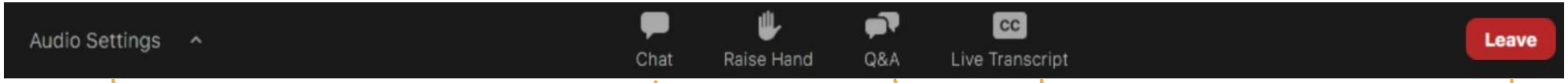
The MEFA Institute

Understanding MA State Aid

MEFA

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How to Participate



The *Audio Settings* allow you to control the volume levels

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About MEFA

State authority created by the Commonwealth of Massachusetts in 1982, helping families plan, save, and pay for college



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State Financial Aid Update

Massachusetts Department of Higher Education
Office of Student Financial Assistance

Massachusetts Department of Higher Education



- October 1st Acting Commissioner Jose Luis Santos
- Commissioner search underway with expected March sworn in date

BHE Priorities



Student Success and Financial Aid

Supporting and advancing student access and success through well-designed, sufficiently funded, clear and consistent financial aid and success program funding

This priority aims to give students the support they need to get both to and through college, building on Massachusetts' recent investments in college access and student success. The BHE and DHE will implement well-designed, consistently funded financial aid programs, while advancing work to support student success and increase college completion rates.



Economic Mobility

Increasing the economic mobility benefits of postsecondary participation

This priority is about increasing students' financial outcomes post higher education through targeted policies and programs that open doors to economic advancement across Massachusetts.



Public Good

Improving alignment between public good outcomes and postsecondary higher education opportunities

This priority seeks to build on and align higher education institutions' contributions to the well-being of society that address broad community needs.

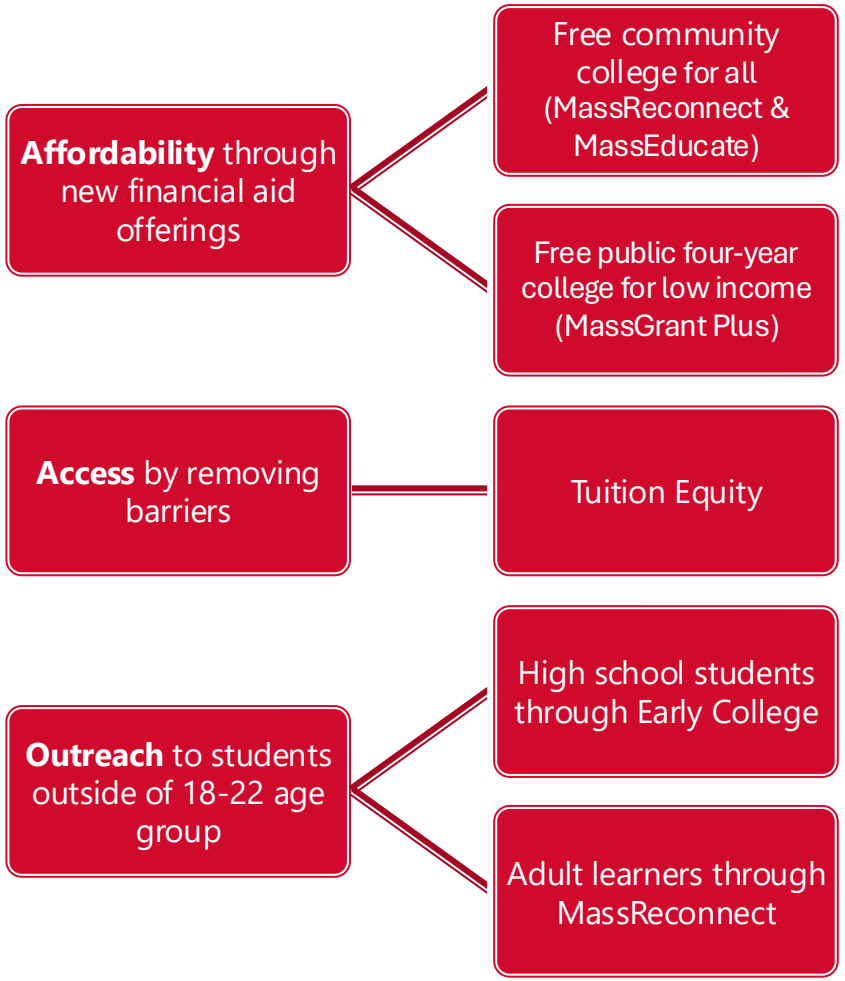


Innovation

Facilitating and fostering high-impact innovation throughout the public higher education system

Innovation, including technology, should be used to further the Board's other priorities. DHE will explore innovative approaches that can meet students' evolving needs and lift barriers to higher education access and success.

