



# Massachusetts Board of Higher Education

---

## Student Financial Assistance Attestation Guide

Massachusetts Office of Student Financial Assistance

Fifth Edition-August 2013

Massachusetts Office of Student Financial Assistance  
Compliance Attestation Division  
454 Broadway, Suite 200  
Revere, Massachusetts 02151  
617-391-6070

## Major Changes

In preparing this fifth edition of the Massachusetts Office of Student Financial Assistance Compliance Attestation Guide, the Massachusetts Office of Student Financial Assistance sought to incorporate changes as well document others that may have been implemented throughout the existence of the fourth edition. The updates are primarily in the following areas:

### 1. Requirements for Massachusetts State Universities and Community Colleges

**Beginning in fiscal 2012, the Massachusetts Community and State Colleges and Universities were required to have a separate OMB Circular A-133 audit performed for their institutions.** Therefore, with the issuance of this version of the *Guide*, all Massachusetts Community Colleges and State Universities must submit a copy of their annual A-133 report to the Office of Student Financial Assistance.

### 2. Financial Aid Programs

The Program Guideline section of the Audit Guide has been updated to reflect the following financial aid programs that have been implemented or whose guidelines have been modified, since the 2007 publication of the previous edition.

- a) Completion Incentive Grant Fund (*NEW*)
- b) Massachusetts High Demand Scholarship (*NEW*)
- c) State University Internship Incentive Program (*NEW*)
- d) Children of Fallen Service Member Waiver Program (*NEW*)
- e) DCF Adopted Children Tuition Waiver and Fee Assistance Program  
**(formerly DSS Adopted Children Tuition Waiver)**
- f) DCF Foster Child Tuition Waiver and Fee Assistance Program  
**(formerly DSS Foster Care Children Tuition Waiver)**
- g) John and Abigail Adams Tuition Waiver

### 3. Submission of Audit/Attestation Reports

Effective with fiscal year 2013, **all** audit and/or attestation reports are to be electronically submitted to the Massachusetts Department of Higher Education. **Audit/attestation reports that are being submitted for fiscal 2013 and beyond are no longer accepted in hard copy paper format.**

Institutions are directed to the link at the end of this paragraph to access the username and password protected Massachusetts Department of Education's DropBox Central where the audit and/or attestation reports can be submitted. As a result of this new requirement, the Massachusetts Office of Student Financial Assistance provides two (2) user accounts for the Massachusetts Department of Education's DropBox Central to each institution. The financial aid and fiscal offices each receives one account. Please go to the following link to access the Massachusetts Department of Education's DropBox:

<https://gateway.edu.state.ma.us/>

<b>REVIEW PLANNING AND OTHER CONSIDERATIONS</b>	<b>1</b>
<b>Background Information</b>	
Compliance Review Requirement	1
Relationship to Federal Audit Requirement	1
Massachusetts State Financial Aid Programs Compliance	1
Attestation Report Frequency	
Purpose of the Guide	2
Objectives	5
Disclaimer	5
<b>Engagement Periods and Report Due Dates</b>	<b>6</b>
<b>Matters Requiring Immediate Attention</b>	
Irregularities or Illegal Acts	6
Auditor Qualifications	7
<b>Planning Considerations</b>	
Engagement Letter	7
Follow-up on Prior Review Findings	8
Site Visits	8
Corrective Action Plan	8
Compliance Attestation Engagement	8
Consideration of Internal Control Structure over Compliance	9
Control Deficiencies, Significant Deficiencies and Material Weakness	9
Materiality	10
Reporting Noncompliance	10
<b>Compliance Attestation Reporting</b>	<b>10</b>
OSFA Review and Results	11
Future Revisions	12
<b>COMPLIANCE REQUIREMENTS AND MANAGEMENT’S ASSERTIONS</b>	
<b>Introduction</b>	<b>12</b>

<b>Preparation</b>	13
<b>Institutional Eligibility</b>	
Required Management's Assertion	13
Compliance Requirements	13
Suggested Procedures	15
<b>Student Eligibility</b>	
Required Management's Assertion	16
Massachusetts OSFA Program Descriptions	16
Compliance Requirements	19
Suggested Procedures	20
<b>Reporting</b>	
Required Management's Assertion	21
Compliance Requirement	21
Suggested Procedures	22
<b>Disbursements</b>	
Required Management's Assertion	23
Compliance Requirements	23
Payment Periods	23
Suggested Procedures	24
<b>Refunds</b>	
Required Management's Assertion	25
Compliance Requirements	25
Suggested Procedures	26
<b>ILLUSTRATIVE REPORTS</b>	
Exhibit A. Schedule of Population, Items Tested, and Finding for Massachusetts State Financial Aid Program Cluster	28
Exhibit B. Independent Accountants' Reports	33
Exhibit C. Auditor's Opinion Related to Schedule of State Financial Assistance Expenditures	37
Exhibit D. Schedule of Findings and Questioned Costs	39
Exhibit E. Summary Schedule of Prior Review Finding	40
<b>PROGRAM GUIDELINES</b>	41

# REVIEW PLANNING AND OTHER CONSIDERATIONS

## Background Review Requirement

### Compliance Review Requirement

The Massachusetts Office of Student Financial Assistance (OSFA) has responsibility to provide oversight for all post secondary institutions that participate in the Massachusetts student financial aid programs. OSFA's oversight role requires that it develop adequate safeguards to ensure that participating institutions are accountable for the proper administration and disbursement of state funds. Traditionally, OSFA had relied upon the auditor's examination of Federal programs as adequate to infer administrative compliance with the requirements of the state financial aid programs. This *Guide* has been developed to provide clarification regarding the specific policies and procedures that auditors should follow when performing compliance reviews of these state-sponsored programs. The *Guide* should be used by independent auditors as an aid in determining institutional compliance with the applicable laws and regulations of the Commonwealth of Massachusetts.

### Relationship to Federal Audit Requirements

To participate in the federal assistance programs administered by the Commonwealth of Massachusetts, institutions must be eligible to participate in the Title IV student financial assistance programs administered by the U.S. Department of Education. Federal audit requirements specify that participating institutions must annually submit a compliance audit of their administration of the Federal student financial aid programs. **Beginning in fiscal year 2012, the Massachusetts Community Colleges, the State Universities and the University of Massachusetts campuses were required to have a separate OMB Circular A-133 audit performed for their institutions.** Therefore, with the issuance of this version of the *Guide*, this audit requirement is satisfied by a Single Audit of the institution under the guidelines established in the OMB Circular A-133. **This program review *Guide* extends the Federal compliance requirement to all institutions that participate in the student financial assistance programs administered by the Massachusetts OSFA.** The Massachusetts OSFA has developed this Guide to assist independent auditors in understanding the required management assertions, compliance requirements and suggested procedures necessary to perform a program specific review of the Massachusetts student financial assistance programs.

### Massachusetts State Financial Aid Programs Compliance Attestation Report Frequency

Effective with fiscal years that begin after **May 31, 2012**, **ALL** institutions that administer Massachusetts State financial aid programs funds are required to submit a Compliance Attestation Report specific of Massachusetts State financial aid programs on an **every third year** rotation basis, **EXCEPT** those that meet any one of the following three conditions that are required to submit annually:

- Institutions that submitted Compliance Attestation Reports for the prior fiscal year that reported cases of questioned costs (**i.e. there is no materiality threshold for reporting of questions costs**) that, in the aggregate, total **\$10,000** or more.
- Institutions that, in prior internal or external reports (i.e. A-133 Audit, State of Federally conducted program reviews, etc.) had significant deficiencies or material weaknesses as defined by Statement **AU-C Section 265, “Communicating Internal Control Related Matters Identified in an Audit”**.
- Institutions identified by the Massachusetts Office of Student Financial Assistance (OSFA) as having specific conditions that can result in the improper administration of Massachusetts State financial aid programs.

In all instances, the Massachusetts Office of Student Financial Assistance (OSFA) reserves the option of requesting institutions or agents acting on OSFA’s behalf to perform a compliance attestation-level review of Massachusetts State financial aid programs at the institution for specific audit year(s), as appropriate.

**Institutions that are eligible to submit a Compliance Attestation Report of Massachusetts State Financial aid programs on an every third year rotation basis are nonetheless required to submit copies of any internal or external reports, and/or program reviews (i.e. A-133 Audit, State or Federally conducted program reviews, etc.) on financial aid, that take place at the institution for the rotation years when a Massachusetts State Financial Aid Program specific Compliance Attestation Report is not required by the Massachusetts Office of Student Financial Assistance. Copies of those internal or external reports, and/or program reviews must be submitted within thirty (30) days of being available to the institutions.**

Each fiscal year, the Massachusetts Office of Student Financial Assistance will notify, in writing, each institution that administers State financial aid funds of its reporting requirements vis-à-vis those State financial aid programs.

**Purpose of the Guide**

This *Guide* has been prepared to assist independent auditors in performing compliance reviews of Massachusetts Student Financial Assistance programs. This revised *Guide* is effective for OSFA compliance reviews (attestation engagements) for fiscal years **beginning** after May 31, 2012.

The Massachusetts OSFA requires compliance review reports for all institutions that participate in the:

<u>Programs</u>	<u>Statutory Reference</u>
Need Based Financial Assistance (Cash Grant)	MGL ch. 15A s. 9B

General Scholarship Program (MASSGrant)	MGL ch. 15A s. 16
Christian A. Herter Memorial Scholarship Program	MGL ch. 15A s. 16
Matching of Scholarship Grants (Gilbert Grant)	MGL ch. 15A s. 16
Part Time Student Grant Program	MGL ch. 15A s. 16
Public Service Scholarship Program	MGL ch. 15A s. 16
No Interest Loan Program	MGL ch. 15A s. 16
Matching Student Aid Program	MGL ch. 15A s. 19D
Paraprofessional Teacher Preparation Grant	MGL ch. 15A s. 16
Completion Incentive Grant Fund	Item 7070-065 of
Massachusetts Foster Child Grant	MGL ch. 15A s. 9B
	Acts of 2002
	Chapter 384 of the Acts of
	2000, Line-item
	7066-0016
Massachusetts GEAR UP Scholarship	
Early Childhood Educator's Scholarship	34CFR Part 694
	MGL ch. 15D Section 5 Clause
	10
	Chapter 45 of the Acts of 2005,
	Items 7070-0065
	MGL ch. 15D Section 5 Clause
	(10)
	MGL ch. 29 Section
	2UUU
	MGL ch. 15A s. 9
	Chapter 130 of the Acts of
	2005
	MGL ch. 15A, Section 9B;
	Section 2 of Chapter 139 of the
	Acts of 2012
	MGL, Chapter 15A, Section 9
	and 9B; Section 2 of Chapter
	139 of the Acts of 2012 (Item
	7066-000)
	MGL ch. 15A s. 19
Children of Fallen Service Member Waiver Program	



## Tuition Waiver Programs:

A. Need Based Tuition Waiver	MGL ch. 15A s. 19
B. Categorical Tuition Waivers	MGL ch. 15A s. 19
C. Graduate Student Tuition Waiver	MGL ch. 15A s. 19
D. Massachusetts Education Financing Authority Prepaid Tuition Waiver	MGL ch. 15A s. 19
E. Joint Admission Tuition Advantage Program Tuition Waiver	MGL ch. 15A s. 19
F. Senator Paul E. Tsongas Scholarship Tuition Waiver	MGL ch. 15A s. 19
G. Washington Center Program Tuition Waiver	MGL ch. 15A s. 19
H. University of Massachusetts Academic and Artistic Talent Program Tuition Waiver	MGL ch. 15A s. 19
I. University of Massachusetts Exchange Program Tuition Waiver	MGL ch. 15A s. 19
J. University of Massachusetts Division I Athletic Program Tuition Waiver	MGL ch. 15A s. 19
K. Cooperative Association of States for Scholarships Program Tuition Waiver	MGL ch. 15A s. 19
L. Incentive Program for Aspiring Teacher Tuition Waiver	MGL ch. 15A s. 19
M. Collaborative Teachers Tuition Waiver	MGL ch. 15A s. 19
N. Career Advancement Program Tuition Waiver	MGL ch. 15A s. 19
O. High Technology Scholar/intern Tuition Waiver	MGL ch. 15A s. 19
P. DCF Adopted Child Tuition Waiver and Fee Assistance Program	MGL ch. 15A s. 19
Q. DCF Foster Child Tuition Waiver and Fee Assistance Program	MGL ch. 15A s. 19
R. Stanley Koplik Certificate of Mastery Tuition Waiver	MGL ch. 15A s. 19
S. Valedictorian Program Tuition Waiver	MGL ch. 15A s. 19
T. Commonwealth September 11, 2001 Tragedy Tuition Waiver	MGL ch. 15A s. 19
U. Commonwealth Hurricane Katrina Tuition Waiver	MGL ch. 15A s. 6&9

The OSFA requires that these program compliance reviews be performed in accordance with the standards for audits of the U.S. General Accounting Office's *Government Auditing Standards* (2011 Revision) (effective for attestation engagements for periods ending on or after December 15, 2012) issued by the Comptroller General of the United States. These standards, also referred to as the "Yellow Book", relate to audits of government organizations, programs, activities, and functions, and of government funds received by contractors, nonprofit organizations. The standards incorporate the AICPA Statements on Auditing Standards for fieldwork and reporting, and prescribe the additional standards needed to meet the more varied interests of users, of reports on governmental audits.

These standards are available from the U.S. Government Accountability Office (GAO) website at [www.gao.gov/yellowbook](http://www.gao.gov/yellowbook).

## Objectives

The OSFA compliance attestation objectives are:

- To determine and report whether the institution's management's assertions relative to compliance with specific compliance requirements in this *Guide* are fairly stated in all material respects (institutional eligibility and student eligibility, disbursements, reporting and refunds).
- To assist OSFA in meeting its responsibilities by addressing instances of material noncompliance and internal control weakness and providing adequate information for OSFA to use to initiate action.

This *Guide* requires an examination-level attestation engagement relative to the institution's management's assertions about certain compliance aspects related to OSFA program participation. Therefore, in addition to applicable standards contained in the *Government Auditing Standards*, the Statements on the Standards for Attestation Engagements (SSAE) No. 10, Attestation Standards: Revisions and Codification, issued by the American Institute of Certified Public Accountants (AICPA) also applies.

This *Guide* is intended to be used by **ALL** institutions that administer Massachusetts OSFA funds, **EXCEPT**:

- Institutions of higher education that expend a total amount of Massachusetts State financial assistance program funds equal to, or less than \$25,000, or such other amount specified by the Commissioner of the Department of Higher Education for the Commonwealth of Massachusetts in any fiscal year.
- Institutions located in a state other than Massachusetts and which do not provide programs within Massachusetts to recipients of Massachusetts OSFA funds.

## Disclaimer

This *Guide* is not intended to be a complete manual of procedure, nor is it intended to supplant the independent auditor's judgment of the work required. Suggested procedures described may not cover all circumstances or conditions encountered at a particular institution. The independent auditor should use professional judgment and due care to tailor the procedures so that the compliance attestation engagement objectives are achieved. However, the independent auditor must address all applicable management assertions in this *Guide*.

In performing compliance reviews of Massachusetts State Financial Assistance Programs, the independent auditor shall have available, in addition to this OSFA *Student Financial Assistance Attestation Guide*, a fiscal year specific copy of Massachusetts State Financial Assistance Programs Guidelines and Procedures, as well as any and all relevant "Dear Colleague" letters published by OSFA.

## Engagement Periods and Report Due Dates

The annual period to be reviewed coincides with the fiscal year end of the institution.

- Compliance is based on the institution's fiscal year and includes examining and reporting on the institution management's assertions about compliance with specified Massachusetts laws and regulations, in accordance with SSAE No. 10 and *Government Auditing Standards*.
- Compliance attestation reports are due six months following the fiscal year end, unless otherwise agreed upon in writing by the Massachusetts Office of Student Financial Assistance.

## Matters Requiring Immediate Attention

### Irregularities or Illegal Acts

Professional standards require independent auditors to design and perform procedures to provide reasonable assurance of detecting significant illegal acts. Independent auditors should be aware of fraud or high-risk indicators, recognizing basic weaknesses in internal control and performing sufficient substantive tests. The independent auditor should avoid performing review steps mechanically (auditing form over substance) and accepting explanation for review exceptions without question.

Authoritative guidance on detecting fraud and illegal acts is extensive. The auditor should be extremely well informed of the responsibility for accepting the engagement and the detection of errors, irregularities and illegal acts by clients. For supplemental guidance, see the *Government Auditing Standards* and AU-C Section 240 entitled, "Consideration of Fraud in a Financial Statement Audit."

The independent auditor should promptly prepare a separate written report concerning such acts or indications of such acts. This report should be submitted to the Massachusetts Office of Student Financial Assistance at the address below within 30 days after the date of discovery of the acts. In addition, public institutions should submit a copy of this report to the Office of the State Comptroller and the Office of the State Auditor. If the independent auditor decides to explore further the indications of such acts to determine the size and seriousness of the situation, the report should be submitted within 30 days after the independent auditor has completed the additional work.

Reports should be mailed to:

Massachusetts Office of Student Financial Assistance  
Compliance Attestation Division  
454 Broadway, Suite 200  
Revere, MA 02151

In addition, public institutions should send copies to:

Office of the State Comptroller  
Director, Financial Reporting  
1 Ashburton Place 9<sup>th</sup> Floor  
Boston, Massachusetts 02108

Office of the State Auditor  
1 Ashburton Place, 18<sup>th</sup> Floor  
Boston, Massachusetts 02108

Also, public institutions are required under Chapter 647 of the Acts of 1989, to **immediately** report all unaccounted for variances, losses, shortages or thefts of funds or property to the Office of the State Auditor, using a form provided by that office.

