about A2B Pathways >](#)

**MASSTRANSFER A2B + COMCOM**  
Go from A2B Full-Time!

Complete 60 credits before transferring and save an average of 40% on your bachelor's degree

Transfer with GPA 2.0+

- Guaranteed transfer of credits
- No application fee
- No application essay

Transfer with GPA 2.5+

- Guaranteed university admission

Transfer with GPA 3.0+

- MassTransfer Tuition Credit

Transfer with GPA 3.0+ & Full-Time Attendance (not available for all majors)

- Freeze on tuition & mandatory fees on program entry
- 10% end-of-semester rebate checks

[Learn more about Commonwealth Commitment >](#)

# A2B: Associate's to Bachelor's



	Minimum GPA upon Completion of Approved Associate Degree			
Benefits	2.00+	2.50+	3.00+	Notes
<b>Guaranteed transfer of credits</b>	✓	✓	✓	Whether credits are applied in your major or as general education or electives is at the discretion of the receiving institution.
<b>No application fee</b>	✓	✓	✓	<u>MassTransfer Application</u> required.
<b>No application essay</b>	✓	✓	✓	
<b>Guaranteed admission</b>		✓	✓	Space permitting in the major and college.
<b><u>MassTransfer Tuition Credit</u></b>			✓	<p>For two years, provided student:</p> <ul style="list-style-type: none"> <li>■ Matriculates within one year of receiving associate degree;</li> <li>■ Enrolls continuously (full- or part-time) in day program; and</li> <li>■ Achieves 3.00 GPA after first two semesters.</li> </ul>



# Commonwealth Commitment

## Students Commit To:

- ✓ **Begin at one of Massachusetts' Community Colleges**
- ✓ **Complete associate degree within 2.5 years**
- ✓ **Transfer to one of Massachusetts' State Universities or UMass campuses**
- ✓ **Complete bachelor's degree within 2 more years**
- ✓ **Maintain full-time, continuous enrollment and a cumulative 3.00 GPA**

## Commonwealth Commitment to Students:

- ✓ **Freeze on all tuition & mandatory fees on program entry**  
Valid until student successfully completes or leaves Commonwealth Commitment program
- ✓ **A 10% rebate off tuition & mandatory fees**  
Payable at the end of every successfully completed semester
- ✓ **Additional MassTransfer Tuition Credit on bachelor's program entry**
- ✓ **Guaranteed admission**  
Space permitting in the major and college
- ✓ **Guaranteed transfer of credits**
- ✓ **No application fee or essay**  
MassTransfer Application required by deadline



## Questions?

Elena Quiroz-Livanis, Department of Higher Education, [equiroz@dhe.mass.edu](mailto:equiroz@dhe.mass.edu)

# STATE FINANCIAL AID

## OVERVIEW

# Funding Sources

- Massachusetts Office of Student Financial Assistance (OSFA) manages centralized and decentralized programs
- FY2021 Budget Projections:
  - 7070-0065      \$105m      General Scholarship Program
  - 7066-0021      \$7.5m      Adopted and Foster Fee Assistance
  - 7066-0016      \$1.3m      Foster Child Grant
  - 7070-0066      \$1.5m      Mass High Demand Scholarship
- **MASSGrant** awards are indexed in accordance with Pell EFC
- *MASSGrant remains the Commonwealth's flagship program that serves the largest number of students*

# Sources of State Financial Aid

- Massachusetts offers all traditional sources of financial aid: Scholarships, Grants, Tuition Waivers, Internships, and a No Interest Loan
- **94% of state financial aid is need-based;** other aid is entitlement based or related to Workforce Development initiatives
- State Funds are awarded to students through two processes:
  - **Centralized** – funds awarded to students directly by OSFA
  - **De-Centralized** – students awarded by the college, based on resources allocated to institutions under funding formula model, specific to each program

# Application Overview and Process

- FAFSA is the unique application for all state programs
- Annually, **350,000 - 375,000 FAFSA applications are received from** Massachusetts residents seeking financial assistance for undergraduate degree and certificate programs
- Approximately **\$105m projected FY21** from state appropriations for financial aid – an additional **\$60m** is awarded from a variety of **tuition waivers**
- State Financial Aid is processed through **MASSAid**, an online financial aid system accessible by both students and institutions
- **Since 2018, all student correspondence is sent via e-mail; texting will be added in 2021 (2021-22 academic year)**