Expanding Higher Education's Reach in MA



Massachusetts State Financial Aid Removing Barriers

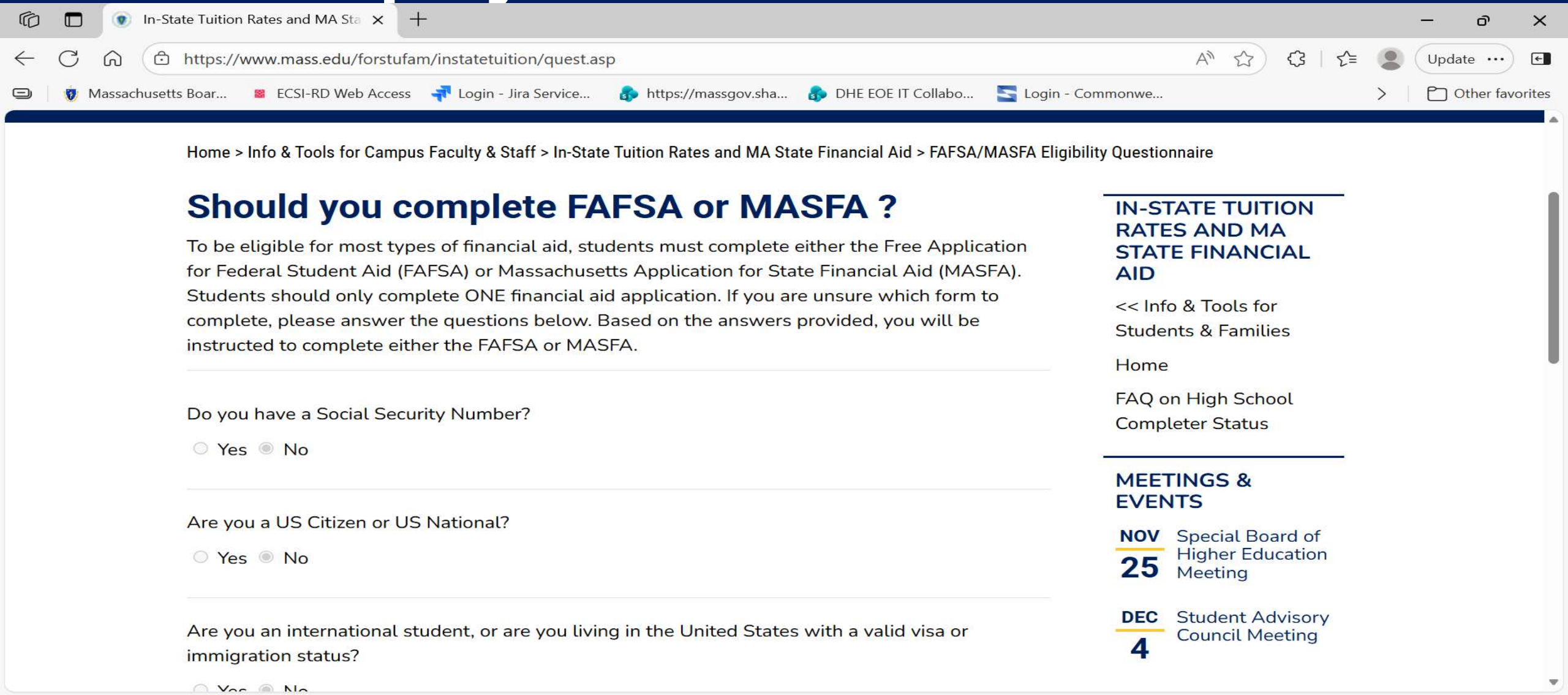
- **Tuition Equity Law notably carves a pathway to in-state tuition rates and state financial aid for certain non-US citizen students, including students,** who have attended high school in Massachusetts for at least three (3) years and earned a high school diploma (or the equivalent) in the Commonwealth
- **Creation of Massachusetts Application for State Financial Aid (MASFA) application** allows students to apply for need-based state financial aid
- MASFA launched in January 2024
- **MASFA is now in MASSAid**
- **2027-2028 MASFA to launch later this fall**

App Status/Academic Year	23-24	24-25	25-26
#of Applications Received	753	3525	5194
# of Applications Completed	371	2063	3310

