Your guide to Massachusetts’ grant, scholarship and tuition waiver programs
You deserve it!

You’ve worked hard to further your dreams of a college education—and the Massachusetts Department of Higher Education (DHE) wants to help you reach your goals. Paying for college isn’t easy, but the DHE’s Office of Student Financial Assistance (OSFA) has a variety of merit- and need-based grant, scholarship, no-interest loan and tuition waiver programs available for your use at:

- Massachusetts Public Higher Education Institutions
- Community Colleges
- State Universities
- UMass
- Private and/or Out-of-State Colleges, Universities, and Postsecondary Schools

Questions?

How do I know if I qualify?
How do I apply?
What if I only attend part-time?

Check out this chart for program information and important deadlines, and visit www.osfa.mass.edu for further information.
## Take a look at some of our financial aid programs… And learn about more programs at [www.osfa.mass.edu](http://www.osfa.mass.edu).

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<tr>
<th>Program</th>
<th>Need-Based</th>
<th>Merit-Based</th>
<th>Full-Time Student</th>
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<th>Public Higher Education Student</th>
<th>Private College/University Student</th>
<th>Other information</th>
<th>Amount of Award</th>
<th>How To Apply</th>
</tr>
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<tbody>
<tr>
<td><strong>MASSGrant</strong></td>
<td>✓</td>
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<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td>Can be used at any state-approved postsecondary school in MA, NH, ME, VT, RI, CT, PA, and DC. Student cannot already have bachelor's degree.</td>
<td>$300–$1900 per year, depending on state's annual funding and student's financial need.</td>
<td>File the FAFSA between January 1 and <strong>May 1</strong>. Eligible students will be notified by the state.</td>
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<tr>
<td><strong>Gilbert Matching Student Grant</strong></td>
<td>✓</td>
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<td>Can be used at any private, regionally accredited, non-profit postsecondary school or school of nursing in MA. Student cannot already have bachelor's degree.</td>
<td>$200–$2500 per year.</td>
<td>File the FAFSA after January 1. Contact your college's financial aid office for additional application requirements and deadlines.</td>
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<td><strong>Need-Based Tuition Waiver</strong></td>
<td>✓</td>
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<td></td>
<td>Student cannot already have bachelor's degree.</td>
<td>Up to cost of tuition, not including fees.</td>
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<tr>
<td><strong>Cash Grant</strong></td>
<td>✓</td>
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<td>Student cannot already have bachelor's degree.</td>
<td>Up to cost of tuition and fees.</td>
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<td><strong>Part-Time Grant</strong></td>
<td>✓</td>
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<td></td>
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<td>Student cannot already have bachelor's degree.</td>
<td>$200 or more per year.</td>
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<td><strong>No Interest Loan</strong></td>
<td>✓</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>Can be used at any participating public or private postsecondary school issuing undergraduate degrees and/or certificates in MA.</td>
<td>$1000–$4000 per year.</td>
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<tr>
<td><strong>John and Abigail Adams Scholarship</strong></td>
<td>✓</td>
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<td>Student must have a combined Mathematics/ELA MCAS score in the top 25% in their school district.</td>
<td>Cost of tuition, not including fees.</td>
<td>Eligible students will be notified by the state in the fall of their senior year of high school.</td>
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<tr>
<td><strong>Christian A. Herter Memorial Scholarship</strong></td>
<td>✓</td>
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<td>Student must exhibit difficult personal circumstances, high financial need, and strong academic promise. Student must apply during 10th or 11th grade.</td>
<td>Up to $15,000 per year, based on costs including tuition, fees, room, board, books, transportation.</td>
<td>Complete our application available at <a href="http://www.osfa.mass.edu">www.osfa.mass.edu by March 1.</a></td>
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<td><strong>Foster Child Grant</strong></td>
<td>✓</td>
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<td>Student must be in custody of Dept. of Children and Families (DCF) through Extended Care and Protection Petition and must not be over age 24.</td>
<td>Maximum of $6000 per year.</td>
<td>File the FAFSA after January 1. DCF will certify eligibility.</td>
</tr>
</tbody>
</table>

**Note:** Programs may have additional eligibility requirements. Complete guidelines are available on our website at [www.osfa.mass.edu](http://www.osfa.mass.edu).
Additional Resources

In addition to the grants and scholarships listed in this brochure, Massachusetts offers specific aid programs for:

- Aspiring teachers, school paraprofessionals
- IT, science and engineering students
- High school valedictorians
- Students who lost a parent/spouse in the line of public service duty
- Commonwealth residents affected by September 11
- Veterans
- Community college transfer students

Visit [www.osfa.mass.edu](http://www.osfa.mass.edu) to learn more.

“I encourage you to apply for aid and seek help in completing your applications—it’s worth it! A college education can lead to a better life and increased earning power. Your success also helps Massachusetts maintain its competitive edge in the global economy.”

Richard M. Freeland
Commissioner
Massachusetts Dept. of Higher Education
The Massachusetts Public Higher Education System

Massachusetts Community Colleges

Berkshire Community College
Pittsfield | www.berkshirecc.edu

Bristol Community College
Fall River and New Bedford | www.bristolcc.edu

Bunker Hill Community College
Charlestown | www.bhcc.mass.edu

Cape Cod Community College
West Barnstable | www.capecod.edu

Greenfield Community College
Greenfield | www.gcc.mass.edu

Holyoke Community College
Holyoke | www.hcc.edu

MassBay Community College
Wellesley and Framingham | www.massbay.edu

Massasoit Community College
Brockton and Canton | www.massasoit.mass.edu

Middlesex Community College
Bedford and Lowell | www.middlesex.mass.edu

Mount Wachusett Community College
Gardner and Devens | www.mwcc.edu

North Shore Community College
Danvers and Lynn | www.northshore.edu

Northern Essex Community College
Haverhill and Lawrence | www.necc.mass.edu

Quinsigamond Community College
Worcester and Southbridge | www.qcc.edu

Roxbury Community College
Roxbury | www.rcc.mass.edu

Springfield Technical Community College
Springfield | www.stcc.edu

Massachusetts State Universities

Bridgewater State University
Bridgewater | www.bridgew.edu

Fitchburg State University
Fitchburg | www.fitchburgstate.edu

Framingham State University
Framingham | www.framingham.edu

Massachusetts College of Art and Design
Boston | www.massart.edu

Massachusetts College of Liberal Arts
North Adams | www.mcla.edu

Massachusetts Maritime Academy
Buzzards Bay | www.maritime.edu

Salem State University
Salem | www.salemsstate.edu

Westfield State University
Westfield | www.wsc.ma.edu

Worcester State University
Worcester | www.worcester.edu

University of Massachusetts

UMass Amherst
Amherst | www.umass.edu

UMass Boston
Boston | www.umb.edu

UMass Dartmouth
Dartmouth | www.umassd.edu

UMass Lowell
Lowell | www.uml.edu

UMass Medical School
Worcester | www.umassmed.edu
For more information about Massachusetts State Financial Aid, visit our website:

www.mass.edu/osfa

Or call us at:

(617) 391-6070

FAFSA on the Web:

www.fafsa.ed.gov

Office of Student Financial Assistance
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Bottom cover photo courtesy of Worcester State University