# FAFSA Completion

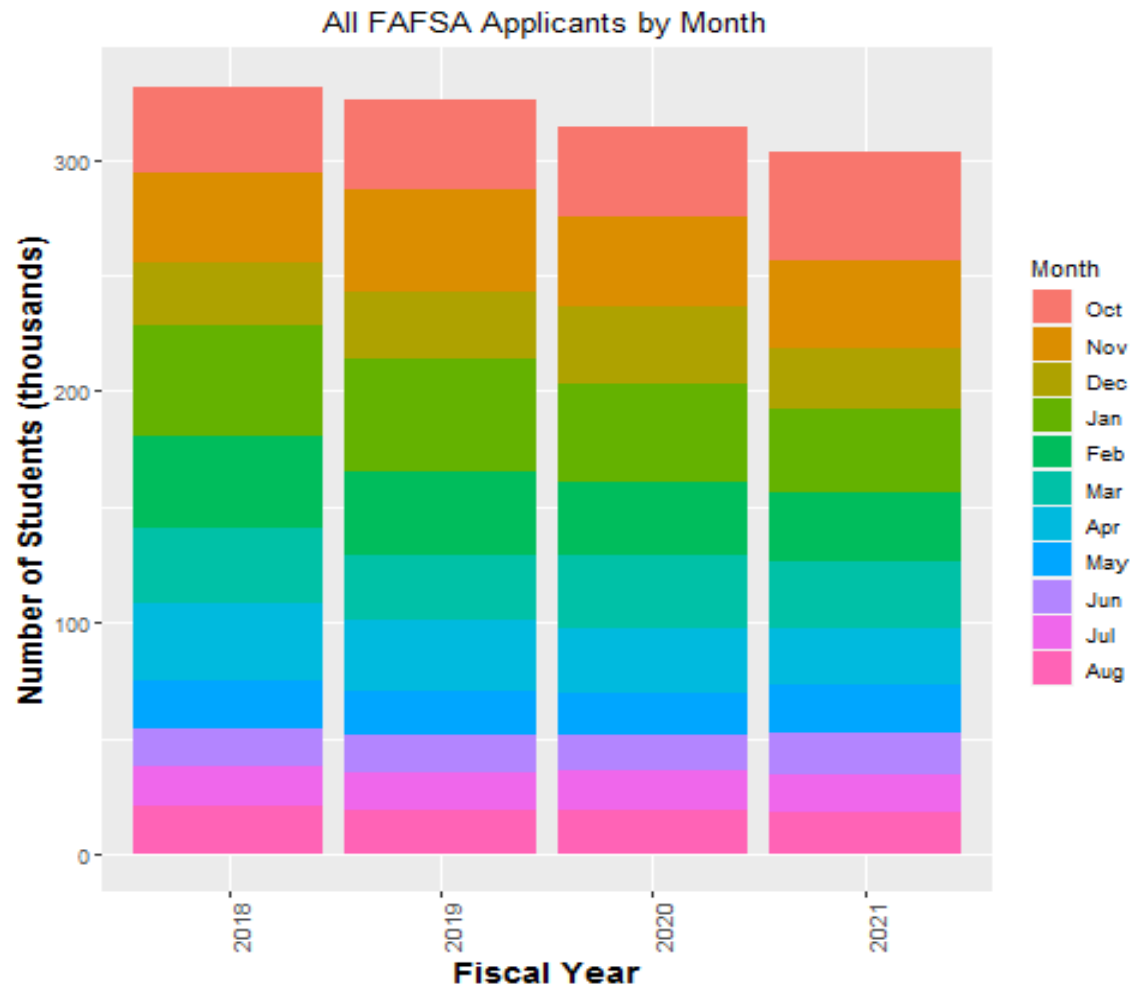
- Initiated in December 2017; positive feedback from schools around the state
- DHE/DESE looking to have an improved match – will extend key factors for greater success
- School districts can retrieve FAFSA Completion Report via Edwin Analytics
- FAFSA Report updated weekly
- 2021-2022 FAFSA Data integrated into the reports, as of week of October 26nd