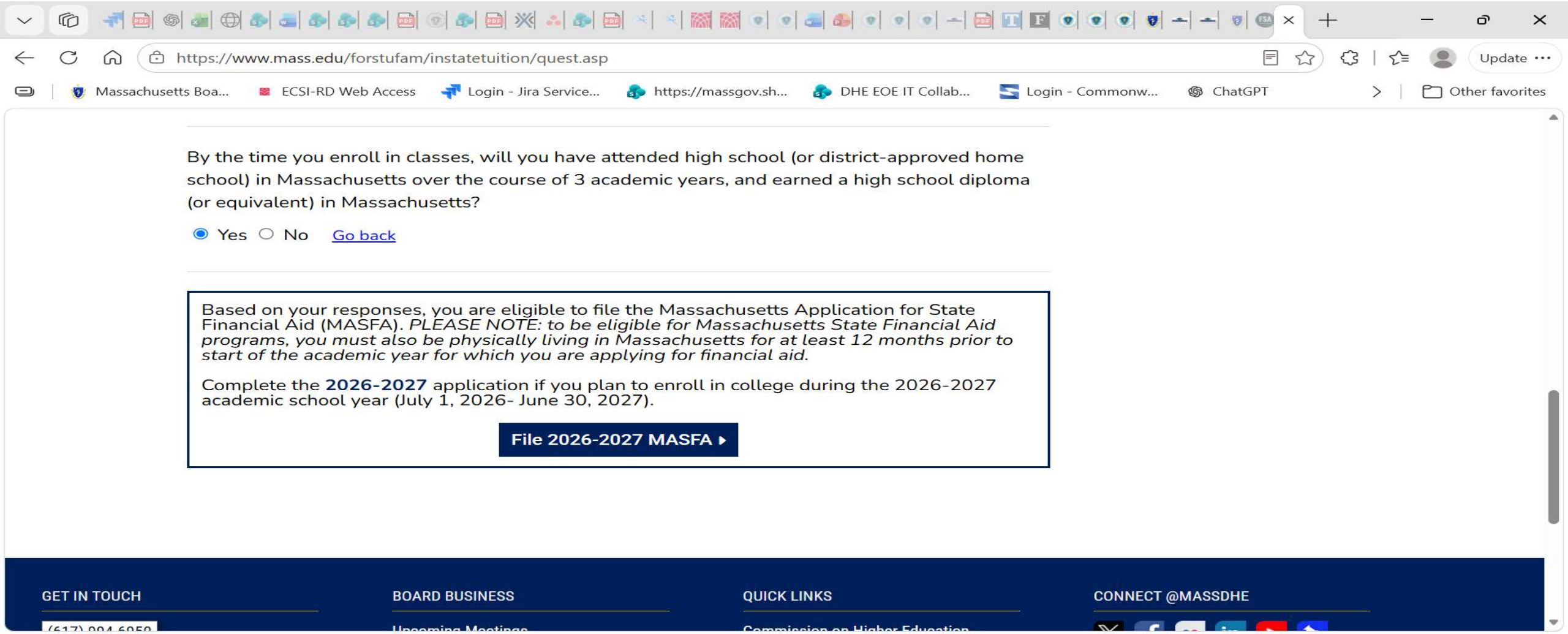
Massachusetts State Financial Aid Tuition Equity -MASFA

FY 2025	SEGMENT	NUMBER OF STUDENTS	DISBURSED AMOUNT
2025	System Total	***815***	**$4,960,762**
2025	Community Colleges	500	$2,324,563
2025	State Universities	113	$1,319,828
2025	UMass	157	$1,200,117
2025	Private Colleges	45	$116,200

