



# Massachusetts Board of Higher Education

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## Student Financial Assistance Attestation Guide

**Massachusetts Office of Student Financial Assistance**

**Fourth Edition – April 2007**

**Massachusetts Office of Student Financial Assistance  
Compliance Attestation Division  
454 Broadway, Suite 200  
Revere, Massachusetts 02151  
617-727-9420**

## Major Changes

In preparing this fourth 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 third edition. The updates are primarily in the following areas:

- **Compliance Attestation Report Frequency**

1. The method of allowing institutions that participate in Massachusetts State financial aid programs to submit a compliance attestation report of Massachusetts State financial aid programs on an every-third year rotation basis remains in effect (see pages 2 and 3 of this Guide). However, schools that are required to annually submit a Compliance Attestation Report of Massachusetts State financial aid programs now **ONLY** need to have one single year of no significant findings to be considered for return to the every-third year option.
2. In years when a compliance attestation report of Massachusetts State financial aid programs is to be submitted, the Massachusetts Office of Student Financial Assistance now requires institutions to also submit a copy of their A-133 Single Audit for the same fiscal year, **IF** such an A-133 Single Audit has findings that relate to their administration of Title IV funds. **This new requirement, however, does not supplant the condition that institutions must submit a copy of their A-133 Single Audit to the Massachusetts Office of Student Financial Assistance in years when a Compliance Attestation report specific of Massachusetts State financial programs is not required.**
3. All instances of noncompliance and cases of questioned costs are to be reported (**i.e. there is no materiality threshold for reporting of questioned costs**). Institutions with questioned costs that, in the aggregate, total **\$10,000** or more will not be allowed the every-third year option and will be required to submit a Compliance Report of Massachusetts OSFA programs on an annual basis.
4. Every fiscal year, institutions are notified in writing of their compliance attestation requirements vis-à-vis Massachusetts State financial aid programs. Such a notification is sent to the offices of the President, Financial Aid and the Treasurer/Chief Fiscal Officer.

- **“Cluster of Programs” Approach to 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 example reports in Exhibits B and C have been modified accordingly.

- **Financial Aid Programs**

The Program Guidelines section of the Audit Guide has been updated to reflect the following financial aid programs that have been implemented since the February 2003 publication of the previous edition.

- John and Abigail Adams Scholarship
- National Guard Tuition & Fee Assistance Program
- Early Childhood Educators’ Scholarship Program
- Commonwealth Hurricane Katrina Emergency Tuition Waiver
- One Family Inc. Scholarship
- Massachusetts Educational Rewards Grant Program
- Math & Science Teachers Scholarship Program
- Scholar-Internship Match Fund Program
- Massachusetts GEAR UP Scholarship

- **Massachusetts No Interest Loan Program**

The Massachusetts Office of Student Financial Assistance now requires that Massachusetts No Interest Loan (NIL) records be included in the audit sample at institutions where such loans have been made. Those records can be for students who received loans under the program during the compliance attestation year in question **OR** received NIL loans in either current or previous years but have separated from the institution during the same above compliance attestation period.

- **Reporting Requirements**

The audit reporting requirements have also been changed/updated, as part of the revisions to the OSFA Attestation Guide. The new reporting requirements are as follows:

- Schedule of Population, Items Tested, and Findings for Massachusetts State Financial Aid Program Cluster, which includes the following for each program:
  - ✓ Each of the programs in which the institution participates (this schedule is pre-populated; those programs that do not apply to the particular institution should be deleted)
  - ✓ Total number of students and dollar amount awarded
  - ✓ Number of students tested and dollar amount of award tested
  - ✓ Number of students for which findings were identified and dollar amount of award related to the findings
- Independent Accountants' Report (See Examples)
- Auditor's Opinion on Financial Statements and Supplementary Schedule of Population, Items Tested, and Findings for Massachusetts State Financial Aid Program Cluster
- Schedule of Findings and Questioned Costs
- Summary Schedule of Prior Review Findings

Please refer to pages 12, 26-39 of the Audit Guide.

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# REVIEW PLANNING AND OTHER CONSIDERATIONS

## Background Information

### 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 develops 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.

### Guidance for Public Institutions of Higher Education in the Commonwealth

Throughout this *Guide*, there are several provisions and requirements that are applicable **only** to the **public** colleges and universities in the Commonwealth of Massachusetts. The references to the public institutions are applicable to the University of Massachusetts, the State Colleges, the Community Colleges, and any other similar institution, which may be created in the future.

Uncoordinated outside audits of *public* state and community colleges within the Commonwealth could conflict with Chapter 7A, Section 10 of the Massachusetts General Laws. The attestation requirements of this *guide* are limited to state funds and do **not** extend to Federal programs. **Any request for a separate audit under the Office of Management and Budget Circular A-133 must have prior approval by the Commonwealth's Office of the State Comptroller.** As public institutions follow the requirements of the *Guide*, they must adhere to the communications and delivery standards set forth by the Office of State Comptroller. Should public institutions have any questions about these communications and delivery standards, please feel free to contact the Deputy Comptroller over Financial Accounting and Reporting or Director, Financial Reporting Bureau, (617) 727-5000.

In addition, all programmatic audits on student financial aid from the federal department of education or from any federal agency must be reported to the Office of the State Auditor and the Office of the State Comptroller immediately upon notification from the federal agency. This will allow full coordination with all parties involved.

## Relationship to Federal Audit Requirements

To participate in the financial 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. For many institutions this audit requirement is satisfied by a Single Audit of the institution under the guidelines established in the OMB Circular A-133. For those institutions exempt from the requirements of the Single Audit Act, the U.S. Department of Education requires a program specific audit of the Federal student financial aid programs. Under the audit guidelines established by the U.S. Department of Education's Office of the Inspector General, program specific audits shall be performed as compliance attestations and shall apply the attestation standards set forth in Statement on Standards for Attestation Engagements (SSAE) No. 10 "*Attestation Standards: Revision and Codification*" as established by the American Institute of Certified Public Accountants (AICPA).

Audits of Federal Student Financial Assistance Programs at Participating Institutions and Institution Servicers issued by the U.S. Department of Education's Office of the Inspector General defines the required management assertions, compliance requirements and suggested procedures for independent auditors to use when performing program specific audits of institutions participating in the Federal student financial aid programs.

**This program review *Guide* extends the Federal compliance attestation 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, 2006, **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:

- 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 questioned costs**). Institutions with questioned costs that, in the aggregate, total **\$10,000** or more will not be allowed the every-third year option and will be required to



submit a Compliance Report of Massachusetts OSFA programs on an annual basis.

- Institutions that, in prior internal or external reports (i.e. A-133 Audit, State or Federally conducted program reviews, etc.) had significant deficiencies or material weaknesses as defined by Statement on Auditing Standards No. 112 (or its equivalent).
- 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 and, in which case, OSFA requests that the institution submit a Compliance Attestation Report of Massachusetts OSFA programs, on a yearly basis.

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 to the Massachusetts Office of Student Financial Assistance 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.

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 a Compliance Attestation Report.