### **Auditor Qualifications**

The independent auditor must meet the qualification and independence standards specified in *Government Auditing Standards*, including continuing education requirements. Internal auditors of an institution are not independent while auditing within it. However, the independent auditor may consider the work of the internal auditors in performing the examination-level compliance attestation engagement.

*Government Auditing Standards* require the independent auditor and audit firms to comply with applicable provisions of the public accountancy law and rules of the jurisdiction in which they are licensed and where the engagement is being conducted. If the institution is located in a state outside of the home state of the independent auditor, and the independent auditor performs substantial field work in the institution's state, the independent auditor should document his/her compliance with licensing requirements of the public accountancy laws of that state. This *Guide* does not impose additional licensing requirements beyond those established by the individual State Boards of Accountancy.

## **Planning Considerations**

### **Engagement Letter**

An engagement letter between the institution and the independent auditor shall be prepared and must include the following:

- A statement that the compliance attestation engagement is to be performed in accordance with SSAE No. 10. *Government Auditing standards*, and this *Guide*
- A description of the scope of the engagement and the related reporting that will meet the requirements of this *Guide*;
- A statement that both parties understand that OSFA intends to use the independent auditor's report to help carry out its oversight responsibilities with respect to the Massachusetts Student Financial Assistance programs; and

- A provision that the independent auditor is required to provide OSFA, and their representatives' access to working papers (including making photocopies, as necessary). [The independent auditor should refer to AU-C Section 9230, "Interpretations of Section AU-C Section 230" of the AICPA Professional Standards for guidance.] For public institutions of higher education in the Commonwealth, the Office of the State Auditor has access to the working papers under Chapter 11, Section 12 of the Massachusetts General Laws. The Office of the State Comptroller, in the course of the Commonwealth's audit, may request working papers from the institution.
- A statement that the attestation engagement is to be performed in accordance with SSAE ("Statements on Standards for Attestation Engagements") 10, *Government Auditing Standards*, and this *Guide*.

### **Follow-up on Prior Review Findings**

The independent auditor should review prior review findings, including previous auditor's reports and licensing agency reports. If there are no prior years compliance review reports, provide a statement to that effect.

### **Site Visits**

A substantial portion of an institution's records and processes may be at another location, yet enrollment/financial aid application processes and attendance monitoring are generally located at the institution. In order to obtain an understanding of the related internal control structure and to assess control risk, the processes that take place at the institution must be observed. Therefore, the independent auditor must perform compliance review procedures at the institution either during the review or during the review period. There should be a visit to every location in the first year of an engagement. For a cyclical approach to be accepted, each location should be visited at least once every two years.

### **Corrective Action Plan**

OSFA requires an institution to submit an applicable corrective action plan (CAP) as part of its compliance attestation report package. In the CAP, which must be on the institution's letterhead, institution officials must provide a statement of concurrence or non-concurrence with the independent auditor's findings and must describe the corrective actions taken or planned. In addition, the institution must comment on the status of corrective action taken on prior review findings. Compliance attestation reports submitted without an applicable CAP are incomplete and will be returned to the institution.

### **Compliance Attestation Engagement**

OMB Circular A-133 defines a cluster of programs as a group of closely related financial aid programs that share common compliance requirements. The Massachusetts Office of Student Financial Assistance has adopted this definition for the Massachusetts State

Financial Assistance programs. As a result, the state financial assistance programs should be considered as one program for purposes of the attestation engagement.

The compliance attestation engagement must be performed as an examination level engagement in accordance with SSAE No. 10 and *Government Auditing Standards*. Management's written assertions are the basis for the independent auditor's testing and therefore are an integral part of the engagement. Such assertions normally should be obtained from management in a letter of representation to the independent auditor. The independent auditor should also obtain management's written representations as discussed in paragraph 6.68 of SSAE No. 10.

The institution is responsible for all assertions in this *Guide* even if the institution contracted with an outside provider to perform certain of the compliance activities covered by this *Guide*. Institutions shall maintain, or have access to sufficient documentation to make the required assertions described in this *Guide*. Institutional eligibility, student eligibility, disbursements to students, reporting requirements and refund documentation originate at the institution. If necessary, documentation should be obtained from the outside provider so management can make the required assertions. Scope limitations because of management's refusal to provide the assertions required by this *Guide* may result in termination of the institution's participation agreement for non compliance. SSAE No. 10 Paragraph 6.69 discusses the independent auditor's responsibility when management refuses to furnish all appropriate written representations.

### **Consideration of Internal Control Structure over Compliance**

Overall guidance for the consideration of the internal control structure in an examination-level attestation engagement is provided in *Government of Auditing Standards*. Paragraph 6.10 of *Government Auditing Standards* states that the independent auditor should obtain a sufficient understanding of relevant portions of internal control that is material to the subject matter or assertion to plan the engagement and design procedures to achieve the objectives of the attestation engagement. The independent auditor must document this understanding and his assessment of control risk. In planning the engagement, the independent auditor should be aware that OSFA programs may be administered by more than one organizational component within the institution and that each component may maintain a separate or different internal control structure, policies, or procedures for ensuring compliance

### **Control Deficiencies, Significant Deficiencies, and Material Weakness**

During an examination-level attestation engagement, the independent auditor may become aware of control deficiencies, significant deficiencies or material weaknesses in the institution's internal control structure over compliance.

A control deficiency exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect misstatements on a timely basis.

A significant deficiency is a control deficiency that adversely affects the entity's ability to initiate, authorize, record, process, or report financial data reliably in accordance with generally accepted accounting principles such that there is more than a remote likelihood that a misstatement of the entity's financial statements that is more than inconsequential will not be prevented or detected.

A material weakness is a significant deficiency that results in more than a remote likelihood that a material misstatement of the financial statements will not be prevented or detected.

The independent auditor's responsibility to communicate these deficiencies in an examination of management's assertion is similar to the independent auditor's responsibility described in AU-C Section 265. However, this *Guide* requires all communications of control deficiencies, significant deficiencies, and material weakness in the internal control structure over compliance to be in writing and requires the independent auditor to include a copy of such report(s) in the independent auditor's reporting package.

Except for disclosing control deficiencies, significant deficiencies, and material weakness as described above, no other reporting on the internal control structure over compliance is required. The *Government Auditing Standards* requirement for a report on internal controls based on performing a financial-related audit does not apply.

## **Materiality**

Paragraph 6.36 of SSAE No. 10 provides guidance on the independent auditor's consideration of materiality as it relates to each separate management assertion about compliance. Materiality for purposes of compliance assertions differs from materiality for financial reporting purposes. Accordingly, materiality relates to each separate management assertion about compliance. The independent auditor should consider the materiality of management's assertions in the context of total OSFA funding or individual attribute. Ultimately though, materiality requires professional judgment on the part of the auditor. Such judgments however, should take into account the minimum reporting requirements of noncompliance as established by this *Guide*.

## **Reporting Noncompliance**

This Guide requires that all known or likely errors be reported as findings in the Schedule of Findings and Questioned Costs. This applies even in those cases where corrective action was taken by the institution after the examination period. Instances of noncompliance that have no associated questioned costs should also be reported.

## **Compliance Attestation Reporting**

Effective with audit and/or attestation reports to be submitted for fiscal year 2013 and beyond, **all** institutions are now required to submit such reports electronically to the Massachusetts Department of Higher Education. **Paper copies of the reports are no longer accepted by the Massachusetts Department of Higher Education.** The reports are to be submitted via the Massachusetts Department of Education DropBox. Staffs from

reporting institutions need a username and password to log in to the DropBox to submit the reports. To access the DropBox, please go to:

<https://gateway.edu.state.ma.us/>

In addition, **public** institutions will continue to send paper copies to:

Office of the State Comptroller  
Director, Financial Reporting  
1 Ashburton Place 9<sup>th</sup> Floor  
Boston, Massachusetts 02108

Office of the State Auditor  
1 Ashburton Place, 18<sup>th</sup> Floor  
Boston, Massachusetts 02108

The institution's report package, whether submitted electronically or in paper format, as appropriate, must include the following:

- Report on Compliance
- Schedule of Population, Items Tested, and Findings for Massachusetts State Financial Aid Program Cluster
- Opinion related to the Schedule of Population, Items Tested, and Finding for Massachusetts State Financial Aid Program Cluster
- Schedule of Findings and Questioned Costs, or a statement that there were "No Findings"
- Comments on resolution matters of prior findings
- Reports on illegal acts, if applicable, as required by the Massachusetts Office of Student Financial Assistance (See page 6 of this Guide)
- A-133 report if findings are reported, as required by the institution's participation agreement with OSFA

Note that the Schedule of Population, Items Tested, and Findings for Massachusetts State Financial Aid Programs is to be completed by the institution, reconciled to program reports and the institution's general ledger, and provided to the auditor in advance of fieldwork. The auditor is required to review the reconciliation to ensure completeness of the Schedule.

### **OSFA Review of Reports and Results**

OSFA will complete a desk review of all attestation reports and classify the results of its review as follows:

- Category 1 – Compliance Attestation Report received and no follow-up with school is necessary at this time



- Category 2 - Compliance Attestation Report received and a specific report, schedule, exhibit or other information needs to be submitted, corrected or re-issued
- Category 3 – Compliance Attestation Report received and clarification is needed in order for the Massachusetts Department of Higher Education to accurately conduct its review of the Report
- Category 4 – Compliance Attestation received and repayment of funds to Massachusetts State financial aid programs is necessary
- Category 5 – Compliance Attestation Report received and no specific action is required at this time. However, there are items or issues that should be properly reported or resolved in subsequent Compliance Attestation Reports from the institution

These results will be communicated to the institutions in writing. In all instances, the Massachusetts Office of Student Financial Assistance reserves the option of requesting institutions or agents on its behalf to perform a compliance attestation-level review of Massachusetts State financial aid programs at the institution for specific audit year(s), as appropriate.

An institution that has been selected to submit a Massachusetts State financial aid programs specific Compliance Attestation Report on a yearly basis will again be re-evaluated at the conclusion of the subsequent audit year and considered for inclusion in the every third year Compliance Attestation Report Submission program.

Likewise, an institution that participates in the every third year reporting rotation program will be evaluated during that third year. If the Massachusetts State Financial aid programs Compliance Attestation Report shows significant findings during that third year, the institution will be required to resume annual submission of the Compliance Attestation Report.

### **Future Revisions**

As revisions to certain auditing standards occur, the auditor must modify his or her professional performance to meet the revised standards.

OSFA may periodically revise the program compliance requirements. The auditor is responsible for assuring that he/she is using the most current version of this *Guide*.

## **COMPLIANCE REQUIREMENTS AND MANAGEMENT’S ASSERTIONS**

### **Introduction**

- Sets Forth the minimum standards, which are the subject of management’s written compliance
- Describes the related compliance requirements; and

- Provides guidance on the general approach the independent auditor should consider in designing and carrying out procedures in his or her examination of management's written assertions

The suggested procedures in this section are not intended to be a complete set of procedures to satisfy the engagement objectives, nor are they intended to supplant the independent auditor's judgment about the testing necessary for him or her to report on management's assertions.

## Preparation

Auditor should be familiar with relevant statutes and sections of Massachusetts General Laws to obtain a complete understanding of the compliance requirements. Specific requirements may change periodically.

To perform the engagement, the independent auditor should obtain, read or have available:

- Massachusetts General Laws, Chapter 15A § 9B, §9 (cc), § 9 (ee), §. 16, and §. 19 Chapter 30 § 42.
- Massachusetts Student Financial Assistance program guidelines, policies and procedures
- Any relevant OSFA or Department of Higher Education "Dear Colleague" letters
- Other practitioners reports
- Regulatory agency's reports

The institution's

- Management representation letter
- Policy Manuals
- Accounting Manuals
- Relevant Memorandums
- Procedural Write-ups
- Flowcharts
- Internal auditor's reports
- For public institutions, reports from the Office of the State Auditor

## Institutional Eligibility

---

### Required Management Assertion

***"[Institution] complied with the institutional eligibility and participation requirements listed in the Massachusetts OSFA student Financial Assistance Attestation Guide."***

### Compliance Requirements

To participate in the Massachusetts student financial assistance programs, and institution must be an eligible private, public, independent, for profit or nonprofit institution of higher education issuing associate and/or bachelor's degrees, or certificate programs or graduate programs, and must have:

- A valid Title IV Program Participation Agreement issued by the U.S. Department of Education
- A valid Participation Agreement issued by the Massachusetts Office of Student Financial Assistance.
- A valid U.S. Department of Education *Eligibility and Certification Approval Report (ECAR)* that lists the institution's main campus and any additional approved locations and eligible programs under the Title IV Student Financial Assistance program. For any other locations at which an institution offers 50 percent or more of an eligible program during the audit period, the institution must either submit an application for approval of that location or notify the U.S. Department of Education of that location.
- An Accreditation letter from its accrediting agency evidencing that the institution is fully accredited and that the institution's accreditation is in force as of the date of execution of the Participation Agreement and has remained in force since
- Notified the Massachusetts Office of Student Financial Assistance within ten (10) days, in writing, of any change in ownership, consolidation, or dissolution, or any other transfer, suspension or discontinuance of any facility, branch or location where notification is required under Federal law or regulation pursuant to the institution's participation in Federal Title IV programs
- Not paid any commission, bonus, or other incentive payment – based directly or indirectly upon success in securing enrollments or financial aid – to any person or entity engaged in any student recruiting or admission activities or in making decisions regarding the awarding of Title IV funds
- Established and published reasonable standards, in accordance with federal requirements, for measuring whether eligible students are maintaining satisfactory progress in their educational program
- Met federal financial responsibility standards, or was granted “zone alternative”
- In cases where the institution entered into a written agreement with another institution, consortium, or organization to provide educational programs, the institution ensured that the educational programs contracted out do not exceed regulatory limits
- Not more than 50 percent of its courses are correspondence courses
- Not more than 50 percent of its regular students (i.e., students enrolled for the purpose of obtaining a degree, certificate or diploma) were enrolled in correspondence courses
- Not more than 25 percent of its regular students were incarcerated
- Not more than 50 percent of its regular students were enrolled as “ability-to-benefit students”
- Been licensed to conduct business or programs by the jurisdiction/agency in which it is located.

In addition to meeting the general provisions set forth in the institution's Participation Agreement, the institution must be in compliance with all laws, policies and guidelines specific to any financial assistance program established by the Office of Student Financial Assistance and the Commonwealth of Massachusetts that the institution participates in.

Specific institutional eligibility requirements for all OSFA programs are included in **Appendix A** of this program *Student Financial Assistance Attestation Guide*.

### **Suggested Procedures**

- 1) Obtain an understanding of the institution's procedures for ensuring compliance with institutional eligibility and participation criteria.
- 2) Obtain and inspect the institution's Title IV and OSFA Program Participation Agreements
  - a) Determine that the institution is properly authorized to participate in the Massachusetts State Financial assistance programs that it offers.
  - b) Obtain the ECAR that was in effect for the fiscal year and identify the main campus and any additional locations. Ascertain if the institution is offering more than 50 percent of an eligible program at any locations not on the ECAR. If so, determine if the institution notified ED of the additional location or submitted an application for approval of the additional location.
- 3) Obtain and inspect the following to determine that the institution was in compliance with its accreditation agency(s):
  - a) The accreditation letter from the institution's accrediting agency covering the current award period.
  - b) Any additional correspondence from the accrediting agency.
- 4) Test graduated student's academic records to determine that educational programs were offered and were conducted in accordance with eligible program guidelines.
- 5) For the award year, obtain from the institution its calculation of its award year institutional eligibility ratios of correspondence courses, student enrolled in correspondence courses, and incarcerated, and "ability-to-benefit" students. Ascertain the proper classification and completeness of data and accuracy of the calculations.

- 6) Ascertain the methodologies used to recruit, admit, and enroll students, and award federal financial aid, e.g., using employees, employment contracts, contracting with third parties or Internet providers, or combinations of these or other methods. Ensure that the institution is in compliance with the regulatory requirements.
- 7) Review the institution's published satisfactory progress standards and ascertain that all federally required elements are included. From the test of students sampled, ensure that students are making satisfactory academic progress, and if not, the regulations are followed.
- 8) Obtain a written representation from management as to whether the institution is participating under the "zone alternative." If so, determine that ED was timely notified if any of the events identified in 34 CFR section 668.175(2) (ii) occurred, and disbursements to students and parents, complied with the requirements of the cash monitoring or reimbursement payment methods.
- 9) Determine if the institution entered into agreement for its students to complete part of their educational program at another institution, consortium, or organization was an eligible institution. If not, ensure that regulatory standards were met for providing eligible programs.
- 10) Make inquiries of institution's management and obtain, as part of the management representation, written representation that the institution:
  - a) Notified OSFA of any changes in ownership, consolidation, or dissolution, or any other transfer, suspension or discontinuances of any facility, branch or location where notification is required under Federal law or regulation.

## **Student Eligibility**

---

Required Management Assertion

***"[Institution] complied with the student eligibility compliance requirements listed in the Massachusetts OSFA Student Financial Assistance Attestation Guide."***

### **Massachusetts OSFA Program Descriptions**

Below, we have provided brief descriptions of some Massachusetts State financial aid programs. **All** Massachusetts State financial aid programs are subject to inclusion in the audit samples that auditors use in the preparation of a Compliance Attestation Report of

Massachusetts State financial aid programs, as long as they were administered by the institution during the compliance attestation period in question. A complete set of guidelines of Massachusetts State financial aid programs is available in the back section of this Guide. Additionally, auditors can request that relevant programs descriptions and guidelines be made available to them from the financial aid offices of the institutions where the compliance attestation work is taking place.

**1. MASSGrant (General Scholarship Program)**

MASSGrant is a grant assistance program funded by appropriations from the Massachusetts State Legislature in accordance with Massachusetts General Laws, Chapter 15A, Section 16. The MASSGrant program provides need-based financial assistance to undergraduate students who reside in Massachusetts and who are enrolled in and pursuing a program of higher education in any approved public or independent college, university, school of nursing, or any other approved institution furnishing a program of higher education. The MASSGrant provides financial assistance to Massachusetts students demonstrating the greatest financial needs.