## Massachusetts State Financial Aid

# FAFSA Completion Data

All FAFSA Applicants				
Month	Total 2018	Total 2019	Total 2020	Total 2021
October	36,949	38,791	39,570	47,206
November	39,458	44,482	38,899	37,785
December	26,615	29,154	32,657	26,031
January	47,996	48,340	42,559	36,457
February	39,814	35,997	32,102	29,941
March	32,243	28,445	31,657	28,260
April	33,297	30,110	27,511	24,905
May	21,176	19,221	18,282	20,311
June	16,082	15,814	15,435	18,087
July	17,299	16,725	16,700	16,094
August	20,576	18,882	19,250	18,487
	331,505	325,961	314,622	303,564

# FAFSA Completion Data

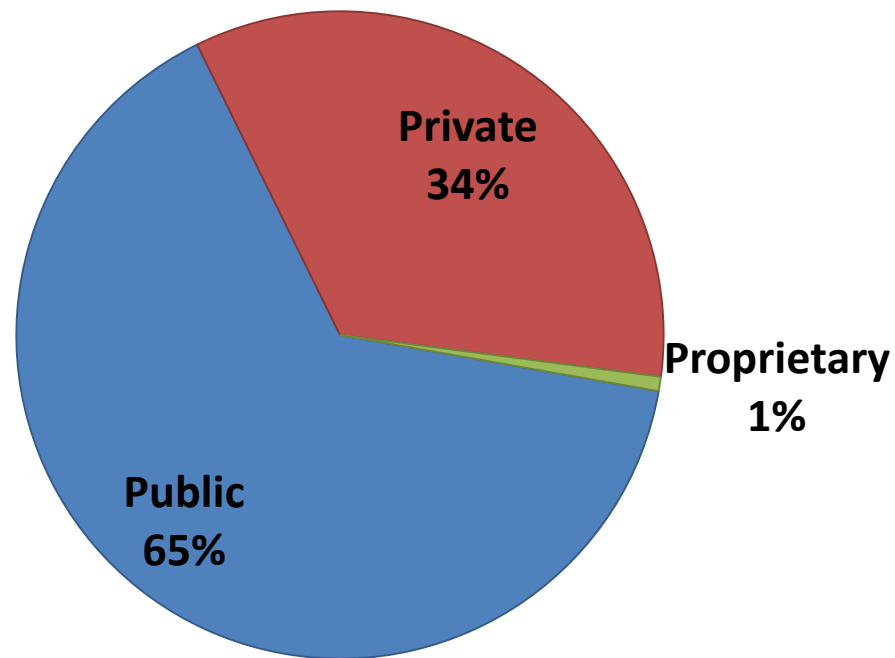


# FAFSA Deadlines

- **May 1<sup>st</sup>** has been the priority deadline for Massachusetts's primary grant, MASSGrant for more than 50 years
- May 1<sup>st</sup> is later than the priority deadlines of all institutions of higher education; with the exception of some community colleges that also have a May 1<sup>st</sup> priority deadline
- Students completing the FAFSA by May 1<sup>st</sup> are guaranteed assistance (FAFSA is the only application required)
- Funding from the annual budget prioritizes the MASSGrant, which helps facilitates and assure the ability to meet the guarantee of assistance for all "on-time" applicants

# Distribution of Funds

**General Scholarship Appropriation  
Expenditure by Sector**



# Centralized Programs

- **MASSGrant**
- **Paraprofessional Grant**
- **Early Childhood Educators Scholarship**
- **Christian Herter Scholarship**
- **Public Service Grant**
- **Foster Child Grant**
- **Adopted and Foster Child Fee Assistance**
- **Massachusetts High Demand Scholarship**

# De-Centralized Programs

- **Community College Cash Grant**
- **State University Cash Grant**
- **University of Massachusetts Cash Grant**
- **Gilbert Grant**
- **Part-Time Grant**
- **One Family, Inc. Scholars Program**

[www.mass.edu/osfa](http://www.mass.edu/osfa)

# MASSGrant

- Largest state funded financial aid program
- **Assist** students demonstrating the **greatest financial need**
- MASSGrant program continues to see increases in both the number of applicants and their need for assistance
- **Any student who files an appropriate year FAFSA as a MA resident automatically applies for a MASSGrant**
- **Any student who files the FAFSA on or before May 1st of each year is considered an on-time applicant**
- Applicants must also be Pell eligible
- **The value of MASSGrant has eroded significantly over the past two decades** – even so this program remains the largest state funded financial aid program, serving an average of 50,000 annually