## 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, 2006.

This 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
Performance Bonus Program (Part of MASSGrant)	Line Item 7070-0065
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. 9cc
Tomorrow's Teachers Scholarship Program	MGL ch. 15A s. 19D
Matching Student Aid Program	MGL ch. 15As. 16
Paraprofessional Teacher Preparation Grant	Item 7070-065 of Chapter 184 of the Acts of 2002
Massachusetts Foster Child Grant	Chapter 384 of the Acts of 2000, Line-item 7066-0016
Massachusetts GEAR UP Scholarship	34 CFR Part 694
Early Childhood Educator's Scholarship	MGL ch. 15D Section 5 Clause 10
One Family Inc. Scholarship	Chapter 45 of the Acts of 2005, Items 7070-0065
Math and Science Teachers Scholarship	MGL ch. 15D Section 5 Clause (10)
Scholar-Internship Match Fund	MGL ch. 29 Section 2UUU
Massachusetts Educational Rewards Grant	MGL ch. 29 Section 2SSS
John and Abigail Adams Scholarship	MGL ch. 15A s. 9
National Guard Tuition & Fee Assistance	Chapter 130 of the Acts of 2005

**Tuition Waiver Programs:**

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

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* (2003 Revision) issued by the comptroller general of the United States. These standards, also referred to as the "Yellow Book", relate to audits of government organizations, program, activities, and functions, and of government funds received by contractors, nonprofit organizations, and other non-government 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.

*Government Auditing Standards* (2007 Revision), which will supersede the 2003 Revision, will be effective for periods beginning on or after January 1, 2008.

These standards are available from the Government Printing Office (GPO), superintendent of Documents, Washington, DC 20401.

## 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 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 Chancellor of the Board 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 procedures, 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 contained 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 Statement on Auditing Standards (SAS) No. 53 and No. 54, entitled, *The Auditors Responsibility to Detect and Report Errors or Irregularities and Illegal Acts by Clients*, respectively.

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, Massachusetts 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 Section 9339, "Interpretations of Section 339 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**

One of the major changes of this Attestation Guide is the "Cluster of Programs" approach to the 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 example reports in Exhibits B and C have been modified accordingly.

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 70 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 originates 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 62 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 Auditing Standards*. Paragraph 6.13 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 SAS No. 112. 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 35 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 a 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**

The institution shall transmit the institution's compliance reporting package and corrective action plan to:

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

The institution's report package 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 Findings 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 7 of this Guide)
- A-133 report if findings are reported, as required by the institution's participation agreement with OSFA

## **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 assertions;
- 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 he or she 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 Board 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**

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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, an 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 Participation Agreement issued by the Massachusetts Office of Student Financial Assistance.
- 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.
- A valid U.S. Department of Education *Institutional Approval Notice* that lists approved locations and eligible programs under the Title IV student financial assistance program
- Been licensed to conduct business or programs by the jurisdiction/agency in which it is located.
- 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.

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 other OSFA programs are included in **Appendix A** of this program *Student Financial Assistance Attestation Guide*.

### **Suggested Procedures**

- a) Obtain an understanding of the institution's procedures for ensuring compliance with institutional eligibility and participation criteria.
- b) Obtain and inspect the Institution's OSFA Participation Agreement
  - 1) Determine that the institution is properly authorized to participate in the Massachusetts State financial assistance programs that it offers.
- c) Obtain and inspect the Institution's *Institutional Approval Notice* to participate in the Federal Title IV student financial assistance programs.
  - 1) Determine that the institution is eligible and authorized to participate in the Title IV student financial assistance programs.
- d) Test graduated students' academic records to determine that educational programs were offered and were conducted in accordance with eligible program guidelines.
- e) Obtain and inspect the following to determine that the institution was in compliance with its accreditation agency(s):
  - 1) The accreditation letter from the institution's accrediting agency covering the current award period.
  - 2) Any additional correspondence from the accrediting agency.
- f) Make inquires of institution's management and obtain, as part of the management representation, written representation that the institution:
  - 1) 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**

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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.

- **Massachusetts Assistance for Student Success Program**

- 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 offers scholarship to twenty-five students annual of extraordinary need and ability selected in the tenth or eleventh grades by persons or agencies designated by the Board 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. Performance Bonus Grant**

The Performance Bonus Grant provides need-based, meritorious financial assistance to the neediest 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. Students must be eligible to receive a MASSGrant and must have achieved a cumulative grade point average of 3.0, prior to the semester for which award is being made.

#### **9. Tomorrow's Teachers Scholarship**

The 1999 Massachusetts Legislature created the Tomorrow's Teachers Scholarship Program to meet the increasing demand for top quality teachers for the Commonwealth of Massachusetts' public schools. This special program offers scholarships to academically talented high school students who wish to pursue teaching as a career. Four-year scholarships are awarded to qualifying students who plan to attend Massachusetts public colleges and universities, and who agree to teach for four years in Massachusetts public schools, upon graduation from college.

## **10. 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.

## **11. 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. Students 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).

## **12. 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 scholarships in campus-based financial aid packaging strategies. The single Tuition Waiver program consists of several components designed to ensure maximum access for Commonwealth residents and provide incentives for improving student quality 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.

## **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 either 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 an institution.
- Does not owe a refund for any previous financial assistance received.

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. 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;
    - (1) 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;

- (2) Is a U.S. citizen or eligible non-citizen;
  - (3) 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;
  - (4) Has calculated expected family contribution that complies with Federal regulations;
  - (5) Has a cost of education that agrees with the appropriate student budget established by the institution, or otherwise documented;
  - (6) Does not owe a refund for any previous financial aid received;
  - (7) Is not in default of any student loans;
  - (8) Is maintaining satisfactory progress (as defined);
  - (9) Is in compliance with Selective Service Registration;
  - (10) Has a valid Social Security Number;
  - (11) Has a high school diploma or general equivalent diploma;
  - (12) Is above the age of compulsory attendance in the Commonwealth of Massachusetts;
  - (13) Has Ability to Benefit;
  - (14) An undergraduate student has completed a Free Application for Federal Student Aid and received a SAR;
- (b) Has not received a first bachelors degree except for specific programs providing financial aid to graduate students;
  - (c) Is a resident of Massachusetts for at least one year prior to the opening of the traditional academic year;
  - (d) Is attending an eligible post secondary institution in Massachusetts or an approved out of state institution;
  - (e) Has, if applicable, provided all necessary documentation to complete verification;
  - (f) Has all required financial aid transcripts on file, or the equivalent; and
  - (g) 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 Student's 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**

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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 Board for 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 Chancellor annually, by August 31<sup>st</sup>, or otherwise specified by the Massachusetts Board 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.

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

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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**  
 MASSGrant Program, Gilbert Matching Grant Program, Part-Time Grant Program, Need Based Cash Grant and Performance Bonus Program 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 refund policies to State financial assistance programs.
  
- **Christian A. Herter Memorial Scholarship Program, Public Service Grant Program and Tomorrow's Teacher Scholarship Program**  
 Pre-payment in the amount of the total award for each semester will be mailed to each institution under separate cover.
  
- **The Tuition Waiver Program**  
 Tuition Waivers are awarded as a component of the student's financial aid package.
  
