



Crittenton
Women's Union


live
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BEYOND FINANCIAL AID

2010 guide to extra help for
low-income adult students

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Introduction

If you are a low-income adult and about to enroll in college or other post-secondary training, or if you have already begun a program, this booklet is for you.

College or training can help you get a job that pays higher wages and/or offers better benefits, but obtaining a degree or credential takes time and money. Public programs can offer support, but sometimes the rules about who is eligible for public benefits, such as housing assistance, food stamps, or unemployment insurance, are different for students. This booklet will help you determine which public benefits may be available to you and your family while you go to school.

If you are considering furthering your education, check out our section on **Going to School and Paying for School: Making Wise Choices** on page 2.

If you are in school or about to enter school, take a look at the sections on **Food Stamps/SNAP, Transitional Assistance to Families with Dependent Children (TAFDC), Health Insurance, Child Care, Unemployment Insurance, and Subsidized Housing** to learn which public benefits you may be eligible for.

If you are paying for school yourself, the section on **Tax Benefits** provides information that may help you pay less federal income tax or receive a higher refund.

At the back of this booklet you will find a **Glossary** of some important terms, as well as a list of public colleges and universities in Massachusetts.

However, please keep in mind that laws and regulations change frequently. Before you take action, you may wish to check that policies you read about here have not changed since this booklet was published.

Going to School and Paying for School: Making Wise Choices

College and post-secondary training can be expensive. However, increasing your skills may allow you to get a new job or career with higher wages and/or better benefits. The tips below may help you choose the path that is best for you.

What should I study?

- Choose a degree, certificate, or credential that interests you, that will pay a good salary, and that has job openings. Career counselors, career centers, and employment agencies can help you figure out what jobs are available and what education or training they require.

You can also refer to Crittenton Women's Union list of "Hot Jobs 2010" at www.liveworkthrive.org. These "hot" jobs require two years or less of post-secondary education, pay enough to support a family, and currently have high vacancy rates.

- If you have a criminal record (Criminal Record Offender Information or CORI) or are an undocumented immigrant, make sure you know whether you will be able to work in your field of choice. For example, some people with certain criminal records may not be able to get jobs in health care or banking.

Where should I study?

- Make sure the school is accredited and licensed in Massachusetts. You can find this information at www.nces.ed.gov.
- Consider attending a public community college or four-year state university. You will pay less in tuition and fees than at a private school and still receive a quality education.
- Ask about the school's graduation rates. How many students who attend the school actually graduate with a degree? Does the school have resources like free tutoring and counseling if you have problems while in school?
- Ask about the school's job placement rates, and find out whether they have resources like a career center to help students obtain jobs. Schools cannot guarantee you a job, but they can help you look for one.
- Talk to students who went to the school. Were they happy with the school? Were they able to obtain a job after completing their education or training?

- Make sure the school will prepare you for any licensing exams that you may have to take to work in your new field. Ask about the school's licensing exam passage rates.
- If the school makes a promise about something, such as tutoring or helping you with job placement, make sure you see it in writing (for example, in a brochure or a Web site.) If you do not see this service confirmed in writing, ask the school it in writing.

When should I enroll?

- Start researching enrollment requirements right away. Many schools will require you to take a placement test in English and math. Depending on your scores, you may need to take some remedial or developmental courses before starting your program. Taking these remedial courses through an adult basic education program in your community may help you save money on your college bill.
- Make plans for child care and transportation so that you will not have to miss class.

How can I afford it?

- Calculate how much school will cost. Include fees, books, supplies, and extra costs for transportation and child care, not just your tuition. Plan how to pay for it in advance. See if your school's admissions office can offer suggestions on how to pay these costs.
- If your school is approved by the U.S. Department of Education, then you may be able to get federal and state grants, loans, or work-study. Work-study programs provide part-time employment to undergraduates and graduates to help with college expenses.
- Fill out the Free Application for Federal Student Aid (FAFSA) to find out what financial aid you may be eligible to receive. You can get the application online at www.fafsa.ed.gov or in paper form at a library or college. The FAFSA is not just for recent high-school graduates. Adult students can complete it, too.
- Try to fund your education through scholarships and grants, instead of taking out student loans. Scholarships and grants do not have to be repaid as long as you meet their requirements. You do have to repay loans.