**2. Gilbert Matching Scholarship**

The Gilbert Matching Scholarship makes funds available to participating Massachusetts's independent institutions of higher education and schools of nursing. At least one hundred percent must be used for direct financial assistance to needy Massachusetts undergraduate students to enable such students to attend or continue to attend such institutions.

**3. Christian A. Herter Memorial Scholarship Program**

The Christian Herter Memorial Scholarship program annually offers scholarship to twenty-five students of extraordinary need and ability selected in the tenth or eleventh grades by persons or agencies designated by the Department of Higher Education and set forth under the regulations of this program.

**4. Part-Time Grant Program**

The Part-Time Grant program is a grant assistance program that provides need based financial assistance to part-time students who reside in Massachusetts and who are enrolled in a program of higher education in any approved public, private, independent, for profit or nonprofit, institution in the commonwealth of Massachusetts.

**5. Cash Grant Program**

The Cash Grant program is designed to assist needy students in meeting institutionally-held charges such as mandatory fees and non-state-supported tuition. It is a complementary program to the Need-Based Tuition Waiver

Program for the purpose of providing financial support to those individuals who would be denied the opportunity for higher education, without such assistance.

**6. Public Service Scholarship Grant Program**

The Public Service Scholarship program is a non-need based grant program that has been established to provide educational opportunity to the family members upon the loss of a parent and or spouse who is killed or missing in the line of public service duty in the Commonwealth of Massachusetts.

**7. No Interest Loan Program (NIL)**

The NIL program is designed to provide eligible needy Massachusetts residents attending post-secondary educational institutions in Massachusetts with a state funded loan. Administered by the Massachusetts Office of Student Financial Assistance, the NIL program offers zero interest loans to assist in meeting educational costs. Students have a maximum of ten (10) years to repay their NIL loan(s).

**8. Massachusetts Foster Child Grant**

The Massachusetts Foster Child Grant Provides financial assistance to foster children in state custody who were neither adopted or returned home and are attending post-secondary institutions in the Commonwealth of Massachusetts or the continental United States. Students who are eligible for the Massachusetts foster child grant can receive a maximum of \$ 6,000 per academic year for not more than 5 consecutive years. In all cases, awards must be made as “last dollar” grants, with eligibility determined after consideration of all other state, federal and institutional scholarship and grant resources.

**9. Paraprofessional Teacher Preparation Grant**

The Paraprofessional Teacher Preparation Grant is designed to encourage and assist paraprofessionals who wish to become certified to teach full-time in Massachusetts’s public schools. Student who are eligible under the program can receive up to \$625 per credit at an independent college or public university (not to exceed \$7,500 per academic year); up to \$450 per credit at a public four-year college (not to exceed \$6,000 per academic year); \$250 per credit at a public two-year college (not to exceed a maximum of \$4,000 per academic year).

**10. The Tuition Waiver Program**

The Tuition Waiver Program is designed to provide financial support to those individuals who would be denied the opportunity for higher education at Massachusetts public colleges and universities, without such assistance. Over the years, tuition waivers have been utilized as supplemental assistance in campus-based financial aid packaging strategies. The single Tuition Waiver program consists of several components designed to ensure maximum access and institutional collaboration as follows: need based waivers, categorical

waivers, graduate tuition waivers, and additional categories of waivers as approved by the Board of Higher Education.

For descriptions and guidelines of all Massachusetts State financial aid programs, please go to:

<http://www.osfa.mass.edu/defaultblue.asp?page=publications>

### **Compliance Requirements**

A grant, loan, or tuition waiver award may be made only to a recipient who meets the following requirements:

- Is eligible to receive a Pell Grant and/or other Federal Title IV student financial assistance
- Has met the Institution's and the financial assistance program's enrollment requirements
- Is an undergraduate student enrolled in an eligible course or in the process of attaining an associate, certificate or a bachelors' degree
- Has not received a first bachelors' degree except for specific programs providing financial assistance to graduate students
- Is a resident of the State of Massachusetts for at least one year prior to the opening of the traditional academic year, and is a U.S. Citizen or non-citizen eligible under Title IV regulations
- Has financial need and is eligible under the Federal need analysis criteria unless the specific program is not need based, or is otherwise designated
- Has his or her enrollment status, as defined in the program, certified to the Massachusetts Office of Student Financial Assistance by the institution
- Is maintaining satisfactory academic progress according to institutional definitions and federal standards
- Is in compliance with the requirements of the Military Selective Service Act or has been excused there from
- Is not in default of any Federal or State loan for attendance at any institution
- Does not owe a refund for any previous financial assistance received
- Has not been convicted of an offense involving the possession or sale of illegal drugs and/or has not been incarcerated in a federal or state penal institution



Institutions must coordinate the OSFA programs with the other Federal and non-Federal student financial assistance programs it administers and must establish controls to preclude awarding assistance in excess of students' financial aid need.

### **Suggested Procedures**

- 1) Review, evaluate, and document the institution's procedures for determining student eligibility.
- 2) OMB circular A-133 defines a "cluster of programs" as a group of closely related financial aid programs that share common compliance requirements. The Massachusetts Office of Student Financial Assistance has adopted this definition for the Massachusetts state financial assistance programs. As a result, the state financial assistance programs should be considered as one program for purposes of the attestation engagement. Accordingly, select a representative sample of student files and test to determine whether selected students were eligible for the Massachusetts student financial assistance programs for which they received awards. Representative samples should include all forms of state financial assistance awarded by the institution.
- 3) Obtain and inspect student academic files, financial aid files and other files to determine if the student:
  - a) Is eligible to receive Title IV student financial assistance;
  - b) Is a regular student enrolled or accepted for enrollment in an eligible program for at least the minimum required number of credits or the equivalent;
  - c) Is a U.S. citizen or eligible non-citizen
  - d) Has financial need (as defined and total awards including Federal and State aid as well as other outside sources that do not exceed financial need;
  - e) Has calculated expected family contribution that complies with Federal regulations;
  - f) Has a cost of education that agrees with the appropriate student budget established by the institution, or otherwise documented;
  - g) Does not owe a refund for any previous financial aid received;
  - h) Is not in default of any student loans;
  - i) Is maintaining satisfactory progress (as defined)
  - j) Is in compliance with Selective Service Registration;
  - k) Has a valid Social Security;
  - l) Has a high school diploma or general equivalent diploma;
  - m) Is above the age of compulsory attendance in the Commonwealth of Massachusetts;
  - n) Has ability to benefit;

- o) Has not been convicted of an offense involving the possession or sale of illegal drugs;
  - p) An undergraduate student has completed a Free Application for Federal student aid and received a SAR;
  - q) Has not received a first bachelors' degree except for specific programs providing financial aid to graduate students.
  - r) Is a resident of Massachusetts for at least one year prior to the opening of the traditional academic year;
  - s) Is attending an eligible post secondary institution in Massachusetts or an approved out of state institution;
  - t) Has, if applicable, provided all necessary documentation to complete verification;
  - u) Has all required financial aid transcripts on file, or the equivalent; and
  - v) Has his or her enrollment status, as defined in the program, certified to the Massachusetts Office of Student Financial Assistance by the Institution
- 4) Determine that the student is not in default of any Federal or State loan.
- a) For Federal loans, obtain and review Students Institutional Student Information Report record (ISIR), Verify that non default status has been documented.
  - b) For State loans, obtain all reports of Current No Interest Loan Defaults and verify that state financial assistance program awards had not been disbursed to a State loan defaulter's student account after the institution had been notified of the student's default status.

## Reporting

---

Required Management Assertion

***“[Institution] complied with the reporting requirements listed in the Massachusetts OSFA Student Financial Assistance Attestation Guide.”***

### Compliance Requirements

Institutions receiving OSFA funds are required to ensure that reports contain reliable information and are prepared and submitted in accordance with the applicable program guidelines.

Reports required for attestation reporting:

For all Programs:

The Institution shall submit annually, by July 31, or otherwise specified by OSFA, account reconciliation for all state financial assistance programs that the institution participates in. In addition, the institution shall provide data to OSFA and the Department of Higher Education in response to information requests concerning administration and evaluation of financial assistance available to the institution's students

For Grant Programs:

The Institution shall be required to furnish to the Commissioner annually, by August 31<sup>st</sup>, or otherwise specified by the Massachusetts Department of Higher Education, a report detailing the total amount of grant program funds received and expended, the total number of grant awards made to students, and the average grant award made to eligible students.

For Tuition Waiver Program

The Institution shall, for each program requiring such a report, complete annually, by August 31<sup>st</sup>, or unless otherwise specified by OSFA, a report detailing the number and characteristics of tuition waiver recipients.

### **Suggested Procedures**

1. Review, evaluate and document procedures for reporting amounts and disclosures provided in:
  - a) Annual Reconciliation Report
  - b) Response to Information request
  - c) Grant Award Information
  - d) Waiver Information Report
2. Obtain and inspect the required reports.
  - a) On a test basis determine that the institution performed the required reconciliation and disclosure procedures and submitted the report in a timely manner.
  - b) For unmatched and mismatched amounts determine that the institution performed the following:
    - (1) Promptly researched and reconciled detailed records; and
    - (2) Transmitted corrections to OSFA.

## Disbursements

---

Required Management Assertion

***“[Institution] complied with the disbursement compliance requirements listed in the OSFA Student Financial Assistance Attestation Guide”***

### Compliance Requirements

- The independent auditor shall review student’s accounts to ensure that awards from the State financial assistance programs are properly disbursed.
- The institution’s records shall reflect all disbursement transactions accurately and identify disbursements by OSFA program.

### Payment Periods

Awards are generally made as a component of the student’s total financial aid package. Institutions are required to make at least two disbursements, or unless otherwise permitted under the program, during the traditional academic year. Students must continue to meet eligibility criteria following the initial disbursement to be eligible to receive subsequent disbursements. Awards may not exceed a student’s demonstrated financial need, unless otherwise designated. Specific Program Requirements are:

### **Massachusetts Assistance for Student Success Program**

1. **MASSGrant Program, Gilbert Matching Grant Program, Part-Time Grant Program, and Need Based Cash Grant** are disbursed to the institution in two equal payments corresponding to the fall and spring semesters of the traditional academic year. Students must continue to meet all eligibility criteria as certified by the institution. Should the student discontinue enrollment during the academic year, the institution shall apply Federal Title IV and OSFA refund policies to State financial assistance programs.
2. **Christian A. Herter Memorial Scholarship Program, and Public Service Grant Program**  
Pre-payment in the amount of the total award for each semester will be mailed to each institution under separate cover.
3. **The Tuition Waiver Program**  
Tuition Waivers are awarded as a component of the student’s financial aid package.
4. **No Interest Loan**
  - (a) Student should not be in default of any Federal or State loan.
  - (b) Shall be at least (2) disbursements.

- (c) Single disbursement of current date is greater than loan period end date; or, loan period is less than 155 days in length.
- (d) Subsequent disbursements must occur on or after previous disbursement date.
- (e) Disbursements must be whole dollar amounts determined by dividing loan amount by the number of disbursements.
- (f) Loan increases within a loan period are considered new loans.
- (g) Late disbursement of an existing loan may occur up to 45 days from the borrower's last date of enrollment.

## **Disbursement Period**

### First Disbursement

Current date, if less than or equal to 20 days prior to start of loan period; otherwise 20 days prior to start of loan period, in all other cases.

### Second disbursement (no 3<sup>rd</sup> disbursement)

If current date is less than or equal to 20 days prior to midpoint of loan period, then disbursement date is 20 days prior to midpoint of loan period. Otherwise current date is the disbursement date. At no time shall second disbursements occur prior to first disbursement.

### Second disbursement (3<sup>rd</sup> disbursement Selected)

If current date is less than or equal to 20 days prior to 1/3 point of loan period, then disbursement date is 20 days prior to 1/3 point of loan period. Otherwise current date is the disbursement date. At no time shall second disbursement occur prior to first disbursement.

If current date is less than or equal to 20 days prior to 2/3 point of loan period, then disbursement date is 20 days prior to 2/3 point of loan period. Otherwise current date is the disbursement date. At no time shall third disbursement occur prior to second disbursement.

## **Suggested Procedures**

Review, evaluate and document procedures for

- (a) Completing loan applications
- (b) Recording financial transactions
- (c) Disbursing funds by payment periods and within timeframes and restrictions
- (d) Conducting entrance and exit counseling and having documentation in the student's file

(e) Identifying credit balances in student accounts

(f) Identifying students in default of State loans and adjusting awards accordingly

Using the same representative sample selected to test student eligibility determine that payments are properly calculated and disbursed according to the program requirements. Obtain and inspect student academic and financial aid files, student accounts and attendance records and test to determine:

That the institution DID NOT:

- 1) Release funds or credit a student account for a student on a leave of absence.
- 2) Make a second and or subsequent disbursement prior to the initial disbursement date.

That the institution:

- 1) Has a completed and signed promissory note for Massachusetts Not Interest Loans.
- 2) Performed and documented required entrance and exit counseling.
- 3) Has adjusted loans, as necessary, in cases where students have been identified as being in default.
- 4) Reported Changes in enrollment status to either the loan program servicing agency and/or the National Student Loan Data Systems (NSLDS) in cases where the student has separated from the institution

## Refunds

---

Required Management Assertion

***“[Institution] complied with the refund requirements listed in the OSFA Student Financial Assistance Attestation Guide”***

### Compliance Requirements

#### Massachusetts Grant Programs

Refunds to OSFA may be due as a result of adjustments to EFC, change in dependency status, transfer, withdrawal, dropping below full time status, or an approved leave of absence.

- State financial aid programs refund policy shall be used in determining percentage and amount to be refunded to State programs.

- Refunds should be made, in the timeframe specified within OSFA program guidelines or, in a timely manner. Refunds should be made to OSFA and accompanied by a completed refund form.
- **Massachusetts No Interest Loan Program**
  - Institutions are expected to refund all or any portion of Massachusetts No Interest Loan disbursements that were not applied by the recipient to educational expenses during the academic year.
  - If a student becomes ineligible as a result of a change in enrollment status, NIL loan proceeds shall be returned to OSFA within 30 days.

### **Suggested Procedures**

Review, evaluate and document procedures for:

- 1) Identifying students who either were or should have been identified as withdrawn, dropped, terminated or on leave of absence.
- 2) Assuring that refunds are repaid to OSFA in a timely manner.

Using the same representative sample selected to test student eligibility and disbursements determine that refunds were properly calculated and disbursed according to the program requirements. If the representation sample does not include a sufficient number of students who withdrew, dropped, terminated or on leave of absence, then select additional students from a combined list of the above categories to arrive at an adequate sample. Obtain and inspect students' academic and financial aid files, student accounts, attendance records and cancelled checks. Determine if the enrollment status of any of the students in the representative sample is indicative of a refund.

- 3) For each student identified as due a refund:
  - a) Determine the amount that should have been refunded.
  - b) Compare refund payments made to calculated amounts.
  - c) Determine that refunds were properly paid to OSFA or to students within the timeframes established by law or regulation.

## **ILLUSTRATIVE REPORTS**

Exhibit A. Schedule of Population, Items Tested, and Findings for Massachusetts State Financial Aid Program Cluster

Exhibit B. Independent Accountants' Report Examples

Exhibit C. Auditor's Opinion on Financial Statements and Supplementary Schedule of Population, Items Tested, and Findings for Massachusetts State Financial Aid Program Cluster

Exhibit D. Schedule of Findings and Questioned Costs

Exhibit E. Summary Schedule of Prior Review Findings



Exhibit A

XYZ College  
 Schedule of Population, Items Tested, and Findings for  
 Massachusetts State Financial Aid Program Cluster  
 Year Ended June 30, 20XX

	Description of Category	Number of Students	Percent of Population	Amount of Awards	Percent of Population
General Scholarship (MASSGrant)	Population		100%		100%
	Tested		%		%
	Findings		%		%
Matching of Scholarship Grants (Gilbert Grant)	Population		100%		100%
	Tested		%		%
	Findings		%		%
Christian Herter Memorial Scholarship	Population		100%		100%
	Tested		%		%
	Findings		%		%
Part Time Student Grant	Population		100%		100%
	Tested		%		%
	Findings		%		%
Need Based Cash Grant Program	Population		100%		100%
	Tested		%		%
	Findings		%		%
Public Service Scholarship	Population		100%		100%
	Tested		%		%
	Findings		%		%
Massachusetts No Interest Loan	Population		100%		100%
	Tested		%		%
	Findings		%		%
Completion Incentive Grant Fund	Population		100%		100%
	Tested		%		%
	Findings		%		%
Massachusetts Foster Child Grant	Population		100%		100%
	Tested		%		%
	Findings		%		%
Paraprofessional Teacher Preparation Grant	Population		100%		100%
	Tested		%		%
	Findings		%		%

Exhibit A

XYZ College  
 Schedule of Population, Items Tested, and Findings for  
 Massachusetts State Financial Aid Program Cluster  
 Year Ended June 30, 20XX

	Description of Category	Number of Students	Percent of Population	Amount of Awards	Percent of Population
Early Childhood Educators Scholarship	Population		100%		100%
	Tested		%		%
	Findings		%		%
John & Abigail Adams Scholarship	Population		100%		100%
	Tested		%		%
	Findings		%		%
One Family Inc. Scholarship	Population		100%		100%
	Tested		%		%
	Findings		%		%
Massachusetts High Demand Scholarship	Population		100%		100%
	Tested		%		%
	Findings		%		%
Math & Science Teachers Scholarship	Population		100%		100%
	Tested		%		%
	Findings		%		%
Scholar-Internship Match Fund Program	Population		100%		100%
	Tested		%		%
	Findings		%		%
GEAR UP Scholarship	Population		100%		100%
	Tested		%		%
	Findings		%		%
National Guard Tuition & Fee Assistance	Population		100%		100%
	Tested		%		%
	Findings		%		%
Need Based Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
Categorical Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%

