

Understanding MA State Financial Aid

A MEFA Institute Webinar

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About MEFA

State authority created in
1982 helping families plan,
save, and pay for college

Your Presenter Today

Dr. Clantha McCurdy
Senior Deputy Commissioner of Access and Student Financial Assistance
The Office of Student Financial Assistance (OSFA).



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Massachusetts State Financial Aid



Office of Student Financial Assistance

Presenters

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The Equity Agenda

Achieving Racial Justice in
Massachusetts Public Higher Education

MASSACHUSETTS
Department of
Higher Education

THE EQUITY AGENDA

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.

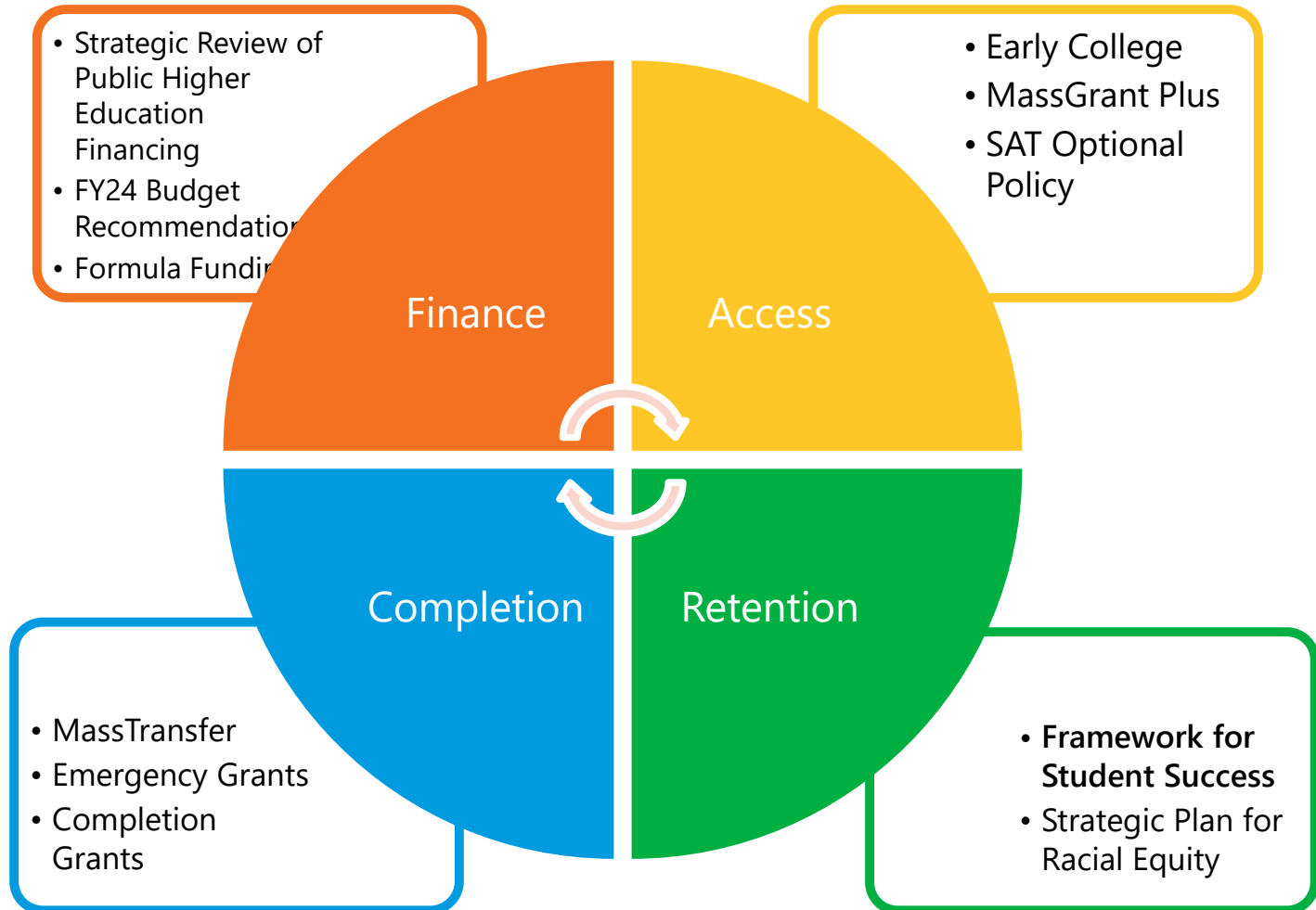
To that end, Massachusetts must achieve these objectives:

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

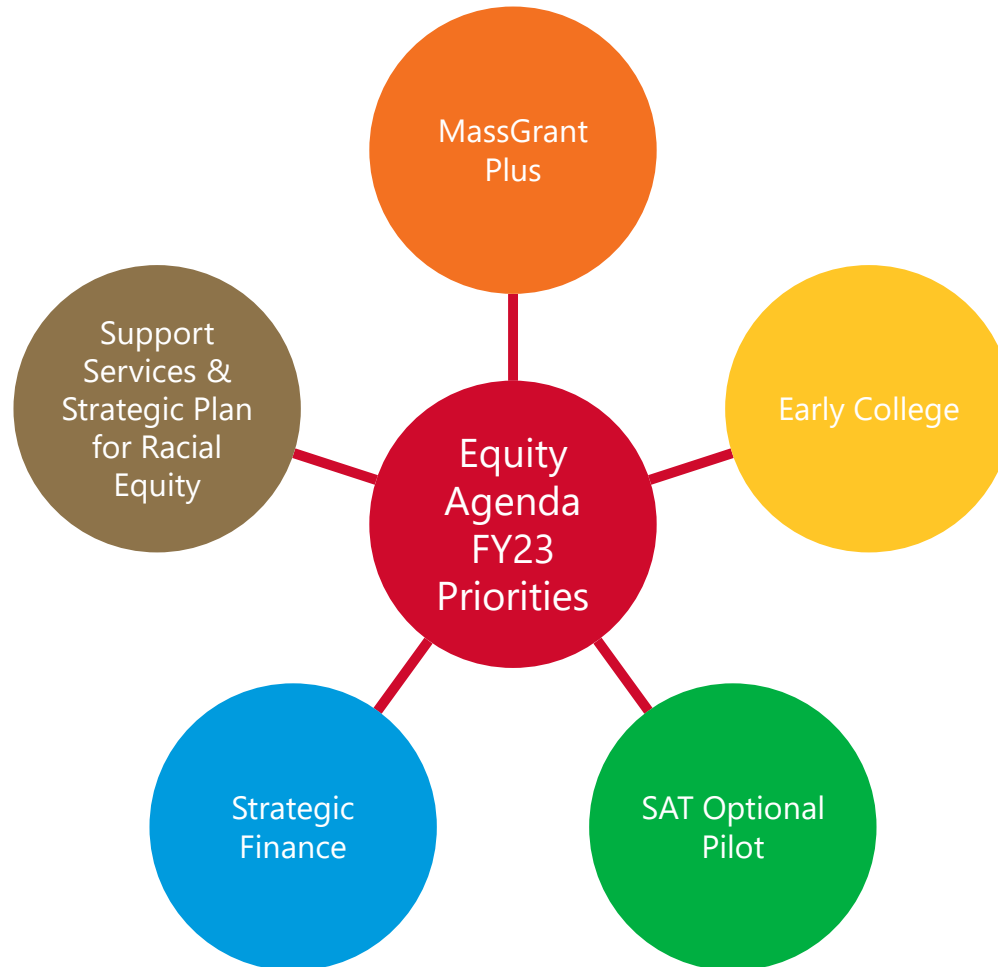
EQUITY AGENDA: State Financial Aid

- **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 criteria, guidelines**, and more control over the awarding of State aid for programs where institutions selects the student
- Equity Agenda's Strategic Plan may also **impact** the face of **State Financial Aid programs**, due to consolidation efforts and related factors

Policy Levers



FY23 Policy Priorities



FALL 2023 ENROLLMENT REPORT

PUBLIC HIGHER EDUCATION SYSTEM

Fall 2022 Enrollment Report

- Massachusetts has experienced periods of predictable enrollment declines in recent years
- Public higher education system experienced the largest single-year decrease in fall undergraduate enrollment in 2020-21, mostly due to the coronavirus pandemic
- Fall 2022 enrollment is still down, but data shows a slight bump in first-time degree-seeking undergraduate enrollment