Many types of loans are available. If you do need a loan, try to take out federal government loans first. Federal loan programs have many flexible payment plans to help you. Private loans are almost always more expensive and do not come with the same types of protections as federal government loans.



- Research your student loan company to make sure that the rates will stay reasonable and that there are no large payments due at the end of the loan (balloon payments). Ask what would happen if your school went out of business or if you made a late payment. Make sure you will be able to afford loan payments after you finish school. Some financial advisers suggest that your monthly school loan payment should not exceed 8% of your anticipated monthly income.
- You can reduce your costs by finishing faster. Find out whether you can transfer credits from other schools. Ask if the school offers credit for prior learning or prior learning assessment. This type of program awards college credits for skills you have learned elsewhere, such as on the job or through volunteering.
- Find out if your current job has any tuition assistance benefits to help you pay for school.
- Check out the section on **Tax Benefits** (page 14) to see if you can pay less federal income tax or get a higher refund when you are paying for school or paying off school loans.

Food Stamps/SNAP (Supplemental Nutrition Assistance Program)

The Food Stamps/SNAP program provides benefits that can be used to buy food at most grocery stores in Massachusetts.

As a college student, am I eligible for Food Stamps/SNAP benefits?

Many college students are eligible for Food Stamps/SNAP benefits but do not know it. You may be eligible if your income is low, if you meet program rules, and if ANY one of the following is true:

- You receive any amount of earnings from a federal or state work-study program.
- You work for pay for 20 hours or more a week.
- You attend community college and are enrolled in a course of study that the college determines will help you find employment.
- You are caring for a child under age 6 (your own child, a niece or nephew, grandchild, etc.).
- You are a single parent caring for a child age 6 to 11 and you are enrolled full time.
- You are a single parent caring for a child age 6 to 11 and you do not have the child care necessary to work 20 hours a week and go to school.
- You receive Transitional Aid for Families with Dependent Children (TAFDC) benefits for your family.
- You cannot work because of a disability.

Can I get Food Stamps/SNAP benefits if I live with roommates?

- If you buy and prepare more than half your meals separately from your roommates, you can apply for Food Stamps/SNAP benefits for yourself.
- If you live in a dorm and get more than half your meals from a meal plan, you are not eligible for Food Stamps/SNAP benefits.

Can I get Food Stamps/SNAP benefits if I live with my parents?

- If you are age 22 or older and buy and prepare more than half your meals separately from your parents, you can apply for yourself.
- If you are under age 22, you cannot receive Food Stamps/SNAP benefits separately from your parents if you live with them. You and your parents have to apply as one household.

How much will my Food Stamps/SNAP benefit be?

Your benefit will be based on your income and expenses. Not all of your income counts. To get an idea of the benefit amount you would receive, use the Massachusetts calculator at www.gettingfoodstamps.org. The average benefit in Massachusetts is about \$230 a month. The maximum benefit for one person with no countable income is \$200 a month.

If I attend community college, how do I show I am in a certificate or degree program that will help me become more employable?

You can obtain a form from the Department of Transitional Assistance (DTA), which your college must complete, that verifies you are enrolled in a career or technical education program or in a course of study that will lead to employment.

If you are in such a program, you do not need to receive work-study earnings, work 20 hours, or meet the requirements for persons caring for children or who have a disability, as long as you meet the income guidelines and other Food Stamps/SNAP rules.

Where do I apply for Food Stamps/SNAP benefits?