Exhibit A

XYZ College  
 Schedule of Population, Items Tested, and Findings for  
 Massachusetts State Financial Aid Program Cluster  
 Year Ended June 30, 20XX

	Description of Category	Number of Students	Percent of Population	Amount of Awards	Percent of Population
Graduate Student Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
Massachusetts Education Financing Authority Prepaid Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
Joint Admission Tuition Advantage Program Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
Senator Paul E. Tsongas Scholarship Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
Washington Center Program Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
University of Massachusetts Academic and Artistic Talent Program Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
University of Massachusetts Exchange Program Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
University of Massachusetts Division 1 Athletic Program Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
Cooperative Association of States for Scholarships Program Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
Incentive Program for Aspiring Teachers Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%

Exhibit A

XYZ College  
 Schedule of Population, Items Tested, and Findings for  
 Massachusetts State Financial Aid Program Cluster  
 Year Ended June 30, 20XX

	Description of Category	Number of Students	Percent of Population	Amount of Awards	Percent of Population
Collaborative Teachers Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
Career Advancement Program Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
High Technology Scholar/Intern Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
DCF Adopted Child Tuition Waiver and Fee Assistance Program	Population		100%		100%
	Tested		%		%
	Findings		%		%
DCF Foster Child Tuition Waiver and Fee Assistance Program	Population		100%		100%
	Tested		%		%
	Findings		%		%
Stanley Z. Koplik Certificate of Mastery Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
Commonwealth September 11, 2001 Tragedy Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
Commonwealth Hurricane Katrina Emergency Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
Valedictorian Tuition Waiver	Population		100%		100%
	Tested		%		%
	Findings		%		%
State University Internship Incentive Program	Population		100%		100%
	Tested		%		%
	Findings		%		%

Exhibit A

XYZ College  
 Schedule of Population, Items Tested, and Findings for  
 Massachusetts State Financial Aid Program Cluster  
 Year Ended June 30, 20XX

	Description of Category	Number of Students	Percent of Population	Amount of Awards	Percent of Population
Matching Student Aid Program	Population		100%		100%
	Tested		%		%
	Findings		%		%
National Guard Educational Assistance Program	Population		100%		100%
	Tested		%		%
	Findings		%		%
Children of Fallen Service Member Waiver Program	Population		100%		100%
	Tested		%		%
	Findings		%		%

**Independent Accountants' Report on Compliance with Specified Requirements  
Applicable to the Massachusetts Office of Student Financial Assistance  
Program Cluster**

(No noncompliance identified)

Addressee  
(Name of Entity):

We have examined (name of entity)'s compliance with the following requirements as specified in The Massachusetts Office of Student Financial Assistance (MOSFA) *Student Financial Assistance Attestation Guide, Fifth Edition*, during the year ended (date):

- Institutional eligibility
- Student eligibility
- Reporting
- Disbursements
- Refunds

Management is responsible for (name of entity)'s compliance with those requirements. Our responsibility is to express an opinion on (name of entity)'s compliance based on our examination.

Our examination was conducted in accordance with standards established by the American Institution of Certified Public Accountants and, accordingly, included examining, on a test basis, evidence about (name of entity)'s compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion. Our examination does not provide a legal determination on (name of entity)'s compliance with specified requirements.

In our opinion, (name of entity) complied, in all material respects, with the aforementioned requirements during the year ended (date).

This report is intended solely for the use of the Massachusetts Department of Higher Education, [for public colleges add – the Office of the State Auditor and the Office of the State Comptroller] and the Board of Trustees and management of (name of entity), and is not intended to be and should not be used by anyone other than these specified parties.

(Date)

Reference: AICPA AT601.55-56

**Independent Accountants' Report on Compliance with Specified Requirements  
Applicable to the Massachusetts Office of Student Financial Assistance  
Program Cluster**  
(Nonmaterial noncompliance identified)

Addressee  
(Name of Entity):

We have examined (name of entity)'s compliance with the following requirements as specified in The Massachusetts Office of Student Financial Assistance (MOSFA) *Student Financial Assistance Attestation Guide, Fifth Edition*, during the year ended (date):

- Institutional eligibility
- Student eligibility
- Reporting
- Disbursements
- Refunds

Management is responsible for (name of entity)'s compliance with those requirements. Our responsibility is to express an opinion on (name of entity)'s compliance based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institution of Certified Public Accountants and, accordingly, included examining, on a test basis, evidence about (name of entity)'s compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion. Our examination does not provide a legal determination on (name of entity)'s compliance with specified requirements.

In our opinion, (name of entity) complied, in all material respects, with the aforementioned requirements during the year ended (date). However, our examination disclosed instances of nonmaterial noncompliance, which are described in the accompanying Schedule of Findings as Questioned Costs as items (identify finding numbers).

This report is intended solely for the use of the Massachusetts Department of Higher Education, [for public colleges add – the Office of the State Auditor and the Office of the State Comptroller] and the board of Trustees and management of (name of entity), and is not intended to be and should not be used by anyone other than these specified parties.

(Date)

**Independent Accountants' Report on Compliance with Specified Requirements  
Applicable to the Massachusetts Office of Student Financial Assistance  
Program Cluster**

(Material noncompliance identified)

Addressee  
(Name of Entity):

We have examined (name of entity)'s compliance with the following requirements as specified in The Massachusetts Office of Student Financial Assistance (MOSFA) *Student Financial Assistance Attestation Guide, Fifth Edition*, during the year ended (date):

- Institutional eligibility
- Student eligibility
- Reporting
- Disbursements
- Refunds

Management is responsible for (name of entity)'s compliance with those requirements. Our responsibility is to express an opinion on (name of entity)'s compliance based on our examination.

Our examination was conducted in accordance with standards established by the American Institution of Certified Public Accountants and, accordingly, included examining, on a test basis, evidence about (name of entity)'s compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion. Our examination does not provide a legal determination on (name of entity)'s compliance with specified requirements.

Our examination disclosed instances of material noncompliance, which are described in the accompanying Schedule of Findings and Questioned Costs as items (identify finding numbers).

In our opinion, except for the material noncompliance described in the preceding paragraph, (name of entity) complied, in all material respects, with the aforementioned requirements during the year ended (date).

This report is intended solely for the use of the Massachusetts Department of Higher Education, [for public colleges add – the Office of the State Auditor and the Office of the State Comptroller] and the board of Trustees and management of (name of entity), and is not intended to be and should not be used by anyone other than these specified parties.

(Date)



**Independent Accountants' Report on Compliance with Specified Requirements  
Applicable to the Massachusetts Office of Student Financial Assistance  
Program Cluster**

(Material and Nonmaterial noncompliance identified)

Addressee  
(Name of Entity):

We have examined (name of entity)'s compliance with the following requirements as specified in The Massachusetts Office of Student Financial Assistance (MOSFA) *Student Financial Assistance Attestation Guide, Fifth Edition*, during the year ended (date):

- Institutional eligibility
- Student eligibility
- Reporting
- Disbursements
- Refunds

Management is responsible for (name of entity)'s compliance with those requirements. Our responsibility is to express an opinion on (name of entity)'s compliance based on our examination.

Our examination was conducted in accordance with standards established by the American Institution of Certified Public Accountants and, accordingly, included examining, on a test basis, evidence about (name of entity)'s compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion. Our examination does not provide a legal determination on (name of entity)'s compliance with specified requirements.

Our examination disclosed instances of material noncompliance, which are described in the accompanying Schedule of Findings and Questioned Costs as items (identify finding numbers).

In our opinion, except for the material noncompliance described in the preceding paragraph, (name of entity) complied, in all material respects, with the aforementioned requirements during the year ended (date). However, our examination disclosed instances of nonmaterial noncompliance, which are described in the accompanying schedule of Findings and Questioned Costs as items (identify numbers).

This report is intended solely for the use of the Massachusetts Department of Higher Education, [for public colleges add – the Office of the State Auditor and the Office of the State Comptroller] and the board of Trustees and management of (name of entity), and is not intended to be and should not be used by anyone other than these specified parties.

(Date)

**Exhibit C**

**Opinion on Financial Statements and Supplementary Schedule of  
Population, Items Tested, and Findings for Massachusetts State of Financial Aid  
Program Cluster**

Independent Auditors' Report

Addressee  
(Name of Entity)

We have audited the accompanying statement of financial position (statement of net assets of (name of entity) as of (date), and the related statements of activities (revenues, expenses and changes in net assets) and cash flows for the year then ended, and the related notes to the financial statements.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit includes performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of (name entity)'s internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## **Opinion**

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of (name of entity) as of (date), and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

## **Other Matters**

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying Schedule of Population, Items Tested, and Findings for Massachusetts State Financial Aid Program Cluster is presented for purposes of additional analysis as required by the Massachusetts Office of Student Financial Assistance Compliance Attestation Guide, and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. This information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material aspects, in relation to the financial statements as a whole.

## **Other Reporting Required by *Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued a report dated (date) on our consideration of (name of entity)'s internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering (name of entity)'s internal control over financial reporting and compliance.

Date

**Example Entity**  
**Schedule of Findings and Questioned Costs**

(List findings or state that no matters are reported.)

**Reference Number**

**Program:**

**Description**

A well developed finding has the following elements:

- The condition (what is)
- Criteria (what should be)
- The effect (the difference between what is and what should be)
- The cause (why it happened)

**Questioned Costs**

Amount, and if applicable, the computation

**Recommendations**

How would the problem be corrected?

**Example Entity**  
**Summary Schedule of Prior Review Findings**  
Year Ended (Date)

<b>Reference</b>	<b>Summary of Findings</b>	<b>Status</b>	<b>Planned/Partial Corrective Action</b>
0X-01	Description of findings and questioned costs	Not Corrected (see note 1).	
0X-02	Description of findings and questioned costs	Corrected	

Note: Listed planned corrective actions above or partial corrective action taken.

## PROGRAM GUIDELINES

PROGRAM	CAREER ADVANCEMENT PROGRAM TUITION WAIVER	CATEGORICAL TUITION WAIVER PROGRAM
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>The nine Massachusetts State Colleges and the four undergraduate campuses of the University of Massachusetts; and</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>An institution within the system of public institutions of higher education under §5 of Chapter 15A of the General Laws</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Massachusetts public school teachers who have passed all three components of the Massachusetts Teachers Test. Eligibility is restricted to one State-supported graduate course tuition waiver for each of the first three years of teaching</li> <li>An eligible student must be a public school teacher in the year he/she is using the award</li> </ul>	<ul style="list-style-type: none"> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Enrolled in a public college or university undergraduate degree or certificate program</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Complete all verification requirement mandated by the U.S Department of Education and the institution</li> <li>Supplied all required documentation to satisfy Categorical Tuition Waiver eligibility</li> <li>Is a member of an eligible category as defined below: <ul style="list-style-type: none"> <li>Veteran (as provided in M.G.L Chap 4 Sec 7 (43)</li> <li>Native American as certified by the Bureau of Indian Affairs</li> <li>Senior Citizen (Person over the age of 60)</li> <li>Active duty Armed Forces</li> <li>Is certified as client of the Massachusetts Rehabilitation Commission or Commission for the Blind</li> </ul> </li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> </ul>	<ul style="list-style-type: none"> <li>Categorical Tuition Waivers are awarded as a component of the students financial aid package</li> <li>Categorical Tuition Waiver eligibility is limited to space available basis</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>See "Attestation Review" below</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>Institution shall furnish annually by August 31<sup>st</sup>, a report detailing the number and characteristics of Categorical Tuition Waiver recipients for the previous academic year</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each state college and university to maintain adequate documentation of a student's eligibility in the Career Advancement Program</li> <li>The Commissioner shall require each campus to furnish annually by August 31<sup>st</sup>, a report detailing the number of Career Advancement Program recipients for the previous year and the corresponding amount of tuition waived</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years. An institution may retain such records for a period of five (5) years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42</li> <li>Program subject to OSFA's attestation requirements</li> </ul>	<ul style="list-style-type: none"> <li>Institutions must maintain adequate documentation of students Categorical Waiver eligibility</li> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven(7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Teachers shall be eligible for a tuition waiver for up to three state supported graduate courses (in education or areas related to the teacher's subject matter), one for each of their first three years of teaching.</li> <li>Waivers must be used within two years of the year of teaching in a public school that has provided eligibility for the waiver.</li> <li>Individual student awards shall be up to the resident tuition rate at the participating institution.</li> </ul>	<ul style="list-style-type: none"> <li>Award may not exceed the institutional tuition and fees charged for the award period</li> <li>Tuition waivers in combination with other resources may not exceed student's demonstrated financial need</li> <li>If recipient receives both Need Based Tuition Waiver and a Categorical Tuition Waiver the total value of both waivers may not exceed the total cost of tuition</li> <li>Qualifying students may be granted full or partial tuition waivers to cover direct charges</li> <li>Campus fees are not included in waivers</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	CHILDREN OF FALLEN SERVICE MEMBER WAIVER	CHRISTIAN A. HERTER MEMORIAL SCHOLARSHIP
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>An institution within the system of public institutions of higher education as identified in Section 5 of Chapter 15A of the General Laws</li> </ul>	<ul style="list-style-type: none"> <li>Any public or private institution in the continental United States and in the Commonwealth of Massachusetts, offering any approved degree or certificate program</li> <li>Valid Participation Agreement must be on file with OSFA</li> </ul>
<b>Eligible Student</b>	<p>An eligible student shall mean a student enrolled in an eligible program and meeting the following requirements:</p> <ul style="list-style-type: none"> <li>A permanent legal resident of Massachusetts for at least one year prior to the start of the traditional academic year</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Has not previously received a prior bachelors degree, or its equivalent, from a public or private college or university of higher education</li> <li>Is a surviving child of a parent who was an active and full-time member of the armed forces or the United States or National Guard who:               <ol style="list-style-type: none"> <li>died as a result of injuries sustained during active and full-time military service, occurring after 1989 while outside the United States in an armed conflict or hostility; or</li> <li>died while deployed in direct support of military activity in a zone or armed conflict or hostility, outside the United States, occurring on or after January 1, 1989 while outside the United States</li> <li>was a resident of the Commonwealth of Massachusetts at the time of entry and remained a Massachusetts resident throughout full-time military service</li> </ol> </li> <li>Has presented to the institution, documentation of eligibility for this program, as specified</li> <li>Complies with applicable law regarding selective service</li> <li>Maintains Satisfactory Academic Progress per school's standards</li> </ul>	<ul style="list-style-type: none"> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Enrolled as a full time student (at least 12 undergraduate credits or equivalent)</li> <li>Cumulative secondary school GRADE POINT AVERAGE of 2.75 on a 4.0 scale</li> <li>Exhibits difficult personal circumstances, high financial need and strong academic promise</li> <li>Provides evidence of documented financial need</li> <li>Is in compliance with Selective Service requirements</li> <li>Is not in default of a Federal or State loan and does not owe a refund of previous financial aid</li> <li>Not a MASSGrant recipient</li> <li>Complete all verification requirements mandated by the U.S. Department and the institution</li> <li>If enrolled in a clock hour program, must:               <ol style="list-style-type: none"> <li>Complete a minimum of 24 clock hours per week</li> <li>Complete a minimum of 320 hours during the period of July 1-December 31 to qualify for a Fall Disbursement</li> <li>Complete a minimum of 320 hours during the period of January 1-June 30 to qualify for a Spring Disbursement</li> </ol> </li> <li>If enrolled in English as a Second Language (ESL) courses, student must be simultaneously enrolled in a certificate, associate or bachelors degree program</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Waivers are awarded under this program at the beginning of each eligible term</li> </ul>	<ul style="list-style-type: none"> <li>Award may not exceed student's demonstrated financial need</li> <li>Prepaid amount to be received by the institution for each semester upon student's certification</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>Institution shall maintain record of awards made under this program and provide written report to the Department of Higher Education, upon request</li> </ul>	<ul style="list-style-type: none"> <li>As required by the Massachusetts Department of Higher Education</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>Christian A. Herter Memorial Scholarship funds not disbursed shall be returned to the OSFA within 30 days</li> <li>Refunds to OSFA may be due as a result of adjustments to EFC, change in dependency status, transfer, withdrawal, dropping below full time status, or an approved leave of absence</li> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>The Commissioner shall require each institution to complete an annual report to the Department of Higher Education which details recipient data for the Commonwealth of Massachusetts Children of Fallen Service Member Waiver Program</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years. An institution may retain such records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.</li> </ul>	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven (7) years</li> <li>Program subject to OSFA's requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Students qualifying for the Fallen Service Member Waiver must be awarded the full value of billed tuition and fees</li> <li>Student may not receive a waiver of tuition and fees for more than 130 undergraduate credits earned in pursuit of a bachelor degree, which shall include those credits earned to complete an associate degree</li> </ul>	<ul style="list-style-type: none"> <li>Up to 50% of students financial need for each of the four undergraduate years</li> </ul>