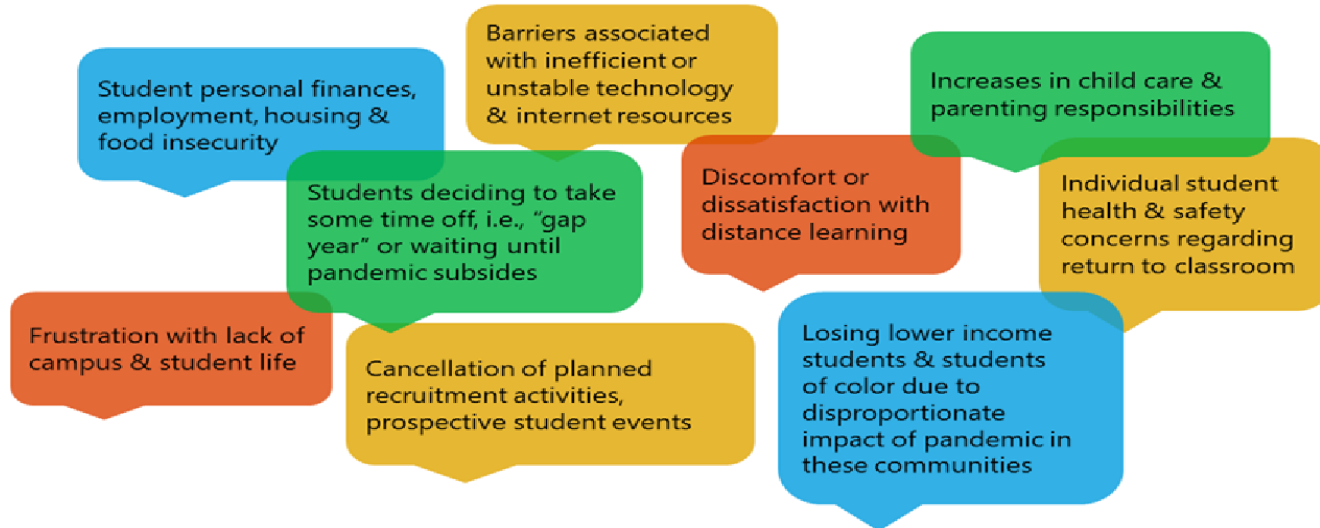
Fall 2022 Enrollment Trends

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 2022 Enrollment Report

The Fall 2022 Enrollment Report available at:

<https://tableaupub.mass.edu/#/site/MassachusettsDHE/views/Fall2021EnrollmentTrends/Story?:iid=1>

To explore the enrollment Report and other data in Tableau, visit the DHE's website at:

www.mass.edu/datacenter

2022-23 Goals and Work Plan

Massachusetts State Financial Aid

FY2023 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*
- Clearer Priorities
- Expanded Focus on Support Services for Student Success
- Shift to state-level and institution-level outcomes

FY2023 Areas of Focus

■ **Early College**

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

■ **College Affordability – Financial Aid**

- Commonwealth Commitment
- Statewide FAFSA Completion
- Redesign of State Financial Aid Policy & Programs
- Basic Needs (Food & Housing Insecurities)
- Framework for Support Services for Student Success - strategies of success for underrepresented populations

State Financial Aid

Affordability Options

MASSGrant Plus

Overview

MASSGrant Plus is purposed to provide need-based assistance to full- and part-time undergraduate resident students enrolled in and pursuing an approved certificate or degree program of higher education at a Massachusetts public college or university

MASSGrant Plus is considered an extension of the MASSGrant program, and intended to provide students with adequate resources to meet the cost of tuition, mandatory fees, and books

MASSGrant Plus

- GOAL: Enable all low-income undergraduates to attend any public college or university without incurring debt for tuition and instructional fees
- Funded through the Department of Higher Education Scholarship account (7070-0065)
- Covers “last dollar” unmet need for tuition and instructional fees, after Pell, MassGrant, and current institutional aid
- Available to in-state, full-time, low-income public higher education undergraduates, as well as part-time students at Community Colleges

MASSGrant Plus

- MASSGrant Plus was first introduced to the Community College campuses in FY19
 - \$7.3 million appropriated each year
- Expanded to State University students in FY21
 - \$5 million allocation
- For FY22 allocations were
 - \$7.1 million to Community Colleges
 - \$10 million to State Universities
- **FY23 shows expansion to all public college students:**
 - \$7.1 Community Colleges
 - \$14 million State Universities
 - \$16 million to University of Massachusetts



Pathways

**Course
Equivalencies**

**General
Education
Foundation**

A2B Pathways

**Commonwealth
Commitment**

**Reverse
Transfer**

MassTransfer Website



www.mass.edu/masstransfer

MASSTRANSFER About Tools Gen Ed Foundation A2B Degree Commonwealth Commitment

Which MassTransfer Pathway Is Right For You?