- **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 if 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 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 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:

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

That the institution:

- (a) Has a completed and signed promissory note for Massachusetts No Interest Loans.
- (b) Performed and documented required entrance and exit counseling.
- (c) Has adjusted loans, as necessary, in cases where students have been identified as being in default.
- (d) Reported changes in enrollment status to either the loan program servicing agency and/or the National Student Loan Data System (NSLDS) in cases where the student has separated from the institution

## **Refunds**

Required Management Assertion

***"[Institution] complied with the refund requirements listed in the Massachusetts 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:

- (a) Identifying students who either were or should have been identified as withdrawn, dropped, terminated or on leave of absence.
- (b) 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.

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



**XYZ College**

**Exhibit A**

Schedule of Population, Items Tested, and Findings For  
Massachusetts State Financial Aid Program Cluster  
Year ended June 30, 20XX

	<u>Description of category</u>	<u>Number of students</u>	<u>Percent of population</u>	<u>Amount of awards</u>	<u>Percent of population</u>
Massachusetts Assistance for Student Success (MASSGrant)	Population		100%	\$	100%
	Tested		%		%
	Findings		%		%
Gilbert Matching Grant	Population		100%	\$	100%
	Tested		%		%
	Findings		%		%
Christian A. Herter Memorial Scholarship	Population		100%	\$	100%
	Tested		%		%
	Findings		%		%
Tomorrow's Teachers Scholarship	Population		100%	\$	100%
	Tested		%		%
	Findings		%		%
Part Time Grant Program	Population		100%	\$	100%
	Tested		%		%
	Findings		%		%
Cash Grant Program	Population		100%	\$	100%
	Tested		%		%
	Findings		%		%
Public Service Grant Program	Population		100%	\$	100%
	Tested		%		%
	Findings		%		%
Massachusetts No Interest Loan Program	Population		100%	\$	100%
	Tested		%		%
	Findings		%		%
Performance Bonus Program	Population		100%	\$	100%
	Tested		%		%
	Findings		%		%
Foster Child Grant Program	Population		100%	\$	100%
	Tested		%		%
	Findings		%		%
Paraprofessional Teacher Preparation Grant	Population		100%	\$	100%
	Tested		%		%
	Findings		%		%
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	%		%
MA Educational Rewards Grant	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 Waivers	Population	100%	\$	100%
	Tested	%		%
	Findings	%		%
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 Tested	100%	\$	100%
	Findings	%		%
University of Massachusetts Exchange Program Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%
University of Massachusetts Division I Athletic Program Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%
Cooperative Association of States for Scholarships Program Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%
Incentive Program for Aspiring Teachers Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%
Collaborative Teachers Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%
Career Advancement Program Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%
High Technology Scholar/Intern Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%
DSS Adopted Children Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%
DSS Foster Care Children Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%
Stanley Z. Koplik Certificate of Mastery Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%
Valedictorian Program Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%
Commonwealth September 11, 2001 Tragedy Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%
Hurricane Katrina Tuition Waiver	Population Tested	100%	\$	100%
	Findings	%		%

**Exhibit A**

**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, Fourth 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 Board 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, Fourth 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). However, our examination disclosed instances of nonmaterial noncompliance, which are described in the accompanying Schedule of Findings and Questioned Costs as items (identify finding numbers).

This report is intended solely for the use of the Massachusetts Board 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 Clusters**  
(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, Fourth 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 Board 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, Fourth 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 finding number).

This report is intended solely for the use of the Massachusetts Board 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)



**Opinion on Financial Statements and Supplementary Schedule of  
Population, Items Tested, and Findings for Massachusetts State 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. These financial statements are the responsibility of (name of entity)'s management. 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 consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on (name of entity)'s internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and the significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our 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 U.S. generally accepted accounting principles.

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 on 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 the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* and should be considered in assessing the results of our audit.

Our audit was performed for the purpose of forming an opinion on the basic financial statements taken 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 basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated, in all material respects, in relation to the basic financial statements taken as a whole.

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)

Reference	Summary of Findings	Status	Planned/Partial Corrective Action
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	MASSACHUSETTS ASSISTANCE FOR STUDENT SUCCESS (MASSGRANT)	GILBERT MATCHING GRANT	CHRISTIAN A. HERTER MEMORIAL SCHOLARSHIP	TOMORROW'S TEACHERS SCHOLARSHIP
<p>Eligible Institution</p> <ul style="list-style-type: none"> <li>Any eligible degree or certificate program offered by State approved public, private, independent, for profit or nonprofit institution in the Commonwealth of Massachusetts or:</li> <li>State approved public, private, independent, nonprofit institution in New Hampshire, Connecticut, Maine, 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 the OSFA</li> </ul>	<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>	<p>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</p> <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>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>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>Does not have 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 semester of eligibility</li> <li>Must not have received a prior bachelor's degree or its equivalent</li> <li>If enrolled in a clock hour program, must: <ul 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 Fall Disbursement</li> <li>3) complete a minimum of 320 hours during the period of January 1 - June 30 to qualify for a Spring disbursement</li> </ul> </li> <li>If enrolled in English as a Second Language (ESL) program courses, student must be simultaneously enrolled in a certificate, associate or bachelors degree program</li> </ul>	<p>Any public or private institution in the continental United States and in the Commonwealth of Massachusetts, offering any approved degree or certificate program</p> <ul style="list-style-type: none"> <li>Valid Participation Agreement must be on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>Massachusetts public and independent colleges or universities that offer teacher education programs</li> <li>Valid Participation Agreement must be on file with OSFA</li> </ul>
<p>Eligible Student</p> <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 semester of eligibility</li> <li>Must not have received a prior bachelor's degree or its equivalent</li> <li>If enrolled in a clock hour program, must: <ul 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 Fall Disbursement</li> <li>3) complete a minimum of 320 hours during the period of January 1 - June 30 to qualify for a Spring disbursement</li> </ul> </li> <li>If enrolled in English as a Second Language (ESL) program courses, student must be simultaneously enrolled in a certificate, associate or bachelors degree program</li> </ul>	<p>100% of funds disbursed to students</p> <ul style="list-style-type: none"> <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>	<p>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</p> <ul style="list-style-type: none"> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Enrolled full-time (at least 12 undergraduate credits or equivalent)</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>	<p>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</p> <ul style="list-style-type: none"> <li>U.S. Citizen or Eligible Non-Citizen</li> <li>Enrolled full time (at least 12 undergraduate credits or equivalent)</li> <li>Cumulative secondary school GPA 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 of Education and the institution</li> <li>If enrolled in a clock hour program, must: <ul 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 the period of January 1- June 30 to qualify for a Spring disbursement</li> </ul> </li> <li>If enrolled in English as a Second Language (ESL) program courses, student must be simultaneously enrolled in either a certificate, associate or bachelors degree program</li> </ul>	<p>Resident of Massachusetts</p> <ul style="list-style-type: none"> <li>Ranked in top 25% of high school graduating class</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 in a four-year bachelor's degree program leading to teacher certification at an eligible Massachusetts public or independent college or university</li> <li>Agree to teach for one year for each year scholarship received; in a teacher shortage subject area in Massachusetts public schools</li> </ul>
<p>Disbursements</p> <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>	<p>Award may not exceed student's demonstrated financial need</p> <ul style="list-style-type: none"> <li>Prepaid amount to be received by the institution for each semester upon student's certification</li> </ul>	<p>Tuition and required fees are paid to institution at the beginning of each semester upon school's completion of a certification roster.</p>		