**PROGRAM GUIDELINES**

PROGRAM	COLLABORATIVE TEACHERS TUITION WAIVERS	COMMONWEALTH HURRICANE KATRINA EMERGENCY TUITION WAIVER
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>The nine Massachusetts State Colleges and the four undergraduate campuses of the University of Massachusetts; and</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>An institution within the system of public higher education under Section 5 of Chapter 15A of the General Laws</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Massachusetts public school (collaborative) teachers who mentor a student teacher from a State college or university in their classroom. An eligible student must be a public school teacher in the year he/she is using the award</li> </ul>	<p>An undergraduate student who is unable to attend an institution due to the effects of Hurricane Katrina and provides as documentation one of the following:</p> <ul style="list-style-type: none"> <li>Verification of admission to or enrollment in an institution of higher education for fall semester, 2005 and/or spring, 2006; or</li> <li>A signed Commonwealth Hurricane Katrina Emergency Tuition Waiver affidavit attesting admission or enrollment in an academic program leading to a degree, certificate or other recognized credential for the 2005-2006 academic year at an institution</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> </ul>	<ul style="list-style-type: none"> <li>A tuition waiver is awarded as a component of the student's financial aid package</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>See "Attestation Review" below</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>Institution shall maintain a record of tuition and fees under this program and provide a written report to the Department of Higher Education each semester, upon request</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each state college and university to maintain adequate documentation of a student's eligibility in the Collaborative Teachers Tuition Waivers Program</li> <li>The Commissioner shall require each campus to furnish annually by August 31st, a report detailing the number of Collaborative Teachers Tuition Waivers recipients for the previous year and the corresponding amount of tuition waived</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years. An institution may retain such records for a period of five (5) years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42</li> <li>Program subject to OSFA's attestation requirements</li> </ul>	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by the Commissioner</li> <li>Records shall be maintained for a period of seven (7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Collaborative Teachers shall be eligible for a tuition waiver for up to one state-supported graduate-level course for each student teacher mentored with a maximum of one student teacher mentored per semester</li> <li>Collaborative Teachers can request waivers for up to two (2) years after the completion of the mentoring relationship for which eligibility is based</li> <li>Individual student awards shall be no more than the resident graduate tuition rate at the participating institution</li> </ul>	<ul style="list-style-type: none"> <li>Value of tuition only at each eligible institution</li> </ul>



## PROGRAM GUIDELINES

PROGRAM	COMMONWEALTH SEPTEMBER 11, 2001 TRAGEDY TUITION WAIVER	COMPLETION INCENTIVE GRANT
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>An institution within the system of public higher education under Section 5 of Chapter 15A of the General Laws</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>An institution within the system of public institutions of higher education as identified in Section 5 of Chapter 15A of the General Laws</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>The spouse or child of a resident of Massachusetts who was the victim of the tragic events that occurred on September 11, 2001, who died or is missing and officially presumed dead as a direct result of the act of terrorism that occurred in the United States on September 11, 2001</li> </ul> <p>The student must submit the following to the institution:</p> <ul style="list-style-type: none"> <li>Copy of the student's legal birth certificate</li> <li>Certificate of Death for the spouse, parent or legal guardian (or other official documentation of death)</li> <li>Proof that the death is connected to the terrorism that occurred on September 11, 2001</li> <li>Has filed a current year Free Application for Federal Student Aid (FAFSA)</li> </ul>	<p>An eligible student must meet the following criteria:</p> <ul style="list-style-type: none"> <li>Is a first-time (never attended) undergraduate certificate or degree-seeking student, as of Fall 2012, <u>and</u> who continues to enroll in consecutive semesters/academic years in an eligible Massachusetts public college or university-after initial enrollment during Fall 2012</li> <li>Annually files the Free Application for Federal Student Aid (FAFSA)</li> <li>Demonstrates eligibility for the Federal Pell Grant program in every year of participation in the pilot program</li> <li>Not in default of any Federal or State loans for attendance at any institution or owe a refund for any previous financial aid received</li> <li>Has signed the Completion Incentive Grant Participation Agreement</li> <li>Maintains a minimum GPA of 2.0 each semester and Satisfactory Academic Progress</li> <li>If enrolled in English as a Second Language (ESL) program courses, is also simultaneously enrolled in either a certificate, associate or bachelors degree program</li> <li>A permanent legal resident of Massachusetts for at least one year prior to the start of the traditional academic year</li> <li>U.S. Citizen or Eligible Non-Citizen</li> </ul>
<b>Eligible Course</b>	<ul style="list-style-type: none"> <li>Any State-supported course offered by an institution at a public college or university, excluding all graduate courses and courses in the MD program at the University of Massachusetts Medical Center</li> <li>Eligible courses include those toward an undergraduate degree program, certificate program, short-term certificate program, and non-credit courses</li> </ul>	N/A
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of student's financial aid package</li> </ul>	<ul style="list-style-type: none"> <li>Disbursements may occur either once per semester (at the end of each academic period) or twice each semester (one-half at the mid-point of the semester, with remaining funds disbursed at the end of the academic term) upon verification of total credits earned</li> <li>Summer awards, if applicable, will be paid at the conclusion of the summer term and upon verification of GPA and credits earned (See Program's Guidelines)</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>The Commissioner shall require each campus to furnish annually by August 31st, a report detailing the number of Commonwealth September 11, 2001 Tragedy Tuition Waiver recipients for the previous year and the corresponding amount of tuition waived</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>Institutions are responsible for providing the Department of Higher Education and the Office of Student Financial Assistance with related data for pilot participants, as specified in the CIGF Institutional Participation Agreement to facilitate payments to students</li> <li>Institutions that have signed an agreement to participate in this pilot program are required to share quantitative data (for all students involved in the CIGF) with the Department of Higher Education or its designee, and the Office of Student Financial Assistance</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>One hundred percent of the funds allocated shall be used for awards for students. Funds that are not disbursed by the institution to the student, for any reason, must be remitted to the OSFA as required by the Refund Policy for State financial aid programs</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years. An institution may retain such records for a period of five (5) years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42</li> <li>Program subject to OSFA's attestation requirements</li> </ul>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each institution to maintain adequate documentation of a recipient student's eligibility for the Completion Incentive Grant fund</li> <li>The Commissioner shall require each campus to furnish annually to the Board of Higher Education a report detailing specific information regarding recipients of the Completion Incentive Grant Fund Program. The Office of Student Financial Assistance will coordinate specification and procedures for this report.</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records, and documents are located. The institution shall retain such financial books, records, and documents for seven years. An institution may retain such records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Eligible student entitled to a tuition waiver equal to 100% of the resident rate for eligible State-supported courses offered at the participating public higher education institution</li> </ul>	<ul style="list-style-type: none"> <li>Maximum <u>semester</u> award is \$1,000 per student and shall be based on actual credits completed during each traditional semester, fall and spring</li> <li>In any and all cases, the maximum award per student shall not exceed \$2,000 for a full academic year (fall, spring and summer). See Completion Incentive Grant Fund Guidelines for full details.</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	COOPERATIVE ASSOCIATION OF STATES FOR SCHOLARSHIP PROGRAM	DCF ADOPTED CHILDREN TUITION WAIVER
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>Berkshire Community College and other institutions approved by the Department of Higher Education</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>An institution within the system of public higher education under Section 5 of Chapter 15A of the General Laws</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>Student is eligible under the auspices of the Cooperative Association of States for Scholarships (CASS) program funded by the US Agency for International Development</li> <li>Students shall be considered non-resident students</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> </ul>	<ul style="list-style-type: none"> <li>All children in the custody of the Department of Children and Families adopted by an eligible Massachusetts State employee through the Department of Children and Families who are age twenty-four or under</li> <li>All children in the custody of the Department of Children and Families adopted by an eligible Massachusetts resident through the Department of Children and Families who are age twenty-four or under</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Has filed a current year Free Application for Federal Student Aid (FAFSA)</li> </ul>
<b>Eligible State Employee and Resident</b>	N/A	<ul style="list-style-type: none"> <li>Eligible State employees shall include all individuals determined to be Massachusetts State employees at the time of adoption of the eligible student including:               <ul style="list-style-type: none"> <li>All full and part-time employees at the time of the adoption by the Massachusetts State government for at least six (6) months, 2)employees who are working for the State for at least six (6) months after the adoption</li> </ul> </li> <li>Eligible Massachusetts residents shall include:               <ul style="list-style-type: none"> <li>All individuals determined to be Massachusetts State residents at the time of the adoption of the eligible student</li> </ul> </li> </ul>
<b>Eligible Course</b>	N/A	<ul style="list-style-type: none"> <li>Any State-supported course offered by an institution at a public college or university, excluding all graduate courses and courses in the MD program at the University of Massachusetts Medical Center</li> <li>Eligible courses include those toward an undergraduate degree program, certificate program, short-term certificate program, and non-credit courses</li> <li>Institutions are encouraged to develop waiver programs for eligible students that would provide 50% tuition waiver for non-State supported courses and/or certificate programs</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> <li>Each institution is eligible to award up to \$250,000 annually</li> </ul>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the student's financial aid package</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>Institution shall furnish annually by August 31st, a report detailing the number and characteristics of Cooperative Association of States for Scholarships Program recipients for the previous academic year</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>The Commissioner shall require each campus to furnish annually by August 31<sup>st</sup>, a report detailing the number of DCF Adopted Children Tuition Waiver recipients for the previous year and the corresponding amount of tuition waived</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>Institutions must maintain adequate documentation of students eligibility as Cooperative Association of States Scholarships Tuition Waiver recipient</li> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven(7) years</li> <li>Program subject to OSFA's requirements</li> </ul>	<ul style="list-style-type: none"> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years. An institution may retain such records for a period of five (5) years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42</li> <li>Program subject to OSFA's attestation requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Tuition waivers may be granted up to the full amount of non-resident tuition or any portion thereof</li> </ul>	<ul style="list-style-type: none"> <li>Students eligible for the DCF Adopted Children Tuition Waiver Program will be entitled to a tuition waiver equal to 100% of the resident tuition rate for eligible State-supported courses offered at the participating public higher education institution</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	DCF FOSTER CARE CHILDREN TUITION WAIVER	EARLY CHILDHOOD EDUCATORS' SCHOLARSHIP
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>An institution within the system of public higher education under Section 5 of Chapter 15A of the General Laws</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>Any regionally accredited public or independent (private) college or university in the Commonwealth of Massachusetts offering an associate's, bachelor's, or master's degree program in either Early Childhood Education (infancy through preschool) or a related field</li> </ul>
<b>Eligible Student</b>	<p>To be eligible for a tuition waiver, a foster child must meet all of the following requirements:</p> <ul style="list-style-type: none"> <li>The youth is a current or former foster child who was placed in the custody of the State through a Care and Protection Petition</li> <li>The youth is age twenty-four or under</li> <li>The youth was in the custody of the Commonwealth for at least twelve consecutive months</li> <li>The youth was not adopted or returned home</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Has filed a current year Free Application for Federal Student Aid (FAFSA)</li> </ul>	<p>A matriculated undergraduate student enrolled full or part-time in an eligible program meeting the following requirements:</p> <ul style="list-style-type: none"> <li>A permanent legal resident of Massachusetts for at least one year prior to the start of the traditional academic year</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Maintaining Satisfactory Academic Progress in accordance with institutional standards</li> <li>Is employed or is a licensed family child care provider and continues to work as an early educator in an early education and care program in Massachusetts</li> <li>Has maintained employment or has provided licensed family child care for at least one (1) year to receipt of grant funds and has provided documentation of such employment</li> <li>If enrolled in an undergraduate program, has not earned a prior bachelor's degree</li> <li>Annually files the Free Application for Federal Student Aid (FAFSA)</li> <li>Signs an agreement to continue employment as an early educator or provider in the Commonwealth of Massachusetts, with the exception that the student will continue to be employed in the Early Childhood Education field as an educator or provider in Massachusetts for six (6) months per semester of scholarship received, not to exceed a two (2) year maximum commitment upon graduation from an associate's degree program and a four (4) year maximum commitment upon graduation from a bachelor's degree program</li> </ul>
<b>Eligible State Employee and Resident</b>	N/A	N/A
<b>Eligible Course</b>	<ul style="list-style-type: none"> <li>Any State-supported course offered by an institution at a public college or university, excluding all graduate courses and courses in the MD program at the University of Massachusetts Medical Center</li> <li>Eligible courses include those toward an undergraduate degree program, and non-credit courses</li> <li>Institutions are encouraged to develop waiver programs for eligible students that would provide 50% tuition waiver for non-State supported courses and/or certificate programs</li> </ul>	N/A
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the student's financial aid package</li> </ul>	<ul style="list-style-type: none"> <li>Institution must certify that recipient is eligible in accordance with program's guidelines</li> <li>Academic year awards to be disbursed in equal payments for the fall and spring semesters or as calculated based on enrolled credits within the established limits for the fall and spring semesters</li> <li>Grants may be awarded for summer terms based on availability</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>The Commissioner shall require each campus to furnish annually by August 31<sup>st</sup>, a report detailing the number of DCF Foster Care Children Tuition Waiver recipients for the previous year and the corresponding amount of tuition waived</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>Institution shall maintain a record of tuition and fees under this program and provide a written report to the Department of Higher Education each semester, upon request</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years. An institution may retain such records for a period of five (5) years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42</li> <li>Program subject to OSFA's attestation requirements</li> </ul>	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by the Commissioner</li> <li>Records shall be maintained for a period of seven (7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Students eligible for the DCF Foster Care Children Tuition Waiver Program will be entitled to a tuition waiver equal to 100% of the resident tuition rate for eligible State-supported courses offered at the participating public higher education institution</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$450 per credit at a public university or private college or university, not to exceed a maximum of \$4,050 per semester</li> <li>Up to \$325 per credit at a public four-year college, not to exceed a maximum of \$2,925 per semester</li> <li>Up to \$200 per credit at a public two-year college, not to exceed a maximum of \$1,800 per semester</li> <li>Grants may be awarded for a maximum of three (3) courses per semester, and recipients must enroll in a minimum of three (3) credits in a given academic semester to be awarded funds</li> <li>Awards may not exceed the recipient's cost of attendance for any academic semester</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	GRADUATE TUITION WAIVER PROGRAM	HIGH TECHNOLOGY SCHOLAR/INTERM
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>An institution within the system of public institutions of higher education under § of chapter 15A of the General Laws</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>Any institution within the system of public institutions of higher education Section 5 of Chapter 15A of the General Laws</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Enrolled in any graduate degree or post baccalaureate certificate program offered by an institution</li> <li>Meets other criteria established by institution</li> </ul>	<ul style="list-style-type: none"> <li>Enrolled in an eligible program as determined by the Department of Higher Education</li> <li>As determined by the participating company or corporation</li> <li>Enrolled in Computer Information Science/Technology and Engineering programs to be reviewed annually by the Department of Higher Education</li> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Has filed a current year Free Application for Federal Student Aid (FAFSA)</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Graduate Tuition Waivers are awarded as component of the students financial aid package</li> </ul>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>Institutions granting full or partial tuition waivers under this category must annually file guidelines with the Department of Higher Education. Such guidelines shall include but not limited to the award value, criteria for determination of need, and eligibility criteria</li> <li>Institution shall furnish annually by August 31st, a report detailing the number and characteristics of Graduate Tuition Waiver recipients for the previous academic year</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>See "Attestation Review" below</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven(7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each state college and university to maintain adequate documentation of a student's eligibility in the Industry and High Technology/Intern Tuition Waiver Program</li> <li>The Commissioner shall require each campus to furnish annually by August 31st, a report detailing the number of High Technology Scholar/Intern recipients for the previous year and the corresponding amount of tuition waived</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years. An institution may retain such records for a period of five (5) years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42</li> <li>Program subject to OSFA's attestation requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Individual award may not exceed the institutional tuition charged for the award period</li> <li>Tuition waivers in combination with other resources may not exceed student's demonstrated financial need</li> <li>Qualifying students may be granted full or partial tuition waivers</li> </ul>	<ul style="list-style-type: none"> <li>Individual student awards shall match industry scholarships up to the resident undergraduate tuition rate at the participating institution</li> <li>The Department of Higher Education is authorized to provide High Technology Scholar/Intern Tuition Waivers to support enrollment in computer and information science/technology and engineering programs</li> <li>Campus fees are not included in the waivers. Institutions may, but are not required to, waive specific fees for participating students</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	INCENTIVE PROGRAM FOR ASPIRING TEACHERS	JOHN & ABIGAIL ADAMS SCHOLARSHIP