MASSTRANSFER GEN ED FOUNDATION <i>Get Started on a Bachelor's</i>	MASSTRANSFER A2B DEGREE <i>Go from A2B (Associate to Bachelor's)</i>	MASSTRANSFER A2B + COMCOM <i>Go from A2B Full-Time!</i>
Complete 34 credits before transferring and save an average of 11% on your bachelor's degree	Complete 60 credits before transferring and save an average of 28% on your bachelor's degree	Complete 60 credits before transferring and save an average of 40% on your bachelor's degree
Transfer with GPA 2.0+ <ul style="list-style-type: none">Guaranteed transfer of credits Learn more about Gen Ed Pathway >	Transfer with GPA 2.0+ <ul style="list-style-type: none">Guaranteed transfer of creditsNo application feeNo application essay Transfer with GPA 2.5+ <ul style="list-style-type: none">Guaranteed university admission Transfer with GPA 3.0+ <ul style="list-style-type: none">MassTransfer Tuition Credit Learn more about A2B Pathways >	Transfer with GPA 2.0+ <ul style="list-style-type: none">Guaranteed transfer of creditsNo application feeNo application essay Transfer with GPA 2.5+ <ul style="list-style-type: none">Guaranteed university admission Transfer with GPA 3.0+ <ul style="list-style-type: none">MassTransfer Tuition Credit Transfer with GPA 3.0+ & Full-Time Attendance <i>(not available for all majors)</i> <ul style="list-style-type: none">Freeze on tuition & mandatory fees on program entry10% end-of-semester rebate checks Learn more about Commonwealth Commitment >

A2B: Associate's to Bachelor's



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

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



MASSTRANSFER

Questions?

Elena Quiroz-Livanis, Department of Higher Education, equiroz@dhe.mass.edu

STATE FINANCIAL AID PROGRAM OVERVIEW

Funding Sources

- *Massachusetts Office of Student Financial Assistance (OSFA) manages centralized and decentralized programs*
- FY2023 Budget:
 - 7070-0065 \$175m General Scholarship Program
 - 7066-0021 \$7.4m Adopted & Foster Fee Assistance
 - 7066-0016 \$1.2m Foster Child Grant
 - 7070-0066 \$2.0m Mass High Demand Scholarship
- ***An additional \$60+ million awarded in tuition waivers and tuition credits***
- *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 – per guidelines, and based on resources allocated to institutions under funding formula models, specific to each program

Centralized Programs

- **MASSGrant**
- **Paraprofessional Teacher Preparation 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

Application Overview and Process

- FAFSA is the unique application for all state programs
- Annually, an average of **325,000** Massachusetts students complete the **FAFSA**
- State Financial Aid processed through **MASSAid**, an online financial aid system accessible by students and institutions
- Students can upload documents to MASSAid system to complete their application
- **All student correspondence is via e-mail or text**
- **Correspondence sent via regular mail if email is invalid**

FAFSA Completion Initiative

- Initiated in December 2017; positive feedback from school districts across the state
- DHE/DESE continue to explore ways to improve match of student ID data for greater success
- School districts can retrieve FAFSA Completion Report via Edwin Analytics
- FAFSA Report updated weekly
- 2023-2024 FAFSA Data integrated into the reports, as of week of mid-October

FAFSA Completion Initiatives

- DHE and DESE are collaborating on additional FAFSA Completion initiatives and activities across the state:
 - FAFSA Completion Campaign – ***You Are Worth It*** will focus on key application filing months throughout the year
 - Website of statewide FAFSA Completion activities updated weekly or as often as new information is submitted:
 - [FAFSA Basics - Financial Aid \(mass.edu\)](#)
 - www.doe.mass.edu/financialaid/basics.html
 - Website provides info on FAFSA Basics, Resources & Events
 - Other contributing stakeholder partners coordinating FAFSA events:
 - **GEAR UP Massachusetts**
 - **MEFA**
 - **MassEdCo**
 - **MASFAA**
 - **uAspire**

