

# Massachusetts State Financial Aid



# Office of Student Financial Assistance

## **Presenter**

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# **2021-2022**

## **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 2020 - to present
- **Tracking and adjusting policies for alignment** with changes at the federal level
- **Continue to work closely** with the Governor's office, EOE, DESE, and campus leadership within the public and private higher education system, to establish protocol for identifying and responding to COVID related issues

# COVID-19 – Impact on Financial Aid

- 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 federal policies and/or regulatory changes:
  - Extended the priority deadline for the primary need-based grant and other financial aid programs to include:
    - **MASSGrant** deadline extended to **July 1<sup>st</sup> for 2020-21 and 2021-22; November 1<sup>st</sup> for the MASSGrant Plus program**
    - Early Childhood Educators Scholarship and Paraprofessional Teacher Preparation Grant deadline moved to **October 1st**



# 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:

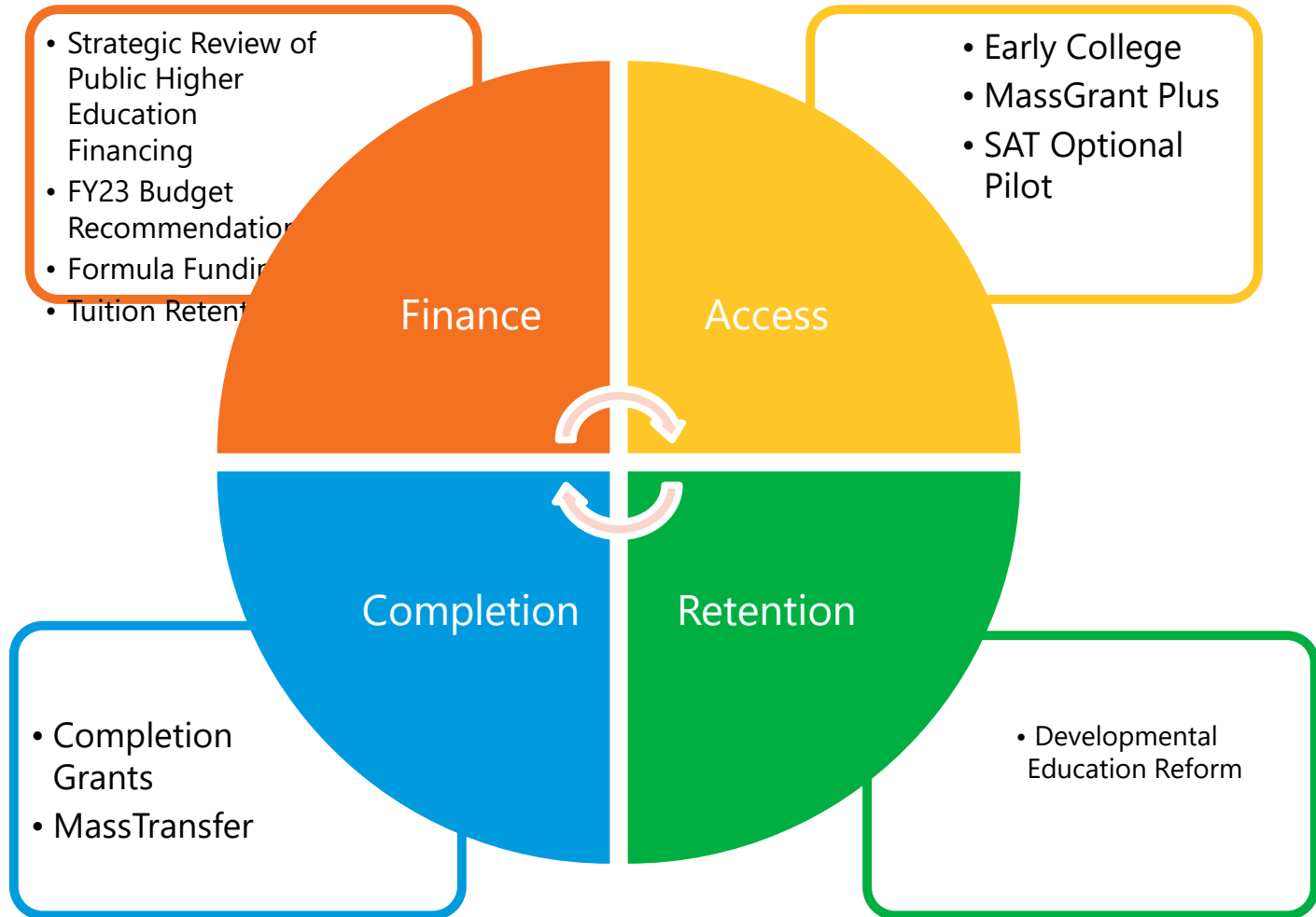
- 1. Make college more accessible and affordable** for all Massachusetts residents
- 2. Close gaps** in student opportunity and achievement
- 3. Improve** college completion rates