PROGRAM	MASSACHUSETTS ASSISTANCE FOR STUDENT SUCCESS (MASSGRANT)	GILBERT MATCHING GRANT	CHRISTIAN A. HERTER MEMORIAL SCHOLARSHIP	TOMORROW'S TEACHERS SCHOLARSHIP
Reporting Requirements	<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>	<p>Application shall be filed annually</p> <ul style="list-style-type: none"> <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 GMSG 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>As required by the Massachusetts Board 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 Board of Higher Education</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
Refunds	<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>	<ul style="list-style-type: none"> <li>GMSGP funds not awarded/dispensed shall be repaid to Commonwealth</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>Christian A. Herter funds not disbursed shall be returned to the Massachusetts Office of Student Financial Assistance</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>Funds not disbursed shall be returned to the Massachusetts Office of Student Financial Assistance within 30 days</li> <li>OSFA's refund policy shall apply.</li> </ul>
Attestation Review	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by Chancellor</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 Chancellor</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 Chancellor</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 shall be opened to inspection and audit by the Chancellor</li> <li>Records shall be maintained for a period of seven years</li> <li>Program subject to OSFA's requirements</li> </ul>
Award Amount	<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>	<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 increments of \$100</li> </ul>	<ul style="list-style-type: none"> <li>Up to 50% of student's financial need for each of the four undergraduate years</li> </ul>	<ul style="list-style-type: none"> <li>Public college</li> <li>Value of tuition and required fee charges at public institution</li> <li>Independent college</li> <li>Value of maximum full-time in-state tuition and required fee charges at a public institution</li> </ul>

PROGRAM	PART TIME GRANT PROGRAM	CASH GRANT PROGRAM	PUBLIC SERVICE GRANT PROGRAM	MASSACHUSETTS NO INTEREST LOAN PROGRAM
<p>Eligible Institution</p> <ul style="list-style-type: none"> <li>Public, Private or Independent for profit or not-for-profit institution in the Commonwealth of Massachusetts 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>	<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>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>Massachusetts private, public, independent, for profit, nonprofit offering a program of study leading to bachelors degree or certificate</li> <li>Eligible to participate in the Federal Title IV programs</li> <li>Be fully accredited</li> <li>Valid Participation Agreement on file with the OSFA</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 have received first bachelors degree</li> <li>Be enrolled full-time</li> <li>Maintain 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>Demonstrate financial need as evidenced by an eligible Estimated Family Contribution (EFC)</li> <li>All US 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 0-6500 at the institution</li> <li>If enrolled in a clock hour program, must: <ul 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 the period of January 1- June 30 to qualify for a Spring disbursement</li> </ul> </li> <li>If enrolled in English as a Second Language (ESL) program courses, student must be simultaneously enrolled in a certificate, associate or bachelors degree program</li> </ul>
<p>Disbursements</p> <ul style="list-style-type: none"> <li>100% of funds disbursed to students</li> <li>Funds must be awarded/dischursed during traditional academic terms</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>	<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>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 3<sup>rd</sup> 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 (3<sup>rd</sup> 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> </ul>	

PROGRAM	PART TIME GRANT PROGRAM	CASH GRANT PROGRAM	PUBLIC SERVICE GRANT PROGRAM	MASSACHUSETTS NO INTEREST LOAN PROGRAM
	<ul style="list-style-type: none"> <li>• Shall be required to furnish annually Total amount of PTSG program funds received and expended to students</li> <li>• Total number of PTSG awards made</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>	<ul style="list-style-type: none"> <li>• Institutions shall furnish annually by August 31<sup>st</sup>, 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>	<ul style="list-style-type: none"> <li>• AS required by the Massachusetts Board of Higher Education Institutional Year End Data file must be submitted annually</li> </ul>	<ul style="list-style-type: none"> <li>• Disbursements must be whole dollar amounts determined by dividing loan amount by the number of disbursements</li> <li>• Loan is increases within a loan period are considered new loans</li> <li>• Late disbursement may occur up to 45 days from the borrowers last date of enrollment if promissory note is received by OSFA prior to the expiration of the loan period.</li> </ul>
Reporting Requirements	<ul style="list-style-type: none"> <li>• Unexpended funds must be returned to the Massachusetts Office of Student Financial Assistance</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>	<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>	<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>	<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>
Refunds	<ul style="list-style-type: none"> <li>• All books, records and documents opened to inspection, review and audit by Chancellor</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 Chancellor</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 Chancellor</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 Chancellor</li> <li>• Records shall be maintained for a period of seven (7) years</li> <li>• Program subject to OSFA's requirements</li> </ul>
Attestation Review	<ul style="list-style-type: none"> <li>• Based on award schedule for part-time grants not to exceed demonstrated financial need</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>	<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>• 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 \$1000</li> </ul>
Award Amount				



PROGRAM	PERFORMANCE BONUS PROGRAM	NEED BASED TUITION WAIVER	CATEGORICAL TUITION WAIVER PROGRAM	GRADUATE TUITION WAIVER PROGRAM
Eligible Institution	<ul style="list-style-type: none"> <li>Massachusetts public and private colleges and nursing schools. Proprietary institutions and out-of-state institutions are not eligible.</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>	<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>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>
Eligible Student	<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>Must have achieved a GPA of 3.0 or greater prior to the semester during which award is received</li> <li>Have an EFC of zero (0) in an eligibility index system approved by the Board of Higher Education</li> <li>Completed at least 24 college credits beyond high school</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 registration</li> <li>Not in default of any Federal or State student loan for attendance at any institution or owe a refund for any previous financial aid received</li> <li>Evidence 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 US Department of Education and the institution</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 any Federal or State loan for attendance at any institution or owe a refund for any previous student 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 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>	<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>
Disbursements	<ul style="list-style-type: none"> <li>Shall be disbursed in two (2) equal payments for the fall and spring semesters</li> </ul>	<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>Tuition waivers are awarded as a component of the students financial aid package</li> <li>Categorical waiver eligibility is limited to space available basis</li> </ul>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> </ul>
Reporting Requirement	<ul style="list-style-type: none"> <li>Institution's must provide GPA's for all eligible students, at the time of the initial award for the program year, and certify that the student also meets other criteria for the Bonus</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 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 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>	<ul style="list-style-type: none"> <li>Institutions granting full or partial tuition waivers under this category must annually file guidelines with the Board 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 31<sup>st</sup>, 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>
Refunds	<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> <li>Refunds should be made in a timely manner to OSFA and accompanied by a complete refund form</li> </ul>	<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>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply.</li> </ul>
Attestation Review	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by Chancellor</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 Chancellor</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>Institutions must maintain adequate documentation of students categorical waiver eligibility</li> <li>All books, records and documents opened to inspection, review and audit by Chancellor</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 Chancellor</li> <li>Records shall be maintained for a period of seven (7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>

PROGRAM	PERFORMANCE BONUS PROGRAM	NEED BASED TUITION WAIVER	CATEGORICAL TUITION WAIVER PROGRAM	GRADUATE TUITION WAIVER PROGRAM
Award Amount	<ul style="list-style-type: none"> <li>• \$500 per academic year; if the student is enrolled in a degree program at a four-year institution</li> <li>• \$350 per academic year; if the student is enrolled in a degree program at two-year institution</li> <li>• \$350 per academic year at an approved school of nursing</li> </ul>	<ul style="list-style-type: none"> <li>• Amount determined by eligible 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>	<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>

PROGRAM	PAUL E. TSONGAS SCHOLARSHIP PROGRAM	UNIVERSITY OF MASSACHUSETTS EXCHANGE PROGRAM	UNIVERSITY OF MASSACHUSETTS ATHLETIC PROGRAM	COOPERATIVE ASSOCIATION OF STATES FOR SCHOLARSHIP PROGRAM
Eligible Institution	<ul style="list-style-type: none"> <li>The nine Massachusetts State Colleges</li> <li>Has 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>Has 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>Has valid Participation Agreement on file with OSFA</li> </ul>	<ul style="list-style-type: none"> <li>Berkshire Community College and other institutions approved by the Board of Higher Education</li> <li>Has valid Participation Agreement on file with OSFA</li> </ul>
Eligible Student	<ul style="list-style-type: none"> <li>Any student enrolled in a State college who: <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,</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> </ul> </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>	<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>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>
Disbursements	<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>	<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>	<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>Each institution is eligible to award up to \$250,000 annually</li> </ul>
Reporting Requirement	<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 Board of Higher Education upon adoption</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 Board 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 Board of Higher Education</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 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>
Refunds	<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>	<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>
Attestation Review	<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 Chancellor seven (7) years</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 Exchange Program Tuition Waiver recipient</li> <li>University of Massachusetts President's Office shall provide adequate documentation of Exchange Program tuition waivers awarded</li> <li>All books, records and documents opened to inspection, review and audit by Chancellor (7) years</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 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 Chancellor (7) years</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 Cooperative Association of States Scholarships Tuition Waiver recipient</li> <li>All books, records and documents opened to inspection, review and audit by Chancellor</li> <li>Records shall be maintained for a period of seven (7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>
Award Amount	<ul style="list-style-type: none"> <li>Cost of tuition and fees</li> </ul>	<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>	<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>

PROGRAM	UNIVERSITY OF MASSACHUSETTS ACADEMIC AND ARTISTIC TALENT PROGRAM	WASHINGTON CENTER PROGRAM	JOINT ADMISSIONS TUITION ADVANTAGE PROGRAM	MEFA PREPAID TUITION WAIVER
Eligible Institution	<ul style="list-style-type: none"> <li>The five campuses of the University of Massachusetts</li> <li>Valid participation agreement on file with the 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 the OSFA</li> </ul>	<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 the OSFA</li> </ul>	<ul style="list-style-type: none"> <li>An institution within the system of public institutions of higher education that participates in the Prepaid Tuition Waiver</li> <li>Valid participation agreement on file with the OSFA</li> </ul>
Eligible Student	<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>	<ul style="list-style-type: none"> <li>A student enrolled in an eligible degree program at the University of Massachusetts or at a State college who: <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> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Any student enrolled in a State college who: <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>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 <ul 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> <li>To be eligible for the tuition waiver 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> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Any student that is the owner or qualifying beneficiary of a MEFA Prepaid Tuition Program</li> </ul>
Disbursements	<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>Eligible Institutions may provide nine Washington Campus Tuition Waivers per academic year</li> <li>Tuition waivers are awarded as a 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>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> </ul>
Reporting Requirement	<ul style="list-style-type: none"> <li>As required by the Massachusetts Board 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 Board of Higher Education</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 Joint Admissions Tuition Advantage 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>Institution shall furnish annually by August 31<sup>st</sup>, a report detailing the number and characteristics of Prepaid Tuition Waiver recipients for the previous academic year</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
Refunds	<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>	<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>
Attestation Review	<ul style="list-style-type: none"> <li>Institutions must maintain adequate documentation of student's 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 waiver awarded</li> <li>All books, records and documents opened to inspection, review and audit by Chancellor</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>Institutions must maintain adequate documentation of student's eligibility as a Washington Center Tuition Waiver recipient</li> <li>All books, records and documents opened to inspection, review and audit by Chancellor</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>Institutions must maintain adequate documentation of students Tuition Advantage Program Eligibility</li> <li>All books, records and documents opened to inspection, review and audit by Chancellor</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 Chancellor</li> <li>Records shall be maintained for a period of seven (7) years</li> <li>Program subject to OSFA's attestation requirements</li> </ul>

PROGRAM	UNIVERSITY OF MASSACHUSETTS ACADEMIC AND ARTISTIC TALENT PROGRAM	WASHINGTON CENTER PROGRAM	JOINT ADMISSIONS TUITION ADVANTAGE PROGRAM	MEFA PREPAID TUITION WAIVER
Award Amount	<ul style="list-style-type: none"> <li>Eligible students receive a tuition waiver in an amount determined by the University of Massachusetts</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>	<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 follow their community college enrollment</li> </ul>	<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>

PROGRAM	INCENTIVE PROGRAM FOR ASPIRING TEACHERS	COLLABORATIVE TEACHERS TUITION WAIVERS	CAREER ADVANCEMENT PROGRAM	HIGH TECHNOLOGY SCHOLAR/INTERN
Eligible Institution	<ul style="list-style-type: none"> <li>The nine Massachusetts State Colleges and the four undergraduate campuses of the University of Massachusetts</li> <li>Valid participation agreement on file with the 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</li> <li>Valid participation agreement on file with the 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</li> <li>Valid participation agreement on file with the 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 the OSFA</li> </ul>
Eligible Student	<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> </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>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> <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>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 they are using the award.</li> </ul>	<ul style="list-style-type: none"> <li>Enrolled in an eligible program as determined by the Board 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 Board of Higher Education</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>
Disbursements	<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>Tuition waivers are awarded as a 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>	<ul style="list-style-type: none"> <li>Tuition waivers are awarded as a component of the students financial aid package</li> </ul>
Reporting Requirement	<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>See "Attestation Review" below</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>	<ul style="list-style-type: none"> <li>See "Attestation Review" below</li> <li>Institutional Year End Data file must be submitted annually</li> </ul>
Refunds	<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>	<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>
Attestation Review	<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 Chancellor 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 Chancellor, 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 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> <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 Program</li> <li>The Chancellor shall require each campus to furnish annually by August 31 a report detailing the number of Career Advancement Program Teacher 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 Chancellor, 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> <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 of higher education to maintain adequate documentation of a student's eligibility in the Industry and High Technology/Intern Tuition Waiver Program</li> <li>The Chancellor shall require each campus to furnish annually by August 31 a report detailing the number of Commonwealth Futures 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 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 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> <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 of higher education to maintain adequate documentation of a student's eligibility in the Industry and High Technology/Intern Tuition Waiver Program</li> <li>The Chancellor shall require each campus to furnish annually by August 31 a report detailing the number of Commonwealth Futures 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 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 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> <li>Program subject to OSFA's attestation requirements</li> </ul>

PROGRAM	INCENTIVE PROGRAM FOR ASPIRING TEACHERS	COLLABORATIVE TEACHERS TUITION WAIVERS	CAREER ADVANCEMENT PROGRAM	HIGH TECHNOLOGY SCHOLAR/INTERN
Award Amount	<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>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 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>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>Individual student awards shall match industry scholarships up to the resident undergraduate tuition rate at the participating institution.</li> <li>The Board 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	DSS ADOPTED CHILDREN TUITION WAIVER	DSS FOSTER CARE CHILDREN TUITION WAIVER	STANLEY Z. KOPLIK CERTIFICATE OF MASTERY TUITION WAIVER
Eligible Institution	<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>Has filed a State Financial Aid Participation Agreement with the Massachusetts Office of Student Financial Assistance</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>Has filed a State Financial Aid Participation Agreement with the Massachusetts Office of Student Financial Assistance</li> </ul>	<ul style="list-style-type: none"> <li>An institution within the system of public institutions of higher education under Section 5 of Chapter 15A of the General Laws.</li> <li>Has filed a State Financial Aid Participation Agreement with the Massachusetts Office of Student Financial Assistance</li> </ul>
Eligible Student	<ul style="list-style-type: none"> <li>All children in the custody of the Department of Social Services adopted by an eligible Massachusetts State employee through the Department of Social Services who are age twenty-four or under.</li> <li>All children in the custody of the Department of Social Services adopted by an eligible Massachusetts resident through the Department of Social Services 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> </ul>	<ul style="list-style-type: none"> <li>To be eligible for a tuition waiver, a foster child must meet all of the following requirements: <ol 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> </ol> </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>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 G.P.A. of 3.3 for continued eligible for the tuition waiver for up to eight semester of study.</li> </ul>
Eligible State Employee and Resident	<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: <ol style="list-style-type: none"> <li>All full and part-time employees at the time of the adoption by the State government for at least six months,</li> <li>employees who are working for the State for at least six months after the adoption</li> </ol> </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>	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>
Eligible Course	<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>	<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. Eligible courses include those toward an undergraduate degree program, and non-credit courses. Institutions are encouraged to develop waiver programs for eligible students that would provide 50% tuition waiver for any non-State supported courses and/or certificate programs.</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>
Disbursements	<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 student's financial aid package.</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>
Reporting Requirements	<ul style="list-style-type: none"> <li>The Chancellor shall require each campus to furnish annually by August 31<sup>st</sup> a report detailing the number of DSS 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>The Chancellor shall require each campus to furnish annually by August 31<sup>st</sup> a report detailing the number of DSS Foster Care Children 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>The Chancellor 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>
Refunds	<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>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply.</li> </ul>
Attestation Review	<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 Chancellor, 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> <li>Programs subject to OSFA's attestation 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 Chancellor, 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 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> <li>Programs 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 Chancellor, 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 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> <li>Programs subject to OSFA's attestation requirements</li> </ul>
Award Amount	<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>Students eligible for the DSS 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 course offered at the participating public higher education institution.</li> </ul>	<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>



PROGRAM	VALEDICTORIAN TUITION WAIVER PROGRAM	COMMONWEALTH SEPTEMBER 11, 2001 TRAGEDY TUITION WAIVER	FOSTER CHILD GRANT PROGRAM	PARAPROFESSIONAL TEACHER PREPARATION GRANT
Eligible Institution	<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>Has filed a State Financial Aid Participation Agreement with the Massachusetts Office of Student Financial Assistance</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>Has filed a State Financial Aid Participation Agreement with the Massachusetts Office of Student Financial Assistance</li> </ul>	<ul style="list-style-type: none"> <li>An eligible institution shall mean a public, private, independent, for profit or non profit institution in the Commonwealth of Massachusetts and the continental United States authorized to offer undergraduate degrees or certificate programs. The institution must be accredited and eligible to participate in the Federal Title IV programs.</li> <li>Has filed a State Financial Aid Participation Agreement with the Massachusetts Office of Student Financial Assistance.</li> </ul>	<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 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>Has filed a State Financial Aid Participation Agreement with the Massachusetts Office of Student Financial Assistance.</li> </ul>
Eligible Student	<ul style="list-style-type: none"> <li>Student enrolled in a degree program at a public higher education institution in the Commonwealth who was 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>Maintains satisfactory academic program in accordance with institutional standards.</li> <li>A permanent legal resident of Massachusetts for at least one year prior to the opening of the academic year.</li> <li>U.S. citizen or an Eligible non-citizen.</li> <li>In compliance with applicable law regarding Selective Service Registration</li> <li>Not in default of any Federal or State Student Loans for attendance at any institution or owe a refund for any previous financial aid received.</li> </ul>	<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> <li>The student must submit the following to the institution: <ol 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> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>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 Social Services 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 Social Services 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>Is in compliance with applicable law regarding Selective Service.</li> <li>Maintain satisfactory academic progress</li> <li>Is not in default of any Federal or State Student Loans for attendance at any institution or owe a refund for any previous financial aid received</li> </ul> </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 yet received first Bachelor's degree</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> <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 an 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.</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 Office of Student Financial Assistance 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>
Eligible Course	<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 course in the M.D. program at the University of Massachusetts Medical Center. Eligible courses include those toward an undergraduate degree program, certificate program, short term certificate program, and non-credit courses.</li> </ul>	<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 M.D. program at the University of Massachusetts Medical Center. Eligible courses include those toward an undergraduate degree program, certificate program, short term certificate program, and non-credit courses.</li> </ul>	<ul style="list-style-type: none"> <li>Any eligible degree or certificate program offered by the institution.</li> </ul>	<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>
Disbursements	<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 student's financial aid package.</li> </ul>	<ul style="list-style-type: none"> <li>Award is sent to the institution in two equal disbursements</li> </ul>	<ul style="list-style-type: none"> <li>Academic year awards with be disbursed in equal payments for the fall and spring semesters.</li> </ul>
Reporting Requirements	<ul style="list-style-type: none"> <li>The Chancellor shall require each campus to furnish annually by September 31, a report detailing the number of Valedictorian 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>The Chancellor shall require each campus to furnish annually by August 31, a report detailing the number of Commonwealth September 11, 2001, 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>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 Chancellor shall require each institution to complete an annual report to the Board 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>	<ul style="list-style-type: none"> <li>The Chancellor 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>
Refunds	<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>	<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>

PROGRAM	VALEDICTORIAN TUITION WAIVER PROGRAM	COMMONWEALTH SEPTEMBER 11, 2001 TRAGEDY TUITION WAIVER	FOSTER CHILD GRANT PROGRAM	PARAPROFESSIONAL TEACHER PREPARATION GRANT
<p>Attestation Review</p>	<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 Chancellor, 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 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> <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 Chancellor, 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 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> <li>Program subject to OSFA's 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 Chancellor, 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 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 financial books, records and documents pertaining to this program shall at all times be open to inspection, review, and audit by the Chancellor, 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 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>
<p>Award Amount</p>	<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>Eligible student entitled to a tuition waiver equal to 100% of the resident tuition rate for eligible state-supported courses offered at the participation public higher education institution.</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 non-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>	<ul style="list-style-type: none"> <li>Up to \$625 dollars per credit at an independent college or university, not to exceed \$7,500 per academic year</li> <li>Up to \$625 dollars 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>

PROGRAM	NATIONAL GUARD TUITION & FEE ASSISTANCE	JOHN & ABIGAIL ADAMS SCHOLARSHIP	EARLY CHILDHOOD EDUCATORS' SCHOLARSHIP	HURRICANE KATRINA TUITION WAIVER
<p>Eligible Institution</p> <ul style="list-style-type: none"> <li>An institution within the system of public institutions of higher education under Section 5 of Chapter 15A of the Massachusetts General Laws</li> <li>Has valid Participation Agreement on file with OSFA</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>Maintains satisfactory academic progress as defined by the institution</li> </ul>	<p>An institution within the system of public institutions of higher education as identified in Section 5 of Chapter 15A of the Massachusetts General Laws, except those institutions retaining Massachusetts resident tuition payments</p> <ul style="list-style-type: none"> <li>Has 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 offering an associate's bachelor's or master's degree program in either Early Childhood Education (infancy through pre-school) or a related field</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 Massachusetts General Laws</li> </ul>
<p>Eligible Student</p>	<p>An undergraduate student who has been <b>admitted</b> to an eligible institution and meets the following requirements:</p> <ul style="list-style-type: none"> <li>Has graduated from or under the auspices of a Massachusetts public high school, as of June 2005 or thereafter, 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 test, and scored in the Advanced Category on one test and Proficient or Advanced on the other test</li> <li>Is a permanent legal resident 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</li> <li>In enrolled full-time in the first traditional academic semester following high school graduation</li> <li>Continues to enroll as a full-time student in consecutive traditional academic semesters</li> <li>Maintains a Cumulative 3.0 GPA on all academic coursework at the institution awarding the degree; if the student drops below required 3.0 GPA at the conclusion of the spring semester, the scholarship is forfeited for the duration of his/her college enrollment.</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>	<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>Is a permanent legal resident of Massachusetts for at least one year prior to the start of the academic year</li> <li>Is a U.S. citizen or eligible non-citizen eligible under Title IV regulations</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 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>Maintains satisfactory academic progress in accordance with institutional standards</li> <li>Annually files the Free Application for Federal Student Aid</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 months per semester of scholarship receipt, not to exceed a two year maximum commitment upon graduation from an associate's degree program and a four year maximum commitment upon graduation from a bachelor's degree program</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>	<p>Tuition waiver awarded as a component of student's financial aid package</p>
<p>Disbursements</p>	<ul style="list-style-type: none"> <li>OSFA submits reimbursement to school for eligible tuition and/or charges for which school invoices</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>	<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>	<p>Tuition waiver awarded as a component of student's financial aid package</p>

PROGRAM	NATIONAL GUARD TUITION & FEE ASSISTANCE	JOHN & ABIGAIL-ADAMS SCHOLARSHIP	EARLY CHILDHOOD EDUCATORS' SCHOLARSHIP	HURRICANE KATRINA TUITION WAIVER
Reporting Requirements	<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 Board 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>	<ul style="list-style-type: none"> <li>Institution shall maintain record of awards made under this program and provide written report to the Board of Higher Education each semester, upon request</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 Board of Higher Education each semester, upon request</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 Board of Higher Education each semester, upon request</li> </ul>
Refunds	<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>	<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>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>
Attestation Review	<ul style="list-style-type: none"> <li>All books, records and documents opened to inspection, review and audit by the Chancellor</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 the Chancellor</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 the Chancellor</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 the Chancellor</li> <li>Records shall be maintained for a period of (7) seven years</li> <li>Program subject to OSFA's requirements</li> </ul>
Award Amount	<ul style="list-style-type: none"> <li>Value of eligible tuition and/or fee charges at each eligible institution</li> </ul>	<ul style="list-style-type: none"> <li>Value of tuition only at each eligible 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 courses per semester, and recipients must enroll in a minimum of three 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>	<ul style="list-style-type: none"> <li>Value of tuition only at each eligible institution</li> </ul>

PROGRAM	ONE FAMILY INC. SCHOLARSHIP	MA EDUCATIONAL REWARDS GRANT	MATH & SCIENCE TEACHERS SCHOLARSHIP	SCHOLAR-INTERNSHIP MATCH FUND PROGRAM
Eligible Institution	<ul style="list-style-type: none"> <li>A public, private, independent, profit or nonprofit post-secondary 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>Must valid Participation Agreement on file with OSFA</li> </ul> <p>An eligible program at an eligible institution must:</p> <ul style="list-style-type: none"> <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 Board 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>	<ul style="list-style-type: none"> <li>An eligible institution is defined as a public, private, independent, for profit or non-profit, or vocational technical institution authorized to offer post-secondary certificate or undergraduate degrees.</li> <li>The institution must be accredited and eligible to participate in both Federal Title IV and Massachusetts State financial aid programs</li> </ul>	<p>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</p>	<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 Massachusetts General Laws</li> </ul>
Eligible Student	<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>Be a U.S. citizen or eligible non-citizen</li> <li>Qualify as a head-of-household, with children under age 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>Maintain satisfactory academic progress on all academic work as determined by the institution</li> <li>Complete and file the 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>Shall be a dislocated worker or an individual whose income is or at below 200 percent of the federal poverty or meet other criteria as established by the Department of Workforce Development and the Board of Higher Education, in consultation with the Workforce Accountability Task Force</li> <li>Has applied for financial aid using the Free Application for Federal Student Aid (FAFSA) and submit necessary documentation to verify income at or below 200 percent of the federal poverty level</li> <li>Is not in default of any federal or state student loans for attendance at any institution or owe a refund for any previous financial aid received</li> <li>Is enrolled in a certificate or degree program and meets the institution's requirements for satisfactory academic progress</li> <li>Is a Massachusetts resident domiciled in Massachusetts for at least one prior to the beginning of the academic year</li> <li>Is a U.S. citizen or eligible non-citizen</li> </ul>	<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>Be a United States 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 math 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 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>Be eligible under Title IV Regulations and not in default of a state or federal education loan or grant</li> <li>Annually file the Free Application for Federal Student Aid (FAFSA)</li> </ul>	<p>A Massachusetts high school senior or college student who meets the following criteria:</p> <ul style="list-style-type: none"> <li>Is a permanent legal resident of the Commonwealth of Massachusetts for at least one year prior to the start of the academic year</li> <li>Is a U.S. citizen or eligible non-citizen under Federal Title IV Regulations</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: <ol style="list-style-type: none"> <li>If a high school senior, have a GPA of 3.0</li> <li>If a current college student, meet satisfactory academic progress standards as defined by the institution, and have maintained a cumulative GPA of 3.0 on all college work and meet other eligibility criteria established by the Board of Higher Education</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 Program with a designated Massachusetts employer in a career-related field under the guidance of the Board of Higher Education</li> <li>Complete the minimum number of internships as required</li> <li>Upon completion of the undergraduate degree program, seek and attain employment in a career-related field in Massachusetts</li> </ol> </li> <li>Demonstrate continued progress in the academic discipline through an annual submission of the college academic transcript to the Board of Higher Education</li> </ul>
Disbursements	<ul style="list-style-type: none"> <li>Each semester, Board of Higher Education scholarship expenses paid on behalf of eligible student to One Family, Inc.,</li> <li>One Family Inc., is required to supply Board 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>	<ul style="list-style-type: none"> <li>OSFA shall disburse awards to schools upon receipt of a detailed financial aid Cost of Attendance and a listing of all financial aid awarded to each eligible student</li> <li>Institution to also report student's enrollment information as requested</li> <li>One hundred of funds allocated shall be used for awards for students</li> <li>Education Rewards Grant funds awarded in excess of billed tuition and fees must be disbursed to the student for books and related living expenses, according to program guidelines</li> </ul>	<ul style="list-style-type: none"> <li>Funds are disbursed to institutions by OSFA</li> <li>Participating institution 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>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>

PROGRAM	ONE FAMILY INC. SCHOLARSHIP	MA EDUCATIONAL REWARDS GRANT	MATH & SCIENCE TEACHERS SCHOLARSHIP	SCHOLAR-INTERNSHIP MATCH FUND PROGRAM
Reporting Requirements	<ul style="list-style-type: none"> <li>Institution shall maintain record of awards made under this program and provide written report to the Board of Higher Education each semester, upon request</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 Board of Higher Education each semester, upon request</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 Board of Higher Education each semester, upon request</li> </ul>	<ul style="list-style-type: none"> <li>The Chancellor 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 recipient</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> <ul style="list-style-type: none"> <li>The Chancellor 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 Board of Higher Education, each semester, upon request</li> </ul> </li> </ul>
Refunds	<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 Office of Student Financial Assistance as required by the Refund Policy for State financial aid programs</li> </ul>	<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>
Attestation Review	<ul style="list-style-type: none"> <li>The Chancellor 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 Chancellor, 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 years</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 Educational Rewards Grant Program</li> </ul>	<ul style="list-style-type: none"> <li>It shall be the responsibility of each institution to maintain documentation of a recipient student's eligibility</li> <li>The Chancellor shall require each campus to furnish specific information regarding recipients. 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 Chancellor, the State Auditor or their authorized representatives, who shall have such access to the premises where such books, records and documentations are located</li> <li>The institution shall retain such financial books, records and documents for seven years</li> </ul>	<ul style="list-style-type: none"> <li>It is the responsibility of each college or university to maintain documentation of recipient student's eligibility for the Scholar-Internship Program</li> <li>The Chancellor shall require each campus to furnish annually to the Board of Higher Education a report detailing specific information regarding recipients of the Scholar-Internship Program. The Board of Higher Education 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 Chancellor, 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 years</li> </ul>
Award Amount	<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>	<ul style="list-style-type: none"> <li>Award shall be a minimum of \$200 and a maximum of \$5,000 and shall be used to fund tuition, fees and books and may include up to 30 percent of the student's calculated cost of living as determined by the institution or the Board of Higher Education</li> <li>Funds from this grant shall serve as a last resort, after other federal, state and institutional aid has been exhausted</li> </ul>	<ul style="list-style-type: none"> <li>Award amounts for eligible applicants shall include the cost tuition, fees and related expenses as determined by the Board of Higher Education and the Department of Education for up to three 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>Annual scholarship award 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>

PROGRAM	GEAR UP SCHOLARSHIP	AGNES M. LINDSAY SCHOLARSHIP	
<p>Eligible Institution</p> <ul style="list-style-type: none"> <li>An eligible institution is defined as: <ul style="list-style-type: none"> <li>A state-approved public, private, independent, for profit or non-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 non-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 and award associate and bachelor's degrees are also eligible to participate</li> </ul> </li> </ul>	<p>An eligible institution shall mean 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</p> <ul style="list-style-type: none"> <li>An eligible program shall mean any degree or certificate offered by an institution and supported by appropriated funds</li> </ul>	<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>Be a permanent legal resident of Massachusetts for at least one year prior to the opening of the academic year and be a U.S. citizen or a non-citizen eligible under Federal Title IV regulations</li> <li>Be in compliance with state law regarding Selective Service Registration</li> <li>Not be in default of any Federal or State Loan for attendance at any institution nor owe a refund for any previous financial aid received</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 maintaining satisfactory academic progress according to institutional standards, with at least an annual review</li> <li>Be a permanent resident of a Massachusetts "rural" area</li> <li>A rural area shall mean an area which is outside an urban area and has fewer than 5,000 inhabitants</li> </ul>	
<p>Eligible Student</p> <ul style="list-style-type: none"> <li>An undergraduate student who has been admitted to an eligible institution and meets the following requirements: <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>Is a permanent legal resident of Massachusetts for at least one year prior to the start of the academic year and</li> <li>Is a United States citizen or a non-citizen under Federal Title IV</li> <li>Is enrolled full-or part-time in an eligible program at an eligible institution</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 laws regarding Selective Service Registration</li> <li>Is not in default of any federal or state student educational loan for attendance at any institution or owes a refund for any previous financial aid received</li> </ul> </li> </ul>	<p>Institutions are required to certify attendance of GEAR UP Massachusetts students in each fall and spring and provide information regarding the amount of financial aid awarded to these students from all sources:</p> <ul style="list-style-type: none"> <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>Payment of GEAR UP funds are disbursed to the institution from the Commonwealth's Comptroller's Office. One hundred percent of the GEAR UP Scholarship shall be used to credit the student's account</li> </ul>	<p>A payment roster will be mailed to each institution detailing the student recipient, social security number, and the award amount</p> <ul style="list-style-type: none"> <li>A check in the amount of the total payment will be mailed to each institution under separate cover</li> </ul>	
<p>Disbursements</p>			

PROGRAM	GEAR UP SCHOLARSHIP	AGNES M. LINDSAY SCHOLARSHIP		
Reporting Requirements	<ul style="list-style-type: none"> <li>Institution shall maintain record of awards made under this program and provide written report to the Board of Higher Education each semester, upon request</li> </ul>	<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> <li>Institution shall maintain record of awards made under this program and provide written report to the Board of Higher Education, upon request</li> </ul>		
Refunds	<ul style="list-style-type: none"> <li>All refunds shall be sent to the Office of Student Financial Assistance and checks made payable to the Commonwealth of Massachusetts GEAR UP Scholarship Fund</li> </ul>	<ul style="list-style-type: none"> <li>OSFA's refund policy shall apply</li> </ul>		
Attestation Review	<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 Chancellor shall require each campus to furnish annually to the Board of Higher Education a report detailing specific information regarding recipients of the GEAR UP 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 discussion, review and audit by the Chancellor, 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</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 Agnes Lindsay Scholarship Program</li> <li>The Chancellor shall require each institution to complete an annual report to the Board 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 Chancellor, 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 financial books, records and documents for seven years</li> </ul>		
Award Amount	<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 eight semesters or the adjusted equivalent if the student is enrolled part-time</li> </ul>	<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>		