FAFSA Deadlines – 2022-23

- **May 1st** has been the priority deadline for Massachusetts's primary grant, MASSGrant for more than 50 years
 - exception was July 1st for 2021 & 2022 due to the pandemic & August 1st for 2022-23 – Legislative mandate*
- May 1st is after the priority deadlines of all institutions of higher education; with the exception of some community colleges that also have a May 1st priority deadline
- Students completing the FAFSA by designated deadline are guaranteed assistance (FAFSA is the only application required) for the MASSGrant – primary need-based program
- Funding from the annual budget prioritizes the MASSGrant to facilitate and assure ability to meet the guarantee of assistance for all “on-time” applicants

Cost of Attendance Tool

- Newly deployed Cost of Attendance Tool allows the Department of Higher Education to reach out to incoming first year students much earlier than in the past
- Design and development of the Tool was a collaborative effort between the DHE, the Secretary of Education's office and EOE's IT Division
- First year, never attended college students receive a text message or an e-mail, the day after we receive and load their 2023-2024 FAFSA to production
- Those students are notified of the status of their FAFSA

Cost of Attendance Tool

- If the student does not have a calculated EFC, he/she is referred to the Federal processing center to make any necessary corrections
- If the student has a calculated EFC, he/she can access the Cost of Attendance and Financial Aid Eligibility Tool
- Financial Aid Eligibility is automatically displayed for eligible full-time Pell amount and MASSGrant if EFC requirements are met

Cost of Attendance Tool

- Through a series of data matches and self-reported information on the Tool, we are able to also display eligibility for 10 other state financial aid programs
- Current data sources are FAFSA, DESE, GEAR UP and soon, the Department of Children and Families (DCF)

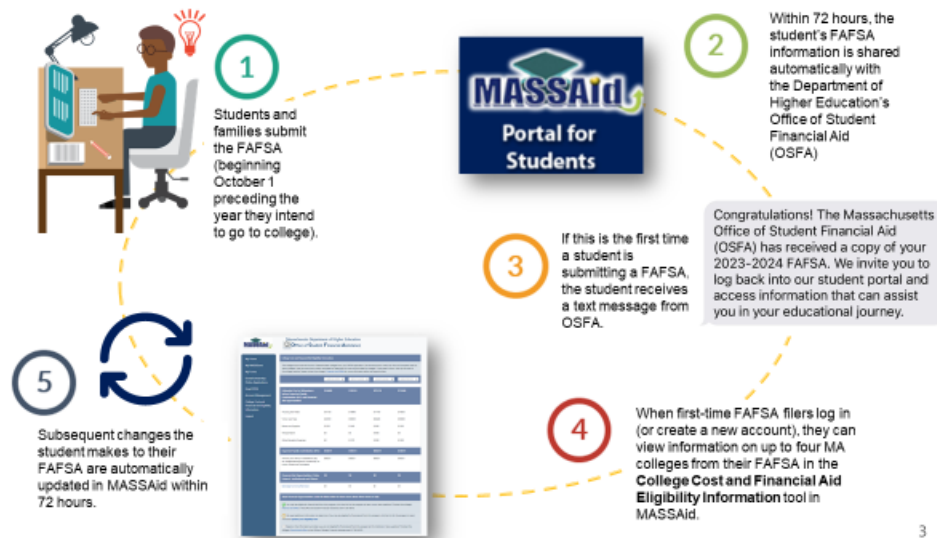
Cost of Attendance Tool

- The Tool also displays the first 4 institutions listed and provide cost of attendance information for each
- Students have the option of looking up cost of attendance information for any other Massachusetts institution beyond the first 4 list on FAFSA
- Cost of attendance information is obtained from Peterson's and is available to schools to update on-line

Cost of Attendance Tool

How it Works

MASSAid uses information from the FAFSA to display college costs and provide financial aid eligibility information for first-time FAFSA filers.



Cost of Attendance Tool

Welcome Banner

First-time FAFSA filers will see a banner featuring the new "College Cost and Financial Aid Eligibility Information" tool.

The screenshot shows the user interface of the Massachusetts State Financial Aid portal. The header includes the MASSAID logo and the text 'Massachusetts Department of Higher Education Office of Student Financial Assistance'. A blue arrow points to the 'College Cost and Financial Aid Eligibility Information' tool, which is highlighted in a blue box. The tool's content includes a 'Click Here' link and a list of bullet points: 'View and compare the cost of the Massachusetts colleges you included on your FAFSA application.', 'View your "expected family contribution" (EFC) - the amount the federal government estimates you and your family will need to pay towards the cost of college.', and 'View federal and state financial aid that you may be eligible for and update your eligibility by providing additional information.' Below this, there are sections for 'Welcome Bobby!', 'My MASSGrant' (with a dropdown for 'Year 2023 to 2024'), and 'Award Status'. The 'Award Status' section contains a message: 'Good news! Based on your interest in attending UNIVERSITY OF MASSACHUSETTS-AMHERST for the 2023-2024 school year, you are eligible for a MASSGrant award. (Select a different institution to see your MASSGrant eligibility there.)' and a table with columns 'Term', 'Amount', 'Status', and 'Paid Date'.