You can apply online, in person, or by mail:

- To apply online, go to www.mass.gov/dta and click on the “Food Assistance” link in the left-hand column.
- To apply in person, go to your local Department of Transitional Assistance (DTA) office. You can find your local office by going to www.mass.gov/dta and clicking on “DTA Office Locations” in the left-hand column, or by calling 617.348.8500.
- To apply by mail, download the application from the “Food Assistance” link at www.mass.gov/dta.

The application is the first step. You will also need to send in supporting documents and be interviewed. The interview is usually by telephone. However, you can request an in-person interview.

Transitional Aid for Families with Dependent Children (TAFDC)

TAFDC provides cash assistance to pregnant women and families with children.

Can I get TAFDC benefits if I am a college student?

You may be eligible to receive TAFDC if your income is low and you are the parent or relative of a child in your care, or you are pregnant and your baby is due in four months or less.

Depending on the age of your youngest child, many TAFDC recipients have to meet a Work Program requirement of 20, 24, or 30 hours a week.

- You can count 12 months of college or training towards the Work Program requirement (this could be three or four semesters) as long as the program is at least half time, the activities are expected to lead to a job, and you are making satisfactory progress. Each credit hour counts as two hours of participation (for example, 12 credit hours count as 24 hours of your Work Program requirement). You can also count additional hours of study or lab time, if they are supervised.
- After you have attended college or training for 12 months, you may be able to go to school and still meet the Work Program requirement. For example, you could participate in a work-study program or a volunteer job at the college.
- Some TAFDC recipients are not subject to the Work Program requirement.

What are the TAFDC benefits for college students?

If you are eligible for TAFDC, you may receive all of the following:

- A monthly cash benefit (paid semi-monthly). The amount varies based on income, family size, and other factors. For example, the basic benefit for a family of three with no countable income and not subject to the Work Program is \$593 a month, plus \$40 a month if you pay rent for private, unsubsidized housing.
- Food Stamps/SNAP benefits.
- MassHealth (health insurance).
- An additional \$150 per child in September to buy clothing.
- Free child care for college and work activities.
- Transportation assistance for college and work activities.



Where do I apply for TAFDC?

Apply at your local DTA office. You can go to www.mass.gov/dta and click on “DTA Office Locations” in the left-hand column, or call 617.348.8500.

Health Insurance

What health insurance can college students get?

If you are a full-time student or enrolled for three-quarters or more of a full schedule, you must participate in a Student Health Program (SHP) or an alternate plan with comparable coverage. SHP plans generally charge premiums, co-pays, and deductibles. You can get information on these costs and what the SHP covers from your college.

If you are disabled or a parent with a child, you may be eligible for MassHealth. MassHealth is less expensive than SHP and covers more. For information on how to apply for MassHealth, see www.mass.gov/masshealth. If you get TAFDC, Emergency Aid for Elders, Disabled and Children (EAEDC) or Supplemental Security Income (SSI) benefits, you are automatically enrolled in MassHealth.

You may also be eligible for health insurance through your parents’ plan (until age 26), your spouse’s plan, or health insurance offered by your employer. You can also try to buy a commercial Commonwealth Choice health insurance plan. See www.MAhealthconnector.org for more information about options.

How can I avoid being charged for a Student Health Program (SHP) plan that I don’t want?

If you are enrolled in MassHealth or have other coverage that is reasonably comprehensive, you can apply at your school for a waiver of the SHP participation requirement. You cannot get a waiver if you are enrolled in a Commonwealth Care health insurance plan. Unless you apply for and are approved for a waiver, you have to participate in and pay for the SHP.

Be sure to compare the coverage and costs of the SHP with other coverage you already have or could get before applying for a waiver.

Child Care

If I am a student, can I get help paying for child care?