# MASSGrant Plus

- New funds – available to community college students only
- \$7.3million available
- Full and Part-Time Students are eligible
- Excellent resource for MassTransfer students
- Extension of the MASSGrant Program
  - FAFSA Deadline extended to November 1, 2020
  - EFC exceeds Pell, but cannot be greater than tuition/fee costs
  - Student must meet all related eligibility criteria, such as residency, approved degree or certificate program
- Addresses unmet need for tuition and fee costs
  - Award determined after all sources of aid is accounted

# Tuition Waivers

- Massachusetts **waives** an additional **\$60million** in tuition annually – which contributes significantly to the amount of state resources designed to help make college more affordable for students who attend public institutions in the Commonwealth. Such waivers are awarded under programs that include the following:
  - **\$19m** Need-Based Tuition Waivers
  - **\$16.5m** John and Abigail Adams Scholarship
  - **\$2.2m** Koplik Certificate of Mastery
  - **\$.2m** Valedictorian Tuition Waiver
  - **\$1.1m** Adopted & Foster Child Tuition Waivers

# John and Abigail Adams Scholarship

- **Since 2005, over 250,000 students designated as Adams Scholars**
- **On average, 11,500-12,000** students matriculate to the public higher education system and take advantage of the Adams Tuition Waiver credit
- **\$16.5million** - average of tuition waived annually
- Recipients are eligible for eight (8) semesters of tuition credit, which can be received over a 6-year period beyond high school graduation
- Recipient must maintain a 3.0GPA for renewal
- Majority of these students enroll at the University of Massachusetts four campuses

# John and Abigail Adams Scholarship

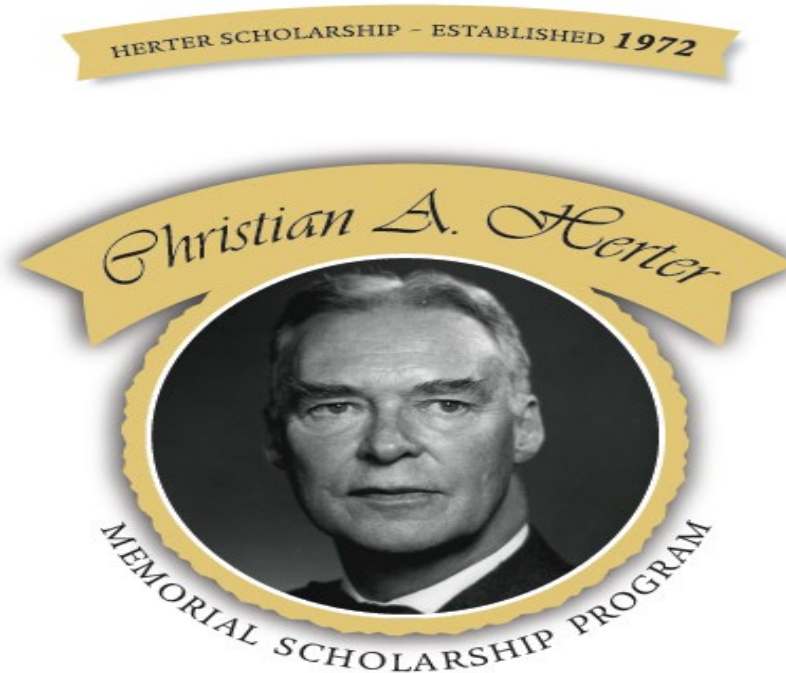
- Designation letters for 2021 grads were mailed last week and should be on-site, or arriving soon on your campus
- Selection process for Class of 2022 and 2023 may change due to MCAS testing schedule
- DHE and DESE in consultation regarding potential changes
  - Analysis of all aspects of the MCAS in all districts, including students with disabilities, transfers, etc.
  - Impact regarding numbers selected under various scenarios
- At issue is the MCAS testing schedule for the Science Technology Engineering component – impacted by COVID
  - 75% of Class of 2022 and 3% of Class of 2023 participated in the STE before the COVID shutdown and resulting STE waiver