Term	Amount	Status	Paid Date
Fall	\$600.00	Ready/Cerify	Pending
Spring	\$600.00	Ready/Cerify	Pending

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Cost of Attendance Tool

Estimated Cost of Attendance

The College Cost and Financial Aid Eligibility tool automatically populates Estimated Cost of Attendance information for the first four Massachusetts colleges listed on the student's FAFSA.

College Cost and Financial Aid Eligibility Information

The colleges shown are the first four Massachusetts colleges from your FAFSA application. Use the drop-down menus to view and compare costs for other colleges. Note the costs shown below are based on attending full time and provided by colleges. If costs aren't shown, look up the cost on the college website. Please contact the college's Financial Aid Office for more information about aid opportunities.

UNIVERSITY OF MA ▼ TUFTS UNIVERSITY ▼ NORTHEASTERN UN ▼ BOSTON UNIVERSIT ▼

Estimated Cost of Attendance before Expected Family Contribution (EFC) and Financial Aid Opportunities	\$31728	\$94568	\$81432	\$82760
Housing and Meals	\$14776	\$16780	\$18440	\$17400
Tuition and Fees	\$16952	\$65222	\$60192	\$62360
Books and Supplies	\$0	\$1000	\$1000	\$1000
Transportation	\$0	\$0	\$900	\$630
Other Education Expenses	\$0	\$1566	\$900	\$1370

Cost of attendance data is from Peterson's and can be adjusted by the institutions.
College selection can be changed by the student using a dropdown menu of all Massachusetts colleges.

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Cost of Attendance Tool

State Financial Aid Information- Automated potential eligibility info

Clicking the name of a program takes the student to the Department of Higher Education webpage with further information about program eligibility and the application process.

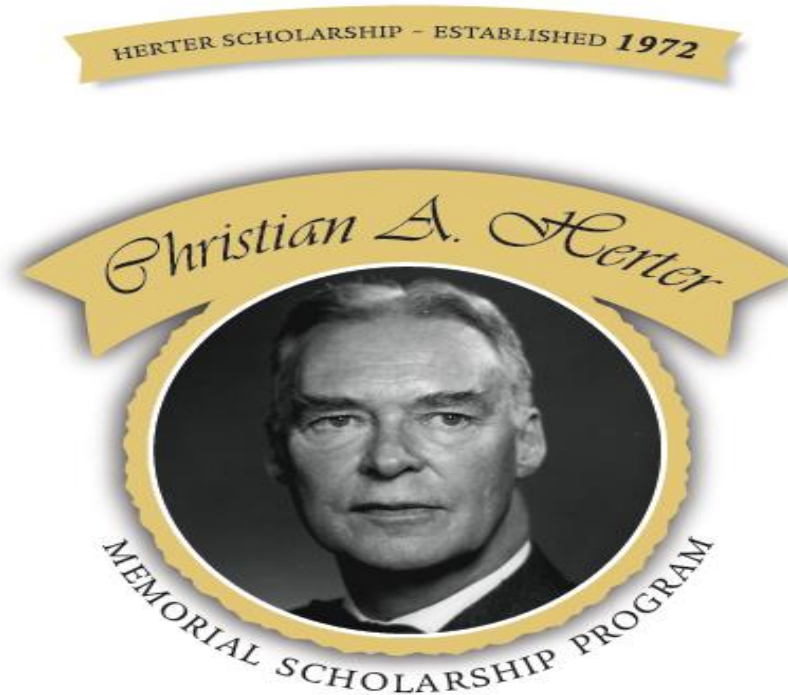
MASSGrant	✔	✔	✔	✔
GIAR UP Scholarship	⊖	⊖	⊖	⊖
Foster Child Grant	⊚	⊖	⊖	⊖
DCF Foster Child Fee Assistance	⊚	⊖	⊖	⊖
DCF Adopted Child Fee Assistance	⊚	⊖	⊖	⊖
MASSGrant PLUS Good News! It looks like you may qualify for the MASSGrant Plus program at one or more colleges. MASSGrant Plus provides enough financial aid to cover the cost of the tuition and fees at public higher education institutions. Please contact the college's Financial Aid Office for more information.	✔	⊖	⊖	⊖
John and Abigail Adams Scholarship	⊖	⊖	⊖	⊖
Victorian Program Tuition Waiver	⊚	⊖	⊖	⊖
Massachusetts Cash Grant	✔	⊖	⊖	⊖
Massachusetts Gilbert Matching Student Grant	⊚	⊚	⊚	⊚
Need Based Tuition Waiver	✔	⊖	⊖	⊖