If you receive Transitional Aid for Families with Dependent Children (TAFDC),

- You can get subsidized child care to go to college as long as the program is expected to lead to a job.
- You do not have to pay a fee for child care.
- You can get child care for up to two weeks while waiting to start school or training.
- You must get a referral from the Department of Transitional Assistance (DTA) to apply for child care at the local Child Care Resource and Referral Agency.
- You must comply with TAFDC rules, including work requirements if applicable.

If you used to receive TAFDC but no longer do,

- You can get subsidized child care for 12 months after your case closes if you are working. You can use the child care to cover time in college as well as work.
- You can get subsidized child care for up to 6 months after your case closes to attend college if you have reached your 24-month time limit, if DTA approved your college program, and if you need more time to finish.
- You can get subsidized child care for 12 months after your TAFDC case closes if you are receiving unemployment insurance benefits and participating in a Section 30 program that meets Division of Unemployment Assistance requirements. (See the next section in this booklet.)
- You can keep your subsidies for more than a year, as long as you are still in school or have another service need recognized by the Department of Early Education and Care, and meet income eligibility limits.
- You must pay a fee based on income.

If you never received TAFDC,

- You must meet income eligibility limits and pay a fee based on income.
- You may have to be placed on a waiting list.
- You can register for the child care waiting list by calling the nearest Department of Early Education and Care (EEC) regional office. To find the nearest regional office, go to www.mass.gov/eec and click on “EEC Offices and Locations,” or call 617.988.6600.



Unemployment Insurance Section 30 Program

Unemployment Insurance (UI) provides cash benefits to workers who have become unemployed through no fault of their own. The benefit is usually half of the worker's average weekly wage for the year prior to submitting a UI claim (up to a maximum of \$629 a week), plus \$25 for each dependent.

What is the Section 30 Program, and how can it help me go to college?

Under the Section 30 program, unemployed workers who are eligible for UI can get an additional 26 weeks of UI benefits if they are participating in a training program approved by the Division of Unemployment Assistance. Unlike other UI beneficiaries, Section 30 participants do not have to look for work or show that they are available for work.

You may be eligible for Section 30 benefits if ALL of the following are true:

- You are receiving Unemployment Insurance.
- You need training to become re-employed.
- Your training program meets certain criteria, such as being a full-time college program of at least 20 hours a week or 12 credits.
- Your program can be completed in two years (or three years if it provides basic as well as vocational skills).
- You begin your training within one year of the date you filed your UI claim. (A traditional rule requiring that Section 30 applications be filed within the first 15 weeks of a new or continued claim for UI benefits is currently suspended because of the economic recession).

How do I apply for Section 30 benefits?

Application instructions are available at www.mass.gov/dua. Click on the "Section 30 Training" link on the left. A college official has to sign one of the forms. Try to apply at least three weeks before the start of your program.

Subsidized Housing

There are three basic types of government-funded housing in Massachusetts that help make rents more affordable for low- and moderate-income people:

- ▶ Public housing
- ▶ Vouchers
- ▶ Multi-family subsidized housing

Housing assistance is limited in Massachusetts. Many people eligible for housing assistance must wait for years on a waiting list until they actually receive help. Housing assistance programs have a number of requirements such as income restrictions.

If I'm a student, can I get help paying for housing?

Full- and part-time students are eligible to apply for most housing assistance programs. However, two large federally funded housing programs—Section 8 and the Low-Income Housing Credit programs (sometimes known as "Tax Credit housing")—do place limits on some adult students.

Am I eligible for a Section 8 voucher?

In general, students who are under age 24 are not eligible to apply as the head of the household. These rules apply to part-time students as well as full-time students.

However, you may still be eligible if ANY one of the following is true:

- You are a veteran.
- You are married.
- You have a dependent child.

Am I eligible for housing under the Low-Income Housing Credit programs (Tax Credit housing)?

Many full-time students are not eligible to apply for Tax Credit housing as the head of a household.