# Koplik Certificate of Mastery

- Students invited to apply based on MCAS performance
- Additional selection criteria include SAT subject scores
- AP coursework/exam scores
- Recipient must attend a public college upon graduation
- Eligible students receive “waiver of tuition” for eight consecutive semesters
- Must complete the FAFSA annually
- Must maintain 3.3 GPA (cumulative)
- Potential changes to selection criteria based on MCAS and SAT/ACT testing schedule

Massachusetts Department of Higher Education

# Christian A. Herter Memorial Scholarship



**Christian A. Herter Memorial  
Scholarship Ceremony**

*Thursday, May 30, 2013  
Massachusetts State House*

# Christian Herter Memorial Scholarship

- Competitive four-year scholarship
- Applicants must be nominated during Sophomore or Junior year by a school official or community agency
- Recipients must demonstrate financial need and show evidence of extenuating circumstances
- Recipient may enroll in any postsecondary institution in the continental USA
- Scholarship may not exceed one-half of student's demonstrated financial need
- Average annual award is \$16,000; \$20,000max in 2020-21

# Christian Herter Memorial Scholarship

- 2020-21 applications will be circulated in late November to high schools, community organizations, and college access programs
- **2020 application deadline: FEBRUARY 15, 2021**
- Completed application **must be received** by the deadline
- Option of completing an on-line application, available for 2020-21:
  - Allows the nominator to submit recommendation and student info
  - Student will receive an email with instructions for completing reminder of application
  - Can upload references, financial statement, and other related information
- Contact OSFA at (617) 391-6070 to request applications or more information

# Christian Herter Memorial Scholarship

- 25 students selected annually from an average pool of 350 applications
- Scholarship is completely portable to a college in any state
- Scholarship is awarded for **up to** half of the student's financial need
- As a "last dollar" award, is used to remove student loan and sometimes Work-Study
- Average annual Scholarship is \$16,000, maximum for 2020-21 is \$20,000

Massachusetts Department of Higher Education

# Christian Herter Memorial Scholarship



# Christian Herter Memorial Scholarship

### ■ **Out-of-State – National & Regional**

- Brown, Princeton, Dartmouth, Carnegie Mellon, Duke, Syracuse University, Carnegie Mellon
- American University, George Washington University, Skidmore, New York University, Wesleyan
- Bowdoin, Middlebury, New York University, Goucher College, University of Chicago
- Fairfield University, University of Connecticut, Providence College, Rhode Island College
- Northwestern, Rensselaer Polytechnic Institute, Vanderbilt, Rhode Island College
- University of Southern California, California Polytechnic, University of Alabama, UCONN
- Virginia Tech, Marymount College (VA), St. John's University, Howard University

### ■ **Massachusetts – Public & Private**

- UMASS – Amherst, Boston, Dartmouth, Lowell; Bridgewater State University, Fitchburg State University, Salem State University, Westfield State University, Framingham State University, Worcester State University, Mass College of Liberal Arts, Mass College of Art and Design
- Harvard, Northeastern, Boston College, Boston University, Bentley University, Wellesley College, Brandeis, College of the Holy Cross, Regis, Stonehill College, Mass College of Pharmacy, Mt. Holyoke, Suffolk University, Western New England University, Lesley University, Clark University, Assumption College, Simmons College, Wentworth Institute of Technology, Assumption College, Amherst College

# Foster Child Grant

- Annual grant up to **\$6,000**
- Awarded to Massachusetts residents who were placed in the custody of the Department of Children and Family (DCF) under a Care and Protection Petition
- Foster Child eligible to receive **extended care beyond age 18, including** eligibility for grant assistance
- Recipient must annually complete the FAFSA and meet all federal and state eligibility criteria
- Grant is portable to any accredited college in the USA
- **Approximately 300** students qualify for grants each year

# Adopted and Foster Fee Assistance

- Available only to **eligible students** who attend **Massachusetts public colleges**
- Student must provide college with documentation of eligibility from the Department of Children and Families
- Amended statute provides for coverage of tuition and fees
- **100% of fall and spring semester fees** covered for all eligible students during the past three academic years
- Program **supports an annual average of 900 students**
- **FY21 budget is projected at \$7.7million**

# Contact

**Massachusetts Department of Higher Education  
Office of Student Financial Assistance**

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**Malden, MA 02148**

**(617) 391-6070      Fax (617) 391-6085**

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**Senior Deputy Commissioner**

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# State Financial Aid

Questions