MASSGrant

- Largest state funded financial aid program
- Assists an average of **40,000** students annually
- MASSGrant program continues to see increases in the number of applicants and their need for assistance
- Any student who files an appropriate year FAFSA as a MA resident is automatically considered for the MASSGrant
- Any student who files the FAFSA on or before May 1st of each year is considered an on-time applicant and guaranteed a MASSGrant award
- Applicants must also be Pell eligible
- **2022-23** - a significant increase for students receiving a MASSGrant with the highest award increasing from \$2200 to \$2800

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 academic promise and an ability to overcome challenges and 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 \$16,500; \$20,000 max in 2022-23

Christian Herter Memorial Scholarship

- New and improved online application process for 2023; anticipated late December-January availability
- OSFA will communicate with high schools, community organizations, and college access programs once the 2023 application is available
- **2023 application deadline anticipated: March 2023, depending on the release date**
- Option of completing an on-line application, available for 2023:
 - 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

Christian Herter Memorial Scholarship

- 25 students selected annually from an average pool of 350 applications
- Scholarship is completely portable to a college or university in any state
- Scholarship is awarded for **up to** half of the student's financial need
- As a "last dollar" award, is used to eliminate educational loans and sometimes Work-Study
- On average, \$1.2m is budgeted for Herter Scholarships

John and Abigail Adams Scholarship

- **Designation letters for 2023 high school grads are scheduled to be delivered to district offices on October 2022**
 - Schools are advised to designate an individual to be the point of contact
 - Inform students of the Adams Scholarship Contact
 - Make copies of the letter for future reference
- Selection process for Class of 2023 modified due to MCAS testing schedule – impacted by the Pandemic
- **Adams Scholarship program has been integrated into the MASSAid system. Students who lost the Adams Scholarship letter can now contact OSFA to request duplicate confirmation of eligibility**

John and Abigail Adams Scholarship

- **Since 2005, over 280,000 students designated as Adams Scholars**
- **On average, 18,000 students are designated, with 11,500-12,000** matriculating into 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 within 6-years beyond high school graduation
- Recipient must maintain a 3.0 GPA for renewal
- Majority of these students enroll at the four University of Massachusetts campuses

Koplik Certificate of Mastery

- Students invited to apply based on MCAS performance
- Selection process is handled by Department of Elementary and Secondary Education
- DHE/OSFA facilitates the awarding/crediting of the tuition waiver benefit associated with the program upon entry into a public college
 - 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

Koplik Certificate of Mastery

- Some changes/modifications to application (eligibility criteria) and award notification schedule due to COVID
- Recommend contacting DESE for specifics:
Alexia Cribbs, CGMP, CVEP.
Management Analyst III
alexia.j.cribbs@mass.gov
W 781-338-3581 | **F** 781-338-3395

Tuition Waivers

- Tuition **waives** account for **\$60million** in tuition discounts annually, contributing significantly to the amount of state resources designed to help make college more affordable for students who attend public institutions in the Commonwealth
- Tuition 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

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 student who is 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
- **Average of 250** students receive Foster Grants annually

Adopted and Foster Fee Assistance

- Available only to **eligible students** who attend **Massachusetts public colleges**
- Student must present documentation of eligibility to the college, which is provided from the Department of Children and Families
- Amended statute provides for coverage of tuition and mandatory fees
- **100% of fall and spring semester fees** covered for all eligible students during the past five academic years
- Program **supports an annual average of 900 students**
- **FY23 budget is appropriated at \$7.4million**

Contact

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

75 Pleasant Street, 3rd Floor

Malden, MA 02148

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

www.mass.edu

Thank You

Thank You

QUESTIONS?

Call (800)-449-MEFA (6332)
or email collegeplanning@mefa.org

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