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>The nine Massachusetts State Colleges and the four undergraduate campuses of the University of Massachusetts; and</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>An institution within the system of public higher education under Section 5 of Chapter 15A of the General Laws, except those institutions retaining Massachusetts resident tuition payments</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Is in his/her third and/or fourth year enrolled in State approved teacher education programs in fields with teacher shortages</li> <li>Has a cumulative 3.0 Grade Point Average in general education courses</li> <li>Commits to teaching for two years (one year for each year of full or partial tuition waiver received) in a public school in the Commonwealth upon successful completion of a bachelor's degree from the college or university and the appropriate certification pursuant to section 38G of Chapter 71 M.G.L.</li> <li>As determined by the institution</li> <li>Has filed a current year Free Application for Federal Student Aid (FAFSA)</li> </ul>	<ul style="list-style-type: none"> <li>Has graduated from or under the auspices of a Massachusetts public high school, and as of June 2005 thru June 2015, and by the end of the junior year, was in the highest 25 percent in their district on the 10<sup>th</sup> grade Massachusetts Comprehensive Assessment System (MCAS) English language Arts and Mathematics test, and scored in the Advanced category on one test and Proficient or Advanced on the other test; or as of June 2016 or thereafter, and by the end of their junior year, was in the highest 25 percent in their district on the 10<sup>th</sup> grade Massachusetts Comprehensive Assessment System (MCAS) English Language Arts, Mathematics and Science test, and scored in the Advanced category on one test and Proficient or Advanced on the other tests. (Note: an earned GED does not fulfill the high school graduation requirement.)</li> <li>Is a permanent legal resident of Massachusetts for at least one year prior to the start of the academic year and who is a United States citizen or a non-citizen eligible under Federal Title IV guidelines</li> <li>Is enrolled full-time in a Massachusetts public college or university, and has not earned a prior bachelor's degree</li> <li>Maintains a cumulative 3.0 GPA on all academic coursework at the institution awarding the degree; or if transferring, has maintained a cumulative 3.0 GPA at the transfer institution. (The institution is responsible for verifying the cumulative GPA at the end of the spring semester of each academic year; if the student drops below the required 3.0 GPA, the scholarship is permanently forfeited.)</li> <li>Annually files the Free Application for Federal Student Aid (FAFSA)</li> <li>Maintains Satisfactory Academic Progress in accordance with institutional standards</li> <li>Is in compliance with applicable law regarding Selective Service Registration</li> <li>Is not in default with applicable law regarding any Federal or State student education loans for attendance at any institution or owes a refund for any previous financial aid received</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> </ul>	<ul style="list-style-type: none"> <li>A tuition waiver is awarded as a component of the student's financial aid package</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>See "Attestation Review" below</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>Institution shall maintain a record of tuition and fees under this program and provide a written report to the Department of Higher Education each semester, upon request</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each state college and university to maintain adequate documentation of a student's eligibility in the Incentive Program for Aspiring Teachers</li> <li>The Commissioner shall require each campus to furnish at the end of each semester a report detailing the number of Incentive Program for Aspiring Teachers recipients for the previous semester, the corresponding amount of tuition waived, and copies of the student-signed agreements (promissory notes)</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years. An institution may retain such records for a period of five (5) years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42</li> <li>Program subject to OSFA's attestation requirements</li> </ul>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each college and university to maintain documentation of a recipient student's eligibility for the John and Abigail Adams Scholarship</li> <li>The Commissioner shall require each campus to furnish annually to the Board of Higher Education a report detailing specific information regarding recipients of the John and Abigail Adams Scholarship Program. The Office of Student Financial Assistance will coordinate specification and procedures for this report.</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or the authorized representatives who shall have access to the premises where such books, records, and documents are located. The institution shall retain such financial books, records, and documents for seven years. An institution may retain such records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Students eligible for the Incentive Program for Aspiring Teachers will be entitled to a tuition waiver equal to the resident tuition rate at the state college or participating university campus at which they are enrolled for two (2) years. The tuition waiver for the second year of eligibility (senior year) is contingent upon the student earning a 3.0 Grade Point Average in the third year. Students are required to complete an agreement regarding services and/or repayment (including interest).</li> </ul>	<ul style="list-style-type: none"> <li>The award under this program shall be equal to the value of required tuition (not including fees) for all state-supported undergraduate courses.</li> <li>The scholarship may be awarded to eligible students for a maximum of eight semesters of enrollment (not including summer terms), which must occur within six years following high school graduation.</li> <li>The program will be awarded at no cost to the institution.</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	JOINT ADMISSIONS TUITION ADVANTAGE PROGRAM	MASSACHUSETTS ASSISTANCE FOR STUDENT SUCCESS (MASSGRANT)
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>An institution within the system of public institutions of higher education</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	Any eligible degree or certificate program offered by: <ul style="list-style-type: none"> <li>State approved public, private, independent, for profit of nonprofit institution in the Commonwealth of Massachusetts or</li> <li>State approved public, private, independent, nonprofit institution in Connecticut, Vermont, Rhode Island, Pennsylvania and the District of Columbia</li> <li>Accredited and eligible to participate in the Federal Title IV student financial assistance program</li> <li>Valid participation agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	Any student enrolled in a State College who: <ul style="list-style-type: none"> <li>Is a U.S. Citizen or Eligible Non-Citizen</li> <li>Is not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Completed an associate degree at a public community college within the prior calendar year as a participant in the Joint Admissions Program with a minimum 3.0 Grade Point Average</li> <li>Presented the receiving institution documentation of Tuition Advantage Program eligibility to include transcripts demonstrating compliance with Joint Admissions requirements; or,</li> <li>Upon approval of the Joint admissions Tuition Advantage Program by the University of Massachusetts a student enrolled at the University who has:               <ol style="list-style-type: none"> <li>Completed an associate degree at a public community college within the prior calendar year as a participant in the Joint Admissions Program with a minimum 3.0 Grade Point Average</li> <li>Presented the receiving institution documentation of Tuition Advantage Program eligibility to include transcripts demonstrating compliance with Joint Admissions requirements</li> </ol> </li> <li>To be eligible for the Tuition Advantage Program in the second year of matriculation the student must obtain a cumulative grade point average of 3.0 for the first two semesters of enrollment at the state, college or university</li> </ul>	<ul style="list-style-type: none"> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Must have documented eligibility for the Pell Grant Program</li> <li>Enrolled as a full time student (at least 12 undergraduate credits or equivalent)</li> <li>Maintain satisfactory academic progress</li> <li>Complete all verification requirements mandated by the U.S. Department of Education and the institution</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Comply with Selective Service requirements</li> <li>All U.S. Department of Education verification requirements must be met</li> <li>Not have reached the maximum number of semesters of eligibility</li> <li>Must not have received a prior bachelors degree or its equivalent</li> <li>If enrolled in a clock hour program, must:               <ol style="list-style-type: none"> <li>complete a minimum of 24 clock hours per week</li> <li>complete a minimum of 320 hours during the period of July 1-December 31 to qualify for Fall Disbursement</li> <li>Complete a minimum of 320 hours during the period of January 1-June 30 to qualify for a Spring Disbursement</li> </ol> </li> <li>If enrolled in English as Second Language (ESL) program courses, student must be simultaneously enrolled in a certificate, associate or bachelors degree program</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> </ul>	<ul style="list-style-type: none"> <li>Shall be disbursed in two (2) equal payments for the fall and spring semesters</li> <li>100% of funds shall be used to credit the student's account</li> <li>Funds must be disbursed to student during the traditional academic year</li> <li>Institution may accept partial payment for a student when student is ineligible for the total grant amount</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>Institution shall furnish annually by August 31<sup>st</sup>, a report detailing the number and characteristics of Joint Admissions Tuition Advantage Program recipients for the previous academic year</li> <li>Institutional Year End Data file must be submitted</li> </ul>	<ul style="list-style-type: none"> <li>Institutions are required to file a reconciliation report with OSFA annually</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy</li> </ul>	<ul style="list-style-type: none"> <li>Refunds to OSFA may be due as a result of adjustments to EFC, change in dependency status, transfer, withdrawal, dropping below full time status, or an approved leave of absence</li> <li>Refunds should be made in a timely manner to OSFA and accompanied by a completed refund form</li> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>Institutions must maintain adequate documentation of students eligibility as a Joint Admissions Tuition Advantage Program recipient</li> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven(7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven (7) years</li> <li>Program subject to OSFA's requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Eligible Students receive a tuition waiver equal to 33% of the resident tuition rate at a State College or matriculation that immediately follows their community college enrollment</li> </ul>	<ul style="list-style-type: none"> <li>Awards vary according to EFC and school type. See MASSGrant payment schedule in OSFA's Guidelines and Procedures Manual.</li> <li>May not exceed calculated financial need</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY	MASSACHUSETTS FOSTER CHILD GRANT PROGRAM
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>An institution within the system of public institutions of higher education that participates in the MEFA Prepaid Tuition Waiver</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>An eligible institution shall mean a public, private, independent, for profit or not-for profit institution in the Commonwealth of Massachusetts and the continental United States authorized to offer undergraduate degrees or certificate programs</li> <li>The institution must be accredited and eligible to participate in the Federal Title IV program</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>Any student that is the owner or qualifying beneficiary of a MEFA Prepaid Tuition Waiver</li> </ul>	Shall mean a student who has not earned his or her baccalaureate degree and meets the following conditions: <ul style="list-style-type: none"> <li>Is a permanent legal resident of Massachusetts</li> <li>Was placed in the custody of the Department of Children and Families through a Care and Protection Petition</li> <li>Is not over the age of 24</li> <li>Has signed a voluntary agreement with the Department of Children and Families establishing the terms and conditions for receiving such aid</li> <li>Is enrolled full-time (12 credits or its equivalent)</li> <li>Has applied for financial aid using the standard Free Application for Federal Student Aid (FAFSA), and</li> <li>In compliance with applicable law regarding Selective Service registration</li> <li>Maintaining Satisfactory Academic Progress</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> </ul>
<b>Eligible Course</b>	N/A	<ul style="list-style-type: none"> <li>Any eligible degree or certificate program offered by the institution.</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as component of the students financial aid package</li> </ul>	<ul style="list-style-type: none"> <li>Award is sent to institution in two (2) equal disbursements</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>Institution shall furnish annually by August 31st, a report detailing the number and characteristics of MEFA Prepaid Tuition Waiver recipients for the previous academic year</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each institution to maintain adequate documentation of a recipient student's eligibility for the Foster Child Grant Program</li> <li>The Commissioner shall require each institution to complete an annual report to the Department of Higher Education which details recipient data for the Commonwealth of Massachusetts Foster Child Grant Program</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven(7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each college and university to maintain adequate documentation of a student's eligibility</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years. An institution may retain such records for a period of five (5) years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42</li> <li>Program subject to OSFA's attestation requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Participating institutions shall waive the amount of tuition that would otherwise be due from the eligible student if the tuition charged by the participating public institution exceeds the amount received as a tuition credit pursuant to the Prepaid Tuition Program</li> </ul>	<ul style="list-style-type: none"> <li>Maximum of \$6,000 per academic year for eligible students enrolled in public institutions for not more than five consecutive years</li> <li>Maximum of \$6,000 per academic year for students enrolled in private not-for profit or private for-profit institutions for not more than five consecutive years</li> <li>In all cases, funds must be awarded as "last dollar" grants, with eligibility determined after consideration of all other state, federal and institutional scholarship and grant resources</li> <li>Institutions may not use the Foster Child Grant to supplant other state, federal or institutional aid previously awarded to the student. Wherever possible, institutions are encouraged to use the Foster Child Grant to reduce student education loan debt</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	MASSACHUSETTS GEAR UP SCHOLARSHIP PROGRAM	MASSACHUSETTS HIGH DEMAND PROFESSIONS SCHOLARSHIP
<b>Eligible Institution</b>	<p>An eligible institution is defined as:</p> <ul style="list-style-type: none"> <li>A state-approved public, private, independent, for profit or not-for profit institution in the Commonwealth of Massachusetts authorized to offer undergraduate degrees, certificates or diploma programs and that is also approved by the U.S. Department of Education to administer Title IV programs</li> <li>Massachusetts state-approved public, private, independent and not-for profit institutions located in states (NH, ME, CT, VT, RI, PA and the District of Columbia) that have reciprocity agreements with and approved by the Commonwealth of Massachusetts and award associate and bachelor's degrees are also eligible to participate</li> </ul>	<ul style="list-style-type: none"> <li>Massachusetts public institutions of higher education</li> <li>Valid Participation Agreement must be on file with OSFA</li> </ul>
<b>Eligible Student</b>	<p>An undergraduate student who has been admitted to an eligible institution and meets the following requirements:</p> <ul style="list-style-type: none"> <li>Is fewer than 22 years of age at time of first scholarship award</li> <li>Participated in the Early Intervention component of GEAR UP Massachusetts</li> <li>Has graduated from a Massachusetts public high school participating in GEAR UP Massachusetts beginning in 2005</li> <li>A permanent legal resident of Massachusetts for at least one year prior to the start of the traditional academic year</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Is enrolled full- or part-time in an eligible program at an eligible institution</li> <li>Maintaining Satisfactory Academic Progress in accordance with institutional standards</li> <li>Annually files the Free Application for Federal Student Aid (FAFSA)</li> <li>Not in default of any Federal or State loans for attendance at any institution or owe a refund for any previous financial aid received</li> <li>In compliance with applicable law regarding Selective Service registration</li> <li>Has not reached the maximum number of semesters of eligibility</li> </ul>	<ul style="list-style-type: none"> <li>Permanent legal resident of Massachusetts for at least one year prior to the start of the academic year</li> <li>Has completed the High-Demand Professions Scholarship application and signed the program terms and conditions</li> <li>Has declared a major or is currently pursuing a program of study offered and verifiable by the institution that is also designated as a high-demand profession by the Massachusetts Executive Office of Labor and Workforce Development</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Maintains a minimum GPA of 3.0 annually and demonstrates Satisfactory Academic Progress in accordance with institutional standards</li> <li>If required, is in compliance with law regarding Selective Service Registration</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Institutions are required to certify attendance of GEAR UP Massachusetts students in each fall and spring semester, and provide information regarding the amount of financial aid awarded to these students from all sources</li> <li>GEAR UP Scholarship funds are disbursed to the institution in two payments for the fall and spring semesters for students for whom eligibility has been certified by the institution</li> <li>Payments of GEAR UP funds are disbursed to the institution from the Commonwealth's Comptroller's Office.</li> <li>One hundred percent of the GEAR UP Scholarship shall be used to credit the student's account</li> </ul>	<ul style="list-style-type: none"> <li>Awards are limited to a maximum of 4 years (8 semesters) for full-time enrollment at a 4-year institution, and 4 semesters for full-time enrollment at a community college.</li> <li>See High-Demand Professions Scholarship guidelines for much more detail</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>Institution shall maintain record of awards made under this program and provide written report to the Department of Higher Education each semester, upon request</li> </ul>	<ul style="list-style-type: none"> <li>As required by the Massachusetts Department of Higher Education</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>All refunds shall be sent to OSFA and checks made payable to the Commonwealth of Massachusetts GEAR UP Scholarship Fund</li> </ul>	<ul style="list-style-type: none"> <li>High-Demand Professions Scholarship funds not disbursed shall be returned to the OSFA within 30 days</li> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each college and university to maintain adequate documentation of a recipient's eligibility for the GEAR UP Scholarship Program</li> <li>The Commissioner shall require each institution to furnish annually to the Department of Higher Education a report detailing specific information regarding recipients of the GEAR UP Scholarship Program. OSFA will coordinate specification and procedures for this report</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years</li> </ul>	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven (7) years</li> <li>Program subject to OSFA's requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>The award under this program shall be equal to the maximum Federal Pell Grant that the student is eligible to receive during an academic year</li> <li>GEAR UP scholarships may consist of awards from one or more State financial aid programs</li> <li>GEAR UP scholarships shall not be considered for the purpose of awarding other Federal grant assistance, except in no case shall the total amount of the student financial assistance awarded to a student exceed such student's total cost of attendance</li> <li>GEAR UP scholarships may be awarded to eligible students for a maximum of four years or</li> </ul>	<ul style="list-style-type: none"> <li>See High-Demand Professions Scholarship guidelines for more full detail of award amounts according to each sector of the Massachusetts public higher education system</li> </ul>