# EQUITY AGENDA: State Financial Aid

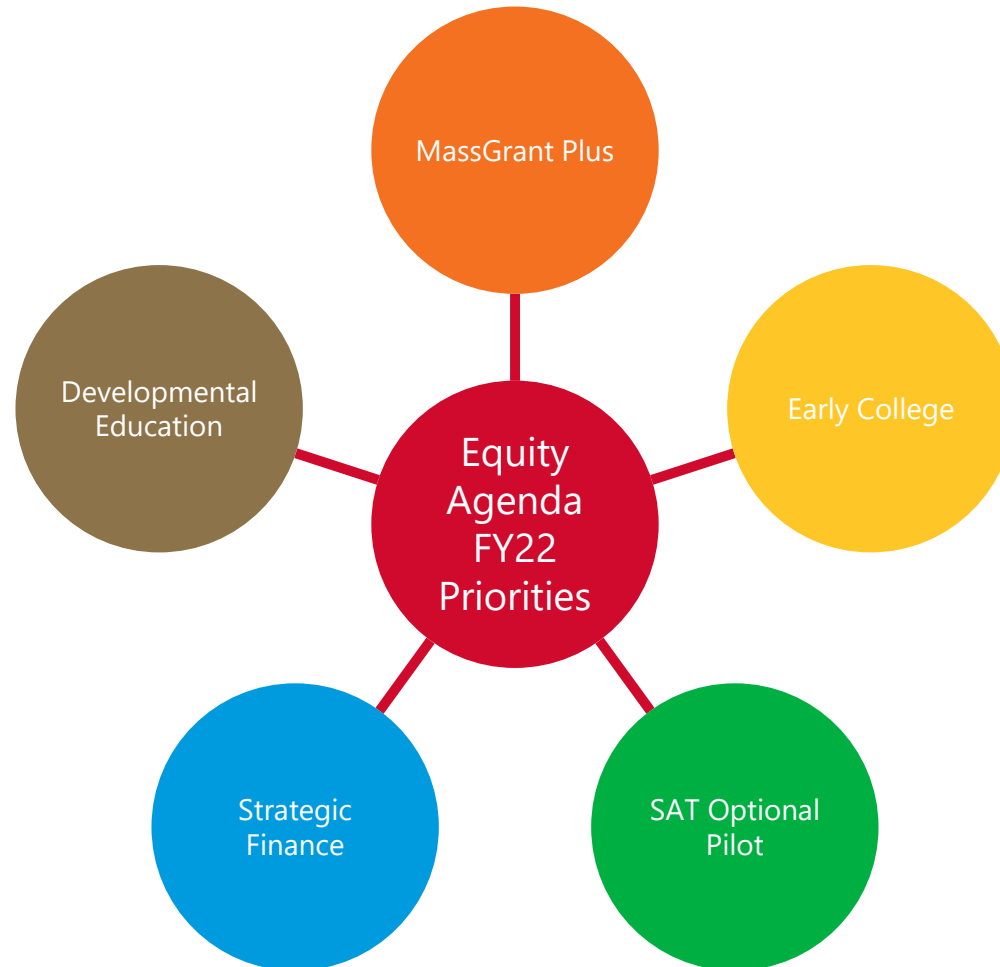
- **Equity Agenda** requires an audit of all existing policies
- Goal is to **eliminate any policy that obstructs the pathway of students of color** from fairly benefitting from State financial aid resources, due to unfair guidelines
- Audit **may result in changes in deadlines, eligibility guidelines**, 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



## Potential Policy Levers



# FY22 Policy Priorities



# FY22 Priorities – State Financial Aid

## College Affordability: Closing the Unmet Need Gap

Two programs are targeted to impact college affordability for public college students, MassGrant and MassGrant Plus:

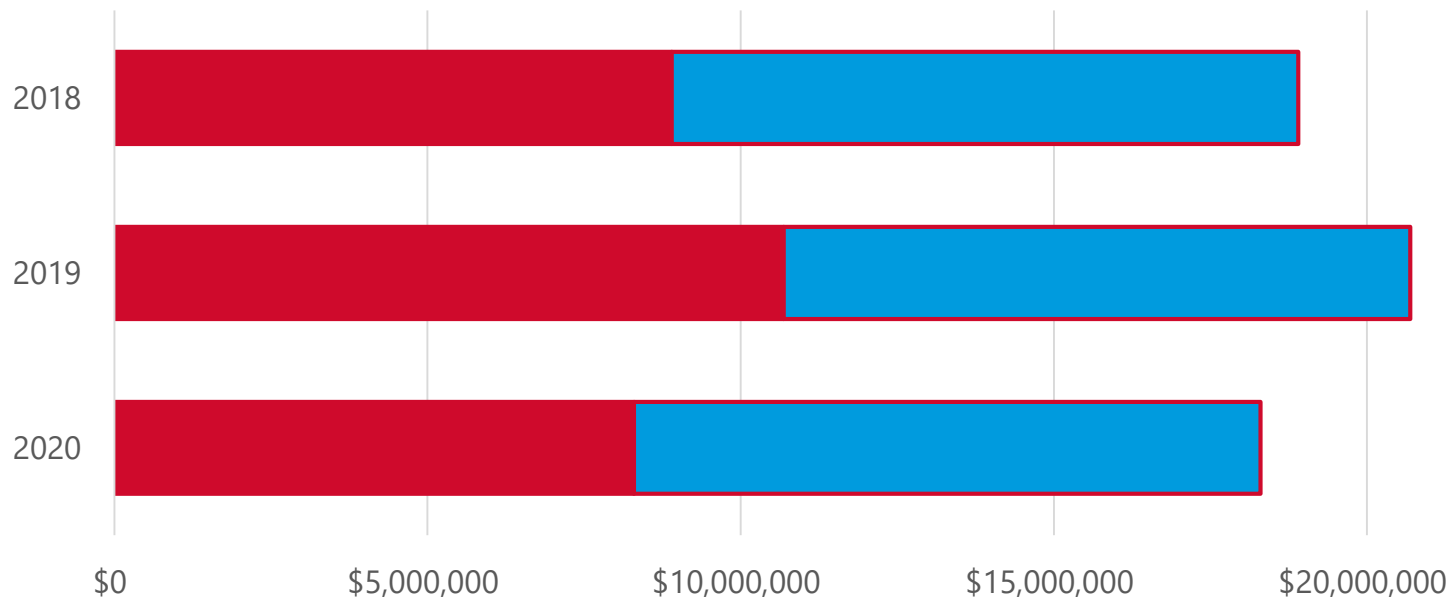
- **MASSGrant Plus**
  - **Continue funding MASSGrant Plus for community college students**
    - Provides resources for tuition/fees and modest book allowance
    - Data shows modest gains in reduction of unmet need – attributable to MASSGrant Plus (and perhaps other factors)
      - 24% of eligible students with unmet need in FY18
      - 21% of eligible students with unmet need in FY19
      - 16% of eligible students with unmet need in FY20
  - **Expand MASSGrant Plus to State University Students**
    - Prioritize MASSGrant Plus for Pell Eligible students
    - Last dollar award for direct costs (tuition/fees, books & supplies)
    - FY20 unmet need for Pell eligible students exceeded \$18 million
    - \$10m appropriation in FY22 could substantially impact unmet need

# Increasing College Affordability

**\$10million increase in MASSGrant Plus appropriation would substantially reduce unmet need**

**For Pell eligible State University students, \$10m would have reduced total unmet need (tuition, fees, books) by:**

**55% in 2018; 48% in 2019 and 53% in 2020**



# **FALL 2021 ENROLLMENT REPORT**

## **PUBLIC HIGHER EDUCATION SYSTEM**

# Fall 2021 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, due to the coronavirus pandemic
- Fall 2021 enrollment is still down, but data shows a slight bump in first-time degree-seeking undergraduate enrollment

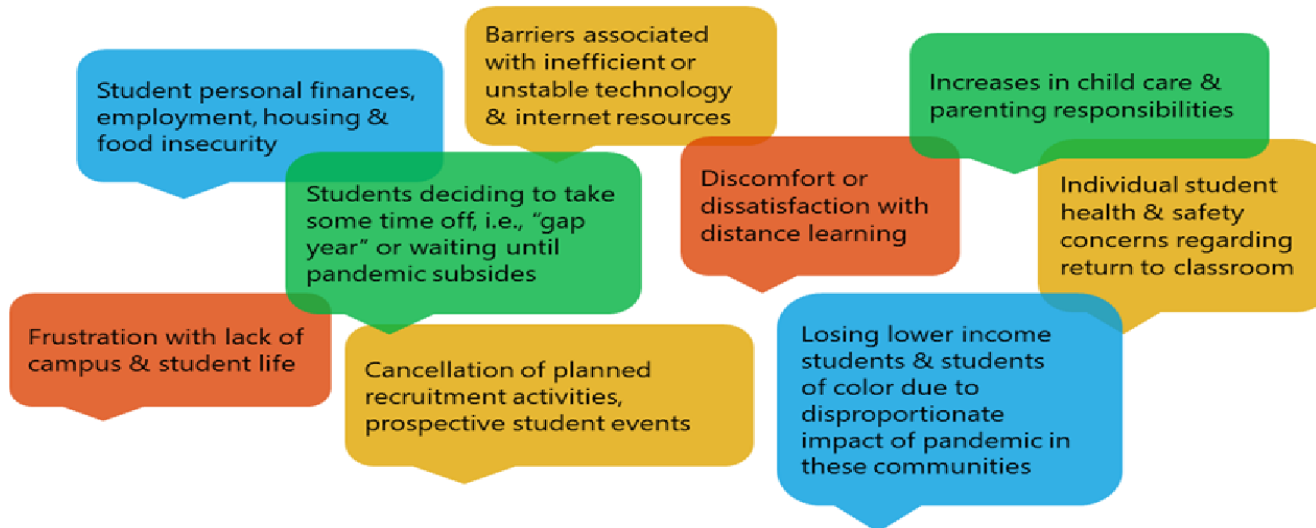
# Fall 2021 Enrollment Trends

## 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 2021 Enrollment Report

**The Fall 2021 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](http://www.mass.edu/datacenter)**



# **2021-22 Goals and Work Plan**

Massachusetts State Financial Aid

# State Financial Aid – FY22

- **Overarching objectives** for improving effectiveness and efficiency of current state financial aid:
  - **Eliminate the substantial student unmet financial need**
  - **Consolidate programs with similar goals** into a simpler, more streamlined system to benefit multiple stakeholders
  - **Apply lessons learned and innovations from pilot programs** to existing financial aid policies
  - **Improve communications** regarding state financial aid for clarity and increased awareness
- Implement policy audit recommendations for state financial aid – Equity Agenda

# FY2022 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

# FY2022 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 & Pilot Program)
- Assess strategies of success for underrepresented populations

# State Financial Aid

## Affordability Options



## Pathways

Course  
Equivalencies

General  
Education  
Foundation

A2B Pathways

Commonwealth  
Commitment

Reverse  
Transfer



# MassTransfer Website

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

**MASSTRANSFER** About Tools Gen Ed Foundation A2B Degree Commonwealth Commitment

## Which MassTransfer Pathway Is Right For You?

Pathway	Credits	Savings	Requirements
<b>MASSTRANSFER GEN ED FOUNDATION</b> <i>Get Started on a Bachelor's</i>	34	11%	Transfer with GPA 2.0+ <ul style="list-style-type: none"><li>Guaranteed transfer of credits</li></ul> <a href="#">Learn more about Gen Ed Pathway &gt;</a>
<b>MASSTRANSFER A2B DEGREE</b> <i>Go from A2B (Associate to Bachelor's)</i>	60	28%	Transfer with GPA 2.0+ <ul style="list-style-type: none"><li>Guaranteed transfer of credits</li><li>No application fee</li><li>No application essay</li></ul> Transfer with GPA 2.5+ <ul style="list-style-type: none"><li>Guaranteed university admission</li></ul> Transfer with GPA 3.0+ <ul style="list-style-type: none"><li>MassTransfer Tuition Credit</li></ul> <a href="#">Learn more about A2B Pathways &gt;</a>
<b>MASSTRANSFER A2B + COMCOM</b> <i>Go from A2B Full-Time!</i>	60	40%	Transfer with GPA 2.0+ <ul style="list-style-type: none"><li>Guaranteed transfer of credits</li><li>No application fee</li><li>No application essay</li></ul> Transfer with GPA 2.5+ <ul style="list-style-type: none"><li>Guaranteed university admission</li></ul> Transfer with GPA 3.0+ <ul style="list-style-type: none"><li>MassTransfer Tuition Credit</li></ul> Transfer with GPA 3.0+ & Full-Time Attendance <i>(not available for all majors)</i> <ul style="list-style-type: none"><li>Freeze on tuition &amp; mandatory fees on program entry</li><li>10% end-of-semester rebate checks</li></ul> <a href="#">Learn more about Commonwealth Commitment &gt;</a>

# A2B: Associate's to Bachelor's



Benefits	Minimum GPA upon Completion of Approved Associate Degree			Notes
	2.00+	2.50+	3.00+	
<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 PROGRAM OVERVIEW

# Funding Sources

- Massachusetts Office of Student Financial Assistance (OSFA) manages centralized and decentralized programs
- FY2022 Budget:
  - 7070-0065            \$130m    General Scholarship Program
  - 7066-0021            \$7.5m    Adopted and Foster Fee Assistance
  - 7066-0016            \$1.3m    Foster Child Grant
  - 7070-0066            \$2.0m    Mass High Demand Scholarship
- ***An additional \$60million 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, 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, 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 (feature added in 2021-22 academic year)**
- **Correspondence sent via regular mail if email is invalid**

# FAFSA Completion

- 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
- 2021-2022 FAFSA Data integrated into the reports, as of week of October 25

# 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](http://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 1<sup>st</sup>** has been the priority deadline for Massachusetts's primary grant, MASSGrant for more than 50 years  
*exception was July 1<sup>st</sup> for 2021 & 2022 due to the pandemic*
- May 1<sup>st</sup> is after 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

# 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
- Assists an average of **45,000** 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
- **The value of MASSGrant has eroded significantly over the past two decades**
- **2021-22** is the first year of a significant increase in the annual MASSGrant award, increasing from \$1800 to \$2200 maximum award

# MASSGrant Plus

- New program – currently available to community college and State University students only
- Purposed to address unmet need for direct costs (tuition/fees, books)
  - Award determined after all sources of aid are accounted
- FY22 – appropriated **\$7.3m** for Community Colleges and **\$10m** for State Universities
- Full and Part-time students are eligible, must prioritize Pell students
- MASSGrant Plus is considered an extension of the MASSGrant Program:
  - FAFSA Deadline -November 1, 2021 for community colleges
  - 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

# 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

# John and Abigail Adams Scholarship

- **Since 2005, over 270,000 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

# John and Abigail Adams Scholarship

- **Designation letters for 2022 high school grads are scheduled to be delivered to district offices on October 22<sup>nd</sup>**
  - 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 may change due to MCAS testing schedule – impacted by the Pandemic**
- DHE and DESE in consultation regarding potential changes
  - Analysis of all aspects of the MCAS in all districts, including students with test date waivers due to disabilities, transfers, etc.
  - Impact regarding numbers selected under various scenarios
- 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



# Koplik Certificate of Mastery

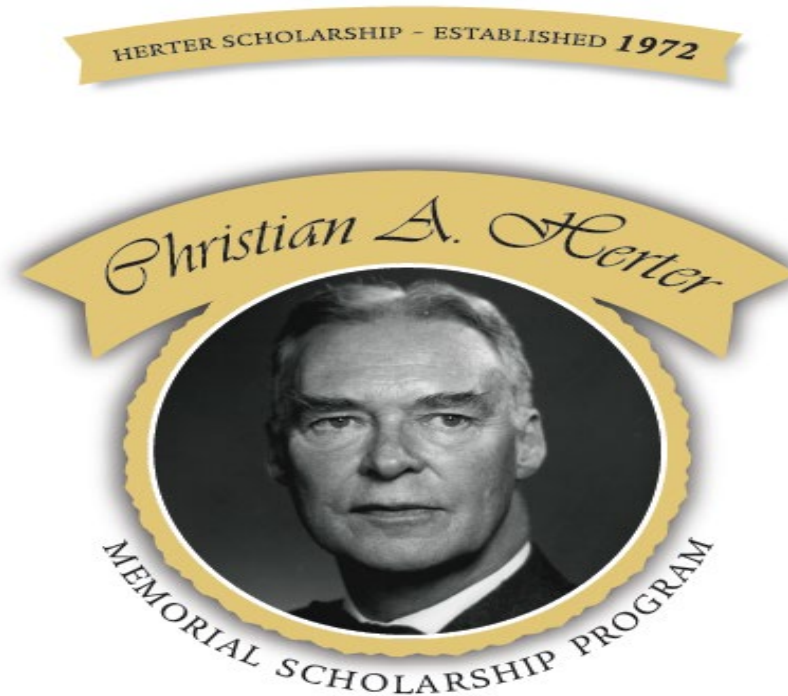
- Students invited to apply based on MCAS performance
- Selection process is handled by Department of Elementary and Secondary Education
- DHE/OSFA facilitates the awarding/crediting of the tuition waiver benefit associated with the program upon entry into a public college
  - Recipient must attend a 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](mailto:alexia.j.cribbs@mass.gov)  
**W** 781-338-3581 | **F** 781-338-3395

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 2021-22

# Christian Herter Memorial Scholarship

- Moving to an online application process for 2022; anticipated late December availability
- OSFA will communicate with high schools, community organizations, and college access programs once the 2022 application is available
- **2022 application deadline anticipated: FEBRUARY-March 2022, depending on the release date**
- 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 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

# 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 300** 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**
- **FY22 budget is appropriated at \$7.4million**



# Contact

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

**75 Pleasant Street, 3<sup>rd</sup> Floor**

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

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# State Financial Aid

## Questions