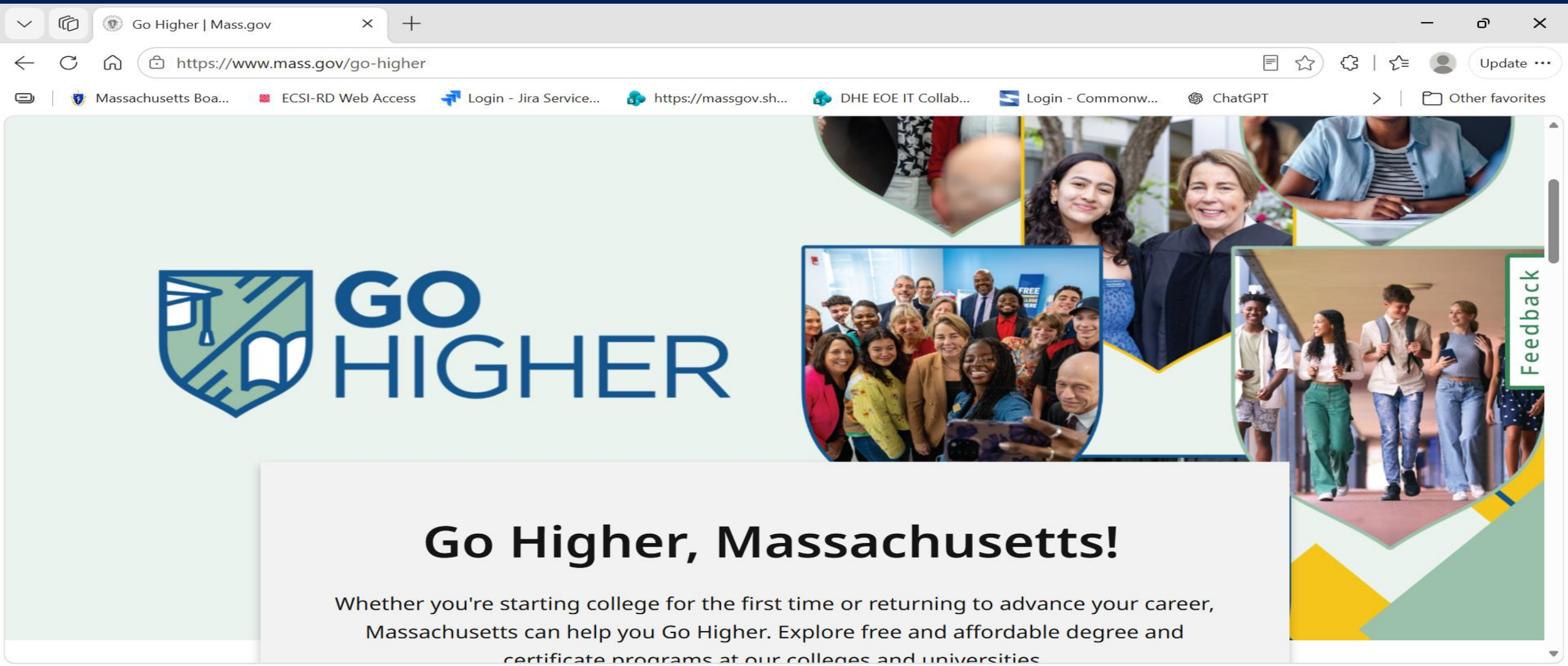
MASFA
Tuition Equity



MASFA
Tuition Equity



Go Higher Campaign



ACCESS, AFFORDABILITY & COMPLETION

Massachusetts Department of Higher Education
Office of Student Financial Assistance



MassEducate:
Free Community College for Students of All Ages

Free Community College

- Fully implemented during the 2024-25 academic year

- Funded through two major programs
  - MassReconnect
    - Supports students age 25+
    - Income not a factor
    - SAI blind

  - MassEducate
    - Supports students of all ages
    - Income not a factor
    - SAI blind

  - 2026-2027 Programs Combined to one Free Community College

Free Community College - MassEducate

MassEducate is the Commonwealth's "free community college" grant program designed to provide financial assistance to full and part-time undergraduate students who are enrolled in and pursuing an approved program of study.

MassEducate provides "last dollar" financial assistance to ensure that eligible community college students have adequate resources to fully cover the direct costs of tuition and fees towards a certificate or associate degree at a public community college.

Free Community College - MassReconnect

MassReconnect is a grant program designed to provide financial assistance to full and part-time undergraduate students age 25+ who are pursuing an approved program of study.

MassReconnect provides "last dollar" financial assistance to ensure that eligible community college students have adequate resources to fully cover the direct costs of tuition and fees towards a certificate or associate degree at a public community college.

Free Community College

- Last dollar grant program
- Provides Free tuition & fees
- Full and Part-Time students (6 credit minimum)
- Provides a book/supply allowance up to $1200
  - An allowance up to $1200 for Books and supplies
  - Additional $1200 allowance for other educational expenses for some students who meet certain income threshold

Expanding MASSGrant Plus

- Free tuition and fees at all public institutions of higher education for low-income students (Pell-eligibility standards)
  - $1,200 allowance for books and supplies
- Available at all nine state universities and all UMass campuses



Affordable College - MASSGrant Plus

- Last dollar grant for tuition and fees
- Award is determined after all other non-loan is considered
- Supports full and part-time Pell eligible students at public 4-year colleges and universities
- Student encouraged to complete the FAFSA or MASFA by the institution's published financial aid deadline (or other date imposed by the Legislature) to ensure that they receive assistance