## PROGRAM GUIDELINES

	eight semesters or the adjusted equivalent if the student is enrolled part-time
PROGRAM	MASSACHUSETTS NO INTEREST LOAN
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>• Massachusetts private, public, independent, for profit, not-for profit offering a program of study leading to a bachelors degree or certificate</li> <li>• Eligible to participate in Federal Title IV programs</li> <li>• Be fully accredited</li> <li>• Valid Participation Agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>• Massachusetts resident for at least one year prior the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>• U.S Citizen or Eligible Non-Citizen</li> <li>• Not have received first bachelors degree</li> <li>• Be enrolled full time</li> <li>• Maintaining satisfactory academic progress</li> <li>• Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>• Comply with Selective Service requirements</li> <li>• All U.S. Department of Education verification requirements must be met</li> <li>• Has provided his or her fully legible signature on a valid NIL Promissory note</li> <li>• Has a documented EFC between 0-15,000 at the institution</li> <li>• If enrolled in a clock hour program, must:             <ol style="list-style-type: none"> <li>1) Complete a minimum of 24 clock hours per week</li> <li>2) Complete a minimum of 320 hours during the period of July 1-December 31 to qualify for a Fall disbursement</li> <li>3) Complete a minimum of 320 hours during January 1-June 30 to qualify for a Spring disbursement</li> </ol> </li> <li>• If enrolled in English as a Second Language (ESL) courses, student must be simultaneously enrolled in a certificate, associate or bachelors degree program</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>• Loan periods greater than 155 days require at least two (2) disbursements</li> <li>• Single disbursement if current date is greater than loan period end date; or, loan period is less than 155 days in length</li> <li>• Subsequent disbursements must occur on or after previous disbursement date</li> <li>• First disbursement</li> <li>• Current date is less than or equal to 20 days prior to start of loan period; 20 days prior to start of loan period in all other cases</li> <li>• Second disbursement (no 3rd disbursement)</li> <li>• If current date is less than or equal to 20 days prior to midpoint of loan period, then disbursement date is 20 days prior to midpoint of loan period. Otherwise current date is disbursement date. At no time shall second disbursement occur prior to first disbursement</li> <li>• Second disbursement (3rd disbursement selected)</li> <li>• If current date is less than or equal to 20 days prior to 1/3 point of loan period, then disbursement date is 20 days prior to 1/3 point of loan period. Otherwise current date is disbursement date. At no time shall second disbursement occur prior to first disbursement</li> <li>• Disbursements must be a whole dollar amounts determined by dividing loan amount by the number of disbursements</li> <li>• Loan increases within a loan period are considered new loans</li> <li>• Late disbursements may occur up to 45 days from the borrower's last date of enrolment if promissory note is received by OSFA prior to the expiration of the loan period</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>• Institutions are required to notify the Commonwealth's service provider anytime there is a change in enrollment status and or to provide the student's graduation/separation date</li> <li>• Institutions are required to retain the School's Copy of the promissory note as well as a copy of the completed Entrance Counseling Form</li> <li>• Institutions are required to retain documentation that the student completed Exit Counseling upon graduation/separation/withdrawal or less than ½ time enrollment at the institution</li> <li>• Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>• Institutions are expected to refund all or any portion of disbursements not applied by the borrower to educational expenses during the academic year</li> <li>• Refunds are to occur in a timely manner</li> <li>• Institutions must use Massachusetts NIL refund form</li> <li>• If a student loses eligibility as a result of a change in enrollment status, loan proceeds shall be returned to OSFA within 30 days</li> <li>• OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>• All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>• Records shall be maintained for a period of seven (7) years</li> <li>• Program subject to OSFA's requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>• Academic year maximum award of \$4,000</li> <li>• Lifetime borrowing limit of \$20,000</li> <li>• Minimum award \$1,000</li> <li>• Minimum loan increase \$1,000</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	MATCHING OF SCHOLARSHIP GRANTS (GILBERT GRANT)	NEED BASED CASH GRANT PROGRAM
<b>Eligible Institution</b>	<p>State approved independent college or nursing school within the Commonwealth of Massachusetts that:</p> <ul style="list-style-type: none"> <li>• Admit regular students</li> <li>• Is legally authorized to provide a program of post secondary education</li> <li>• Offers a program of study that leads to an associate or bachelor's degree, or,</li> <li>• Provides an education that leads to a diploma indicating satisfactory completion of a hospital school of professional nursing program approved by the State Board of Registration in Nursing</li> <li>• Is accredited by the New England Association of Schools and Colleges</li> <li>• Does not have as its primary purpose education for religious purposes</li> <li>• Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>• An institution within the system of public institutions of higher education under §5 of Chapter 15a of the General Laws</li> <li>• Valid Participation Agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>• Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>• U.S. Citizen or Eligible Non-Citizen</li> <li>• Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>• Complete all verification requirements mandated by the U.S. Department of Education and the institution</li> <li>• Enrolled full-time (at least 12 undergraduate credits or equivalent)</li> <li>• Maintain satisfactory academic progress</li> <li>• Comply with Selective Service requirements</li> <li>• Demonstrates financial need as evidenced by incurring educational expenses at least \$500 greater than the student's total resources under the Federal methodology</li> <li>• Not yet received first Bachelor's or professional degree</li> <li>• Has not yet earned a first diploma from a hospital of professional nursing program</li> </ul>	<ul style="list-style-type: none"> <li>• Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>• U.S. Citizen or Eligible Non-Citizen</li> <li>• In compliance with Selective Service requirements</li> <li>• Not in default of a Federal or State loan or owe a refund of any previous financial aid received</li> <li>• Complete all verification requirement mandated by the U.S. Department of Education and the institution</li> <li>• Evidences financial need as measured by a Federally approved system of needs analysis, unless otherwise designated</li> <li>• Enrolled for at least three undergraduate credits per semester</li> <li>• Maintaining satisfactory academic progress</li> <li>• Supplied all documentation required to complete verification</li> <li>• Not yet received first bachelors degree</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>• 100% of funds disbursed to students</li> <li>• No award in excess \$2,500 per academic year</li> <li>• No award less than \$200</li> <li>• Awarded only in increments of \$100</li> <li>• Be received and disbursed from a separate financial aid account</li> <li>• Funds for administration and support of GMSGP do not constitute expenditures from amount allocated for scholarship aid</li> <li>• No portion of scholarship grant shall be used to reduce the institution's expenditures of institutional funds</li> </ul>	<ul style="list-style-type: none"> <li>• Cash grants are awarded as a component of the student's financial aid package</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>• Application to be filed annually</li> <li>• May be required to submit a report prior to April 30 of each fiscal year projecting portion, if any, of allocation that will not be used</li> </ul> <p>Shall be required to furnish annually</p> <ul style="list-style-type: none"> <li>• Total amount GMSG program funds received and expanded</li> <li>• Total amount GMSGP awards made to students</li> <li>• Average GMSG award</li> <li>• Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>• Institutions shall furnish annually by August 31st, a report detailing the number and characteristics of Cash Grant recipients for the previous academic year</li> <li>• Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>• GMSGP funds not awarded/dispensed shall be returned to OSFA</li> <li>• Refunds to OSFA may be due as a result of adjustments to EFC, change in dependency status, transfer, withdrawal, dropping below full time status, or an approved leave of absence</li> <li>• OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>• Refunds to OSFA may be due as a result of adjustments to EFC, change in dependency status, transfer, withdrawal, dropping below full-time status, or an approved leave of absence</li> <li>• OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>• All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>• Records shall be maintained for a period of seven (7) years</li> <li>• Program subject to OSFA's requirements</li> </ul>	<ul style="list-style-type: none"> <li>• All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>• Records shall be maintained for a period of seven (7) years</li> <li>• Program subject to OSFA's requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>• No award in excess of \$2,500 per academic year</li> <li>• No award less than \$200</li> <li>• Awarded only in increments of \$100</li> </ul>	<ul style="list-style-type: none"> <li>• Cash Grant award may not exceed combined institutional tuition and fees</li> <li>• Cash Grants, in combination with other resources may not exceed a student's demonstrated financial need, unless otherwise designated</li> <li>• Students may qualify for full or partial grants to cover direct charges</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	MATH & SCIENCE TEACHERS SCHOLARSHIP	NATIONAL GUARD TUITION & FEE ASSISTANCE
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>Any regionally accredited public or private college or university in the Commonwealth of Massachusetts that offers a mathematics or science program of study or program in a related field leading to the Department of Education licensure requirements in mathematics or science</li> </ul>	<ul style="list-style-type: none"> <li>An institution within the system of public higher education under Section 5 of Chapter 15A of the General Laws</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	<p>To be eligible for the Math and Science Teachers Scholarship program, an applicant must:</p> <ul style="list-style-type: none"> <li>Be a permanent legal resident of Massachusetts</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Be employed, full or part-time, as an educator in a Massachusetts public school or schools that provide publicly-funded special education and currently teaching mathematics and science under a waiver from certification regulations (educator licensure) or currently teaching outside their certification area (out-of-field teachers)</li> <li>Enrolled in up to three (3) higher education courses per academic semester in a degree granting program for math and science teachers, or</li> <li>Pursuing a degree in order to satisfy requirements for teacher certification by the Massachusetts Department of Education for Mathematics or Science</li> <li>Sign an agreement to continue teaching mathematics or science in a Massachusetts public school for a term or service after completion of courses or program (no longer teaching out-of-field) or repay funds as defined below</li> <li>Not in default of any Federal or State loans for attendance at any institution or owe a refund for any previous</li> <li>Annually file the Free Application for Federal Student Aid (FAFSA)</li> </ul>	<p>An active member of the Massachusetts Army or National Guard who is in good standing and meets the following criteria:</p> <ul style="list-style-type: none"> <li>Is accepted for admission to, or is enrolled, full or part-time in a Massachusetts public institution of higher education, as defined above</li> <li>Is eligible to receive and has been issued a Certificate of Eligibility by the Military Division of the Commonwealth of Massachusetts applicable for any portion of the academic year</li> <li>Has not exceeded the 130 semester credit hours maximum, or the equivalent quarter hours or clock hours, when combined with Certificates issued prior to September 1, 2006</li> <li>Maintaining Satisfactory Academic Progress in accordance with institutional standards</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Funds are disbursed to institutions by OSFA</li> <li>Participating institutions must certify that the recipient is eligible in accordance with guidelines established for the Math and Science Teachers scholarship program</li> </ul>	<ul style="list-style-type: none"> <li>OSFA submits reimbursement to school for eligible tuition and/or charges for which school invoices</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>Institution shall maintain record of awards made under this program and provide written report to the Department of Higher Education each semester, upon request</li> </ul>	<ul style="list-style-type: none"> <li>Institution shall maintain a record of tuition and fees under this program and provide a written report to the Department of Higher Education each semester, upon request</li> <li>Commonwealth of Massachusetts Military Division shall maintain a log of all eligible National Guard members and provide a written report detailing number of certificates issued</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>In the event of changes to a soldier or airman's enrollment or eligibility status, institution shall refund unearned portion of benefits to OSFA</li> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each institution to maintain adequate documentation of a recipient student's eligibility for the Math &amp; Science Teachers Scholarship</li> <li>The Commissioner shall require each institution to furnish to the Department of Higher Education a report detailing specific information regarding recipients. OSFA will coordinate specification and procedures for this report</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years</li> </ul>	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by the Commissioner</li> <li>Records shall be maintained for a period of seven (7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Award amounts for eligible applicants shall include the cost of tuition, fees, and related expenses as determined by the Department of Higher Education and the Department of Education for up to three (3) eligible courses per academic semester</li> <li>Teachers in high-need districts are eligible to receive full funding for tuition, fees, and related expenses</li> <li>Teachers employed in non-high-need districts are eligible for partial funding (75% of the cost of tuition, fees and related expenses)</li> </ul>	<ul style="list-style-type: none"> <li>Value of eligible tuition and/or fee charges at each eligible institution</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	NEED BASED TUITION WAIVER	ONE FAMILY INC. SCHOLARSHIP
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>An institution within the system of public institutions of higher education under §5 of Chapter 15A of the General Laws</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>A public, private, independent, profit or not-for profit postsecondary institution in the Commonwealth of Massachusetts authorized to offer undergraduate degrees or certificate programs</li> <li>Institution must be accredited and eligible to participate in the Federal Title IV programs</li> <li>Valid Participation Agreement on file with OSFA</li> <li>An eligible program at an eligible institution must:</li> <li>Be an accredited post-secondary certificate or vocational technology program or an associate or bachelor degree program in high-demand occupation fields</li> <li>The Department of Higher Education and the Department of Workforce Development, in consultation with the Massachusetts Workforce Board Association, State Workforce Investment Board, Reach Higher Initiative, and the Workforce Accountability Task Force, shall determine the eligible high-demand occupations</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>In compliance with Selective Service registration</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Evidences financial need as measured by a Federally approved system of needs analysis</li> <li>Enrolled for at least three undergraduate credits per semester</li> <li>Maintaining satisfactory academic progress</li> <li>Complete all verification requirement mandated by the U.S. Department of Education and the institution</li> <li>Has filed a current year Free Application For Federal Student Aid (FAFSA)</li> </ul>	<ul style="list-style-type: none"> <li>Be a Massachusetts resident domiciled in the Commonwealth for at least one year (12 consecutive months)</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Qualify as a head-of-household with children under the age of 18</li> <li>At risk of homelessness, based on federal poverty standards, or has experienced homelessness within the previous 12 months</li> <li>Be an active participant of One Family Inc., services and activities, including the Leadership Seminar Program</li> <li>Enroll, full-or part-time, in an eligible certificate or degree program at an eligible institution</li> <li>Maintaining Satisfactory Academic Progress in accordance with institutional standards</li> <li>Annually files the Free Application for Federal Student Aid (FAFSA)</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Need Based Tuition Waivers are awarded as a component of the students financial aid package</li> </ul>	<ul style="list-style-type: none"> <li>Each semester, Department of Higher Education scholarship expenses paid on behalf of eligible student to One Family Inc.</li> <li>One Family Inc. is required to supply Department of Higher Education with supporting documentation to support student enrollment, living expenses and matching requirements as stipulated by the Massachusetts Legislature</li> <li>Information provided by One Family Inc. to include Social Security Number, scholarship award, institution enrolled for each scholarship recipient</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>Institution shall furnish annually by August 31<sup>st</sup>, a report detailing the number and characteristics of Need Based Tuition Waiver recipients for the previous academic year</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>Institution shall maintain record of awards made under this program and provide written report to the Department of Higher Education each semester, upon request</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven(7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>	<ul style="list-style-type: none"> <li>The Commissioner shall annually require each participating institution to furnish documentation of cost of attendance and eligibility status of each recipient</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Amount determined by eligible institution</li> </ul>	<ul style="list-style-type: none"> <li>Scholarship may be awarded to cover tuition and fees and related living expenses during the period of enrollment</li> <li>The value of the tuition and fee portion of the scholarship, in combination with other financial aid, may not exceed the recipient's cost of attendance as determined by the institution</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	PARAPROFESSIONAL TEACHER PREPARATION GRANT	PART TIME STUDENT GRANT PROGRAM
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>Any regionally accredited public or independent college or university in the Commonwealth of Massachusetts that offers a teacher preparation program leading to licensure, approved by the Massachusetts Department of Higher Education (MDOE); or a two-year public college that has a signed articulation or joint-admissions agreement with such an institution for a teacher preparation program</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>Public, private or independent for profit or not-for profit institution in the Commonwealth of Massachusetts</li> <li>Institution is eligible to participate in Federal Title IV programs</li> <li>Valid Participation Agreement on file with OSFA</li> <li>Must be fully accredited</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Not yet received first Bachelor's degree</li> <li>Is in compliance with applicable law regarding Selective Service registration</li> <li>Not in default of any Federal or State loans for attendance at any institution or owe a refund for any previous financial aid received</li> <li>Is enrolled full-time (12 semester credits or the equivalent) or part-time (3-11 credits or the equivalent) in a traditional academic semester</li> <li>Has worked, and continues to work, as a paraprofessional in a public school in the Commonwealth of Massachusetts for a minimum of two years or is employed as a paraprofessional and is enrolled in and pursuing courses of study that will lead to certification as a teacher in bilingual education, special education, math, science, or foreign language, while working as a paraprofessional in a public school in the Commonwealth of Massachusetts</li> <li>Maintains Satisfactory Academic Progress in accordance with institutional standards</li> <li>Annually files the Free Application for Federal Student Aid (FAFSA) and completes a minimum of credits each academic year as part of the application for renewal of the grant</li> <li>Provides documentation to the OSFA of compliance with required program of study and academic progress, as requested</li> <li>Signs an agreement to teach in a public school in the Commonwealth of Massachusetts upon graduation and certification in accordance with section 38G of Chapter 71 M.G.L.</li> </ul>	<ul style="list-style-type: none"> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>In compliance with Selective Service requirements</li> <li>Maintain satisfactory academic progress</li> <li>All U.S. Department of Education verification requirements must be met</li> <li>Eligible for Federal Title IV Student financial assistance</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Demonstrates financial need</li> <li>Maintaining satisfactory academic progress</li> <li>Enrolled for at least six (6) but fewer than twelve (12) undergraduate credits</li> <li>Must have an eligible Estimated Family Contribution (EFC) as per program requirements</li> <li>Has not earned a baccalaureate or professional degree</li> </ul>
<b>Eligible Course</b>	<ul style="list-style-type: none"> <li>Any undergraduate baccalaureate degree program, offered by an eligible institution, with a teacher preparation program approved by the Massachusetts Department of Education or a program at a community college with a signed articulation or joint admissions agreement with an institution offering an MDOE approved program.</li> </ul>	N/A
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Academic year awards will be disbursed in equal payments for the fall and spring semesters.</li> </ul>	<ul style="list-style-type: none"> <li>100% of funds disbursed to students</li> <li>Funds must be awarded/dispensed during traditional academic terms</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>The Commissioner shall require each campus to furnish annually to the Board of Higher Education a report detailing information regarding recipients of the Paraprofessional Teacher Preparation Grant Program. The Office of Student Assistance will coordinate specification and procedures for this report to Financial Assistance (OSFA).</li> <li>Institutional year End Data file must be submitted annually</li> </ul>	Shall be required to furnish annually <ul style="list-style-type: none"> <li>Total amount of PTSG program funds received and expended</li> <li>Total number of PTSG awards made to students</li> <li>Average PTSG award</li> <li>Amount of Federal Pell Grant dollars received by Massachusetts part time students</li> <li>Number of part time Pell Grant recipients</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>Unexpended funds must be returned to the OSFA</li> <li>Refunds to OSFA may be due as a result of adjustments to EFC, change in dependency status, transfer, withdrawal, dropping below part-time status or an approved leave of absence</li> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years. An institution may retain such records for a period of five (5) years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42</li> </ul>	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven(7) years</li> <li>Program subject to OSFA's requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Up to \$625 per credit at an independent college or university, not to exceed \$7,500 per academic year</li> <li>Up to \$625 per credit at a public university, not to exceed \$7,500 per academic year</li> <li>Up to \$450 per credit at a public four year college, not to exceed the maximum of \$6,000 per academic year.</li> <li>Up to \$250 per credit for public two year colleges, not to exceed the maximum of \$4,000 per academic year.</li> <li>The Board of Higher Education will annually review public university and college tuition and fee charges and adjust the program and values, as it deems necessary.</li> </ul>	<ul style="list-style-type: none"> <li>Based on award schedule for part-time grants not to exceed demonstrated financial need</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	PUBLIC SERVICE SCHOLARSHIP PROGRAM	PAUL E. TSONGAS SCHOLARSHIP
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>Public, or independent college or university in the Commonwealth of Massachusetts that is accredited by the New England Association of Schools and Colleges</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>The nine Massachusetts State Colleges</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Must file Free Application for Federal Student Aid (FAFSA)</li> <li>Not yet received first Bachelors Degree</li> <li>Enrolled full-time (at least 12 undergraduate credits or equivalent)</li> <li>In compliance with Selective Service requirements</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Maintaining satisfactory academic progress</li> <li>Provide documentation evidencing that the student is the child or spouse of a Massachusetts Police Officer, Firefighter or Corrections Officer killed in the line of duty, or, is the child or a Prisoner of War or MIA whose service was between February 1, 1955 and the end of the Vietnam campaign; or, is the child of a Veteran whose service was credited to the Commonwealth and who was killed in action or died as a result of such service</li> <li>If enrolled in a clock hour program, must:               <ol style="list-style-type: none"> <li>Complete a minimum of 24 clock hours per week</li> <li>Complete a minimum of 320 hours during the period of July 1-December 31 to qualify for a Fall disbursement</li> <li>Complete a minimum of 320 hours during January 1-June 30 to qualify for a Spring disbursement</li> </ol> </li> <li>If enrolled in English as a Second Language (ESL) courses, student must be simultaneously enrolled either in a certificate, associate or bachelors degree program</li> </ul>	<p>Any student enrolled in a State College who:</p> <ul style="list-style-type: none"> <li>Is a Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Graduated from high school within three years</li> <li>Has a grade point average of 3.75; and,</li> <li>Has a Scholastic Aptitude Test score of at least 1,200; (or the American College Testing [A.T.C.] equivalent</li> <li>Has met the one year residency requirement for tuition classification at the State College; and</li> <li>Has pursued other endeavors for a minimum of five years; and,</li> <li>Meets the requirements established under the exceptional life experience category set forth in the guidelines</li> <li>Maintain a cumulative grade point average of 3.3</li> <li>Has filed a current year Free Application for Federal Student Aid (FAFSA)</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Funds Received directly from Treasurer's office</li> <li>Certification of student eligibility required as per payment roster received by institution at beginning of academic semester</li> </ul>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> <li>Each State College may provide five new State College Scholars waivers per academic year</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>As required by the Massachusetts Department of Higher Education</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>Institution's shall develop eligibility criteria and a method for selecting State College Scholars that shall be filed with the Department of Higher Education upon adoption</li> <li>Institutional Year End Data file must be submitted annually</li> <li>OSFA's refund policy shall apply</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>Must accompany completed payment roster returned to OSFA</li> <li>Refunds to OSFA may be due as a result of adjustments to EFC, change in dependency status, transfer, withdrawal, dropping below full-time status or an approved leave of absence</li> <li>OSFA's refund policy shall apply</li> </ul>	
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven (7) years</li> <li>Program subject to OSFA's requirements</li> </ul>	<ul style="list-style-type: none"> <li>Institutions must maintain adequate documentation of students eligibility as a Paul Tsongas Scholarship recipient</li> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven(7) years</li> <li>Program subject to OSFA's requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Public: cost of the institution's full-time annual tuition charges</li> <li>Independent: not to exceed annual tuition at U Mass Amherst</li> </ul>	<ul style="list-style-type: none"> <li>Cost of tuition and fees</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	SCHOLARSHIP INTERNSHIP MATCH FUND PROGRAM	STATE UNIVERSITY INTERNSHIP INCENTIVE
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>An institution within the system of public institutions of higher education as identified in Section 5 of Chapter 15A of the General Laws</li> </ul>	<ul style="list-style-type: none"> <li>Massachusetts state universities</li> <li>Valid Participation Agreement on file with OSFA</li> <li>Meet Program's Matching Requirements</li> </ul>
<b>Eligible Student</b>	<p>A Massachusetts high school senior or college student who meets the following criteria:</p> <ul style="list-style-type: none"> <li>A permanent legal resident of Massachusetts for at least one year prior to the start of the traditional academic year</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Is accepted for admission to, or is currently enrolled, full-time in an eligible program, at an eligible institution as defined above</li> <li>Submits an application for the Massachusetts Scholar-Internship Program, and for approval must:               <ul style="list-style-type: none"> <li>If a high school senior, have a 3.0 Grade Point Average</li> <li>If a current college student:                   <ul style="list-style-type: none"> <li>Maintaining Satisfactory Academic Progress in accordance with institutional standards</li> <li>Maintaining a cumulative 3.0 Grade Point Average on all college work</li> <li>Meet other eligibility criteria as established by the Department of Higher Education</li> </ul> </li> </ul> </li> <li>Annually file the Free Application for Federal Student Aid (FAFSA)</li> <li>Sign an agreement to comply with the internship requirements of the Scholar-Internship Match Fund Program with a designated Massachusetts employer in a career-related field under the guidance of the Department of Higher Education</li> <li>Complete the minimum number of internships as required</li> <li>Demonstrate continued progress in the academic discipline through an annual submission of the college academic transcript to the Department of Higher Education</li> <li>Upon completion of the undergraduate degree program, seek and attain employment in a career-related field in Massachusetts</li> </ul>	<ul style="list-style-type: none"> <li>Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Eligible for the MASSGrant Program</li> <li>Enrolled in an associate or bachelors degree program</li> <li>Enrolled full-time in an undergraduate program of study at an eligible institution</li> <li>Be an undergraduate certificate or degree-seeking student enrolled full-time in a Massachusetts public state university, and has not earned a prior bachelors degree</li> <li>Maintain a 3.0 GPA on all academic coursework</li> <li>Meet any additional institutional eligibility or selection criteria, which may include financial need or merit consideration</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Scholarship funds awarded under this program are disbursed to the institution for credit to the student's account</li> <li>Student must comply with any internship requirements before scholarship funds may be disbursed</li> </ul>	<ul style="list-style-type: none"> <li>Student eligible for one stipend per academic year with a maximum of \$5,000</li> <li>Disbursements may occur at the beginning of the academic term in which the student commences the internship program</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>The Commissioner shall, no later than July 1, annually report to the House and Senate Committees on Ways and Means, the Joint Committee on Economic Development and Emerging Technologies, the Joint Committee on Labor and Workforce Development, the Joint Committee on Education and the Joint Committee on Higher Education, the following:           <ol style="list-style-type: none"> <li>A list of matching scholarship recipients</li> <li>The associated match amount</li> <li>The amounts of non-state funding as a result of the match</li> <li>The purposes of the match</li> <li>Whether there was an internship associated with the industry match</li> <li>An annual statement of cash inflows and outflows detailing the sources and uses of funds</li> <li>A forecast of future payments based on current binding obligations, and</li> <li>A detailed account of the purposes and amount of administrative costs charged to the fund</li> </ol> </li> <li>The Commissioner shall include in the annual report a detailed five-year legislative review of the Scholar-Internship Match Fund for consideration for recapitalization</li> <li>Institution shall maintain record of awards made under this program and provide written report to the Department of Higher Education each semester, upon request</li> </ul>	<ul style="list-style-type: none"> <li>Participating institutions are required to share data for all students involved in the Internship Program with the Department of Higher Education</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each institution to maintain adequate documentation of a recipient student's eligibility for the Scholar-Internship Match Fund Program</li> <li>The Commissioner shall require each institution to furnish to the Department of Higher Education a report detailing specific information regarding recipients. OSFA will coordinate specification and procedures for this report</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years</li> </ul>	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven(7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Annual scholarship awarded to each recipient must be matched through the Scholar-Internship Match Fund</li> <li>Award shall not exceed \$5,000 per student amount</li> <li>Scholarship is contingent upon receiving a corresponding industry scholarship or internship of up to the same amount</li> </ul>	<ul style="list-style-type: none"> <li>Student eligible for one stipend per academic year with a maximum of \$5,000</li> <li>Award amount to be determined by institution, to include the base award plus the option of an additional award up to the \$5,000 limit for extraordinary expenses</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	STANLEY Z. KOPLIK CERTIFICATE OF MASTERY TUITION WAIVER	UNIVERSITY OF MASSACHUSETTS ACADEMIC AND ARTISTIC TALENT PROGRAM
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>• An institution within the system of public higher education under Section 5 of Chapter 15A of the General Laws</li> <li>• Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>• The five campuses of the University of Massachusetts</li> <li>• Valid Participation Agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>• Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>• U.S. Citizen or Eligible Non-Citizen</li> <li>• Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>• Any student who has graduated from a Massachusetts high school and awarded a Certificate of Mastery by the Massachusetts Department of Education</li> <li>• Initial recipients of the Stanley Z. Koplik Certificate of Mastery Tuition Waiver shall maintain a Grade Point Average of 3.3 for the continued eligibility of the tuition waiver for up to eight semesters of study</li> <li>• Has filed a current year Free Application for Federal Student Aid (FAFSA)</li> </ul>	<ul style="list-style-type: none"> <li>• A student enrolled in a degree program at the University of Massachusetts who meets the criteria established by the University of Massachusetts</li> <li>• Is a Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>• U.S. Citizen or Eligible Non-Citizen</li> <li>• Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>• Tuition waivers are awarded as a component of the student's financial aid package</li> </ul>	<ul style="list-style-type: none"> <li>• Tuition waivers are awarded as a component of the students financial aid package</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>• The Commissioner shall require each campus to furnish annually by August 31<sup>st</sup>, a report detailing the number of Stanley Z. Koplik Certificate of Mastery Tuition Waiver recipients for the previous year and the corresponding amount of tuition waived</li> <li>• Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>• As required by the Massachusetts Department of Higher Education</li> <li>• Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>• OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>• OSFA's refund policy</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>• It shall be the responsibility of each college and university to maintain adequate documentation of a student's eligibility</li> <li>• All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>• The Institution shall retain such financial books, records and documents for seven (7) years. An institution may retain such records for a period of five (5) years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42</li> <li>• Program subject to OSFA's attestation requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Institutions must maintain adequate documentation of students eligibility as an Academic or Artistic Talent Tuition Waiver recipient</li> <li>• University of Massachusetts President's Office shall provide adequate documentation of Academic and Artistic Talent Tuition Waiver awarded</li> <li>• All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>• Records shall be maintained for a period of seven(7) years</li> <li>• Program subject to OSFA's attestation requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>• Individual student awards shall be no more than the resident undergraduate tuition rate at the participating institution.</li> </ul>	<ul style="list-style-type: none"> <li>• Eligible students receive a tuition waiver in an amount determined by the University of Massachusetts</li> </ul>