However, full-time students are eligible if ANY one of the following is true:

- You are receiving Supplementary Security Income (SSI) benefits.
- You were previously under the care of the state's foster care agency.
- You are a single parent, and no one can claim you or your children as dependents.

- You are married and file (or could file) taxes jointly with your spouse.
- You are enrolled in job training through the Workforce Investment Act or a similar government program.

You may also be eligible if ANY one of the following is true:

- Someone living in your house is not a full-time student.
- You attend school less than full time.
- You were a full-time student for four calendar months or less in a calendar year.

Landlords may not know these rules and sometimes refuse to rent to students who are eligible, so it is important to know the eligibility rules.

How do I apply for a housing assistance program?

Call the Massachusetts Department of Housing and Community Development at 617.573.1100, and ask for a copy of a booklet called *How to Obtain Housing Assistance in Massachusetts*. You can also find this booklet online at www.mass.gov/dhcd.

What should I do if I am eligible but the landlord refuses to rent to me because I am a student?

To find legal assistance in your area, go to MassLegalHelp at www.masslegalhelp.org.



Federal Education Tax Benefits

When you file your federal income taxes, you may be able to receive a higher refund or owe less money if you have paid for tuition, books, supplies, or equipment for a college class or for training to get a job. These benefits are available for classes you took or for classes your dependents took.

Am I eligible for federal education tax benefits?

There are two different federal education tax benefits. One is a tax credit; the other is a tax deduction. Each has different rules. You can only take one or the other, not both.

A tax credit directly reduces the amount of federal tax you owe, which may increase your refund. There are two different education tax credits available—American Opportunity Tax Credit and the Lifetime Learning Credit.

The other type of education tax benefit is the Tuition and Fees Deduction. This deduction reduces the amount of your taxable income, from which the amount of tax you owe is determined.

The credits are usually more favorable than the deduction, but it varies from person to person. To determine which is best for you, compute a rough draft of your tax return using the tax reduction and each of the tax credits. You can take the Tuition and Fees Deduction even if you do not itemize your deductions.

Rules may vary from year to year. You should check with a tax advisor before filing for one of these education tax credits. Here are the rules for tax year 2009 and 2010:

Tax Code Program	You are eligible if ALL of the following are true:
American Opportunity Tax Credit (AOTC) (This is a temporarily expanded version of the Hope tax credit)	<ul style="list-style-type: none"> • Your income is below \$90,000 if you are single, and \$180,000 if you are married. • You paid for tuition, books, supplies, or equipment. (Room and board do not count.) • You paid for tuition, books, supplies or equipment during the tax year, and the course either started that year or by March of the following year. • You were enrolled at least half time. • This was part of your first four years of education after graduating high school or receiving a GED. • You attended an institution that is eligible. (You can check with the school to make sure.) • You are working towards a degree or credential. • You have not already taken the Hope and/or AOTC tax credit four times in the past. • You do not have any felony drug convictions. • You cannot claim this deduction if you are married but filing separately instead of jointly, if someone else can claim you as their dependent, or if you were a nonresident alien.
Lifetime Learning Credit	<ul style="list-style-type: none"> • Your income is below \$60,000 if you are single, or \$120,000 if you are married. • You paid tuition or required fees. (Books, supplies, room, and board do not count.) • You paid the school directly, and those expenses were required for the student to enroll. • You paid for tuition, books, supplies or equipment during the tax year, and the course either started that year or by March of the following year. • You attended an institution that is eligible. (You can check with the school to make sure.) • The course does not have to count towards a degree if it will improve job skills. • You can take this credit every year you are eligible. There is no limit to the number of years you can claim it. • Students with felony drug convictions are eligible. • You cannot claim this deduction if you are married but filing separately instead of jointly, if someone else can claim you as their dependent, or if you are a nonresident alien.

Tax Code Program	You are eligible if ALL of the following are true:
Tuition and Fees Deduction	<ul style="list-style-type: none"> • Your income is below \$80,000 if you are single, or \$160,000