Affordable College - MASSGrant Plus Expansion

- Last dollar grant for tuition and fees
- Award is determined after all other non-loan is considered
- Provides aid for half (50%) of tuition and fees
- Supports only full-time non-Pell students at public 4-year colleges and universities who meet income threshold (SAI = 15,000)
- Student encouraged to complete FAFSA or MASFA by the institution's published financial aid deadline (or other date imposed by the Legislature) to ensure that they receive assistance

College Completion – SUCCESS Programs

- Community College Success Program - $14 million/FY26
- State University Success Program - $14 million/FY26
- Wraparound Supports and Services
  - Peer Mentoring
  - Academic Skills Workshops
  - Targeted Career, Transfer, Academic and Scholarship Advising

State Financial Aid Programs

Massachusetts continues to support students with their educational costs through several other state financial aid programs. Eligibility is based o financial need and type of institution attended. These include:

- MASSGrant – full-time students
- Cash Grant – full or part-time students
- In-Demand Scholarship
- Tuition Waivers (Adams Scholarship, Koplik Certificate, Need-Based)
- Early Childhood Educators Scholarship
- Paraprofessional Teacher Preparation Grant
- Tomorrow's Teachers Scholarship
- Gilbert Matching Grant

State Financial Aid Programs

Christian Herter Scholarship

- Application set to open in early December
- OSFA to provide a workshop for guidance community, when 2027 application is released
- Nominators come to website
- 25 students selected annually
- State House Celebration

FAFSA COMPLETION DATA

	2024-2025	2025-2026	2026-2027
October		8	36,554
November		13,548	29,201
December	10	51,530	38,306
January	72,036	54,296	40,470
February	34,960	33,678	26,362
March	32,394	37,515	36,041
April	38,532	34,012	30,249
May	34,129	24,019	21,342
June	24,000	19,051	18,161
July	22,166	20,703	20,692
August	28,244	24,250	22,450
September	11,803	10,151	10,038
Total	**298,274**	**322,761**	**329,866**

Scholarship Line-Item

PROGRAM	AMOUNT
Gilbert Grant	$22,000,000
Early Childhood Educators Scholarship	$5,000,000
MASSGrant	$91,273,300
Cash Grant	$19,796,817
Paraprofessional Teachers Preparation Grant	$1,038,139
Herter Scholarship	$1,000,000
Emergency Grant	$1,000,000
Civic Learning	$150,000
Part-Time Grant	$527,150

Other Programs Line Items

PROGRAMS	AMOUNT
Free Community College	$137,048,000
Adopted and Foster Child Fee Waiver	$7,221,962
Foster Child Grant	$1,470,150
In-Demand Scholarship	$3,500,000

2027-2028 Planning and Processing

- We have received 55,214 unduplicated ISIR records in MA as of 11/06/26
- We are loading 27-28 ISIR records in our BETA region for testing purposes
- We anticipate loading 27-28 ISIR records in production before the end of the month
- By then, we will begin reporting 27-28 MA FAFSA completion data with DESE to be shared with MA school districts

2027-2028 Planning and Processing

- Once an ISIR record is loaded in MASSAid, determination of eligibility for state financial aid programs automatically takes place
- After determination of eligibility occurs, an e-mail is automatically sent to the student to notify him/her of our receipt of their first FAFSA record
- The same e-mail invites the student to register as a MASSAid user and access their record in our system for review and updates
- OSFA receives and uploads new or correction ISIR transactions daily. Correction ISIR transactions can automatically update a student's record and eligibility

2027-2028 Planning and Processing of MASFA applications

- The 2027-2028 MASFA application is due to be released in MASSAid production by the end of the month
- MASFA students' determination of eligibility for state aid also takes place as soon as the application is fully completed and saved in MASSAid
- Similarly, an e-mail is generated/sent to notify the student of our processing of their MASFA application. The e-mail also invites the student to register as a MASSAid user

2027-2028 Planning and Processing of MASFA applications

- Updates to previously completed/submitted MASFA applications need to be coordinated with OSFA staff
- Once in MASSAid, MASFA records receive the same treatments as would those from their FAFSA counterparts
- Institutions that are administering Massachusetts state aid programs have full access to those records
- MASFA students have access to all MA state aid programs, with the exception of the GEAR UP scholarship that is federally funded

Wrap-UP

Questions

Connect with MEFA on Social Media

facebook.com/mefaMA

linkedin.com/company/mefa

@mefa_ma

youtube.com/MEFAcounselor

@MEFAtweets

mefa.org/mefa-podcast

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Questions?

Contact MEFA's K-12 Services

k12support@mefa.org

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