## PROGRAM GUIDELINES

PROGRAM	UNIVERSITY OF MASSACHUSETTS DIVISION 1 ATHLETIC PROGRAM TUITION WAIVER	UNIVERSITY OF MASSACHUSETTS EXCHANGE PROGRAM
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>The five campuses of the University of Massachusetts</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>The five campuses of the University of Massachusetts</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>Any student enrolled in the University of Massachusetts who meets the criteria established by the University of Massachusetts</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> </ul>	<ul style="list-style-type: none"> <li>Any student enrolled in the University of Massachusetts who meets the criteria established by the University of Massachusetts</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> <li>Campuses collectively may award up to \$1,500,000 annually</li> </ul>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> <li>Campuses collectively may award up to \$65,000 annually</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>As required by the Massachusetts Department of Higher Education</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>As required by the Massachusetts Department of Higher Education</li> <li>Institutional Year End Data file must be submitted</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>Institutions must maintain adequate documentation of students eligibility as an Athletic Program Tuition Waiver recipient</li> <li>University of Massachusetts President's Office shall provide adequate documentation of Athletic Program tuition waivers awarded</li> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven(7) years</li> <li>Program subject to OSFA's requirements</li> </ul>	<ul style="list-style-type: none"> <li>Institutions must maintain adequate documentation of students eligibility as an Exchange Program Tuition Waiver recipient</li> <li>University of Massachusetts President's Office shall provide adequate documentation of Exchange Program Tuition Waiver tuition waivers awarded</li> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven(7) years</li> <li>Program subject to OSFA's requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>An amount determined by the University of Massachusetts</li> </ul>	<ul style="list-style-type: none"> <li>An amount determined by the University of Massachusetts</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	VALEDICTORIAN TUITION WAIVER PROGRAM	WASHINGTON CENTER PROGRAM
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>An institution within the system of public higher education under Section 5 of Chapter 15A of the General Laws</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>The nine Massachusetts State Colleges and the four undergraduate campuses of the University of Massachusetts; and,</li> <li>Institution has established additional eligibility criteria and a method for selecting Washington Campus Award recipients</li> <li>Valid Participation Agreement on file with OSFA</li> </ul>
<b>Eligible Student</b>	<ul style="list-style-type: none"> <li>Student enrolled in a degree program at a public higher education institution in the Commonwealth who has been designated by a public or private high school in the state as a valedictorian and meets the eligibility criteria as established by the public higher education institution for this program</li> <li>Maintaining Satisfactory Academic Progress in accordance with institutional standards</li> <li>A permanent legal resident of Massachusetts for at least one year prior to the start of the traditional academic</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of any Federal or State loans for attendance at any institution or owe a refund for any previous financial aid received</li> <li>In compliance with applicable law regarding Selective Service registration</li> <li>Has filed a current year Free Application for Federal Student Aid (FAFSA)</li> </ul>	<p>A student enrolled in an eligible degree program at the University of Massachusetts or at a State College who:</p> <ul style="list-style-type: none"> <li>Is a Massachusetts resident for at least one year prior to the start of the traditional academic year and maintain such resident status throughout the entire period of eligibility</li> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Not in default of a Federal or State loan or owe a refund for any previous financial aid received</li> <li>Has obtained a 3.0 cumulative grade point average; and,</li> <li>Meets the eligibility requirements established by the institution and the Washington Center</li> <li>Has filed a current year Free Application for Federal Student Aid (FAFSA)</li> </ul>
<b>Eligible Course</b>	<ul style="list-style-type: none"> <li>Any State-supported course offered by an institution at a public college or university, excluding all graduate courses and courses in the MD program at the University of Massachusetts Medical Center</li> </ul>	N/A
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the student's financial aid package</li> </ul>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> <li>Eligible institutions may provide nine Washington Campus Tuition Waivers per academic year</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>The Commissioner shall require each campus to furnish annually by September 1st, a report detailing the number of Valedictorian Tuition Waiver Program recipients for the previous year and the corresponding amount of tuition waived</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>As required by the Massachusetts Department of Higher Education</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located</li> <li>The Institution shall retain such financial books, records and documents for seven (7) years. An institution may retain such records for a period of five (5) years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42</li> <li>Program subject to OSFA's attestation requirements</li> </ul>	<ul style="list-style-type: none"> <li>Institutions must maintain adequate documentation of students eligibility as a Washington Center Tuition Waiver recipient</li> <li>All books, records and documents opened to inspection, review and audit by Commissioner</li> <li>Records shall be maintained for a period of seven(7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Student entitled to at tuition waiver equal to 100% of the resident rate for eligible State-supported courses offered at the participating public higher education institution</li> </ul>	<ul style="list-style-type: none"> <li>A waiver of tuition, regular mandatory fees and a housing scholarship provided by the Washington Center</li> </ul>

## PROGRAM GUIDELINES

PROGRAM	AGNES M. LINDSAY SCHOLARSHIP PROGRAM	MASSTRANSFER TUITION WAIVER PROGRAM
<b>Eligible Institution</b>	<ul style="list-style-type: none"> <li>Any public college or university in the Commonwealth of Massachusetts as defined under Section 3, Chapter 15A, of General Laws, with the exception of the University of Massachusetts at Amherst</li> </ul>	<ul style="list-style-type: none"> <li>Any two-year or four-year institution within the system of public institutions of higher education under Section 5 of Chapter 15A of the General Laws</li> </ul>
<b>Eligible Student</b>	<p>Student enrolled in an eligible program and meeting the following requirements:</p> <ul style="list-style-type: none"> <li>Maintaining satisfactory academic progress according to institutional standards, with at least an annual review</li> <li>Be a permanent legal resident of Massachusetts for at least one year prior to the start of the traditional academic year</li> <li>Be a U.S. Citizen or Eligible Non-Citizen under Federal Title IV regulations</li> <li>Not be in default of any Federal or State loans for attendance at any institution or owe a refund for any previous financial aid received</li> <li>Be in compliance with applicable law regarding Selective Service registration</li> <li>Provide evidence of documented financial need as measured by a federally approved system of needs analysis</li> <li>Be enrolled as a full-time undergraduate student in an eligible program as defined by the institution</li> <li>Be a permanent resident of a Massachusetts "rural" area</li> </ul>	<p>A student enrolled in a state college or University who has completed an associate degree at a public community college approved under the <i>MassTransfer</i> program; or a student who has completed an associate degree under an Additional Transfer Articulation Agreement program; or a student who has completed a Joint Admissions Program within the same or prior calendar year, who meets the following conditions:</p> <ul style="list-style-type: none"> <li>Maintains satisfactory academic progress according to institutional standards developed for academic programs with at least an annual review.</li> <li>Has not earned a baccalaureate or professional degree.</li> <li>Meets the minimum required 3.0 Grade Point Average (GPA) for continued eligibility.</li> </ul>
<b>Eligible Course</b>	<ul style="list-style-type: none"> <li>Any degree or certificate program offered by an institution and supported by appropriated funds</li> </ul>	<ul style="list-style-type: none"> <li>Any state-supported undergraduate degree program offered by an institution. Institutions are encouraged, where appropriate, to extend waiver eligibility to students enrolled in non-state-supported degree programs</li> </ul>
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>A payment roster will be mailed to each institution detailing the student recipient, social security number, and the award amount</li> <li>A check in the amount of the total payment will be mailed to each institution under a separate cover</li> </ul>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> <li>Eligible institutions may provide nine Washington Campus Tuition Waivers per academic year</li> </ul>
<b>Reporting Requirements</b>	<ul style="list-style-type: none"> <li>On an annual basis, the Massachusetts Office of Student Financial Assistance will provide a fully detailed accounting of the program to the Lindsay Trust trustees, including but not limited to: name, address, and social security number of each recipient, the award amount, and the institution attended</li> </ul>	<ul style="list-style-type: none"> <li>As required by the Massachusetts Department of Higher Education</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
<b>Refunds</b>	<ul style="list-style-type: none"> <li>OSFA's refund policy</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy</li> </ul>
<b>Attestation Review</b>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each institution to maintain adequate documentation of a recipient student's eligibility for the Agnes Lindsay Scholarship Program</li> <li>The Commissioner shall require each institution to complete an annual report to the Department of Higher Education which details recipient data for the Agnes M. Lindsay Scholarship Program</li> <li>All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institution shall retain such financial books, records and documents for seven years. An institution may retain such records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42</li> </ul>	<ul style="list-style-type: none"> <li>The Commissioner shall require each campus to furnish, annually by August 31, a report detailing the number and characteristics of <i>MassTransfer</i> Tuition Waiver recipients for the previous academic year</li> <li>All financial books, records and documents pertaining to this program shall at all reasonable times be opened to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institutions shall retain such financial books, records and documents for seven years. An institution may retain records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42. XII</li> </ul>
<b>Award Amount</b>	<ul style="list-style-type: none"> <li>Individual student awards for an award period may vary</li> <li>Lindsay Scholarships, in combination with other resources in the student's financial aid package, may not exceed the student's demonstrated financial need</li> </ul>	<p>Eligible students under the <i>MassTransfer</i> Tuition Waiver Program will be entitled to a tuition waiver equal to 33 percent of the resident tuition rate at a state college or University for the two (2) years of matriculation which immediately follow their community college enrollment. The tuition waiver for the second year of matriculation is contingent upon the student maintaining a cumulative 3.0 grade point average for the first two semesters of enrollment at the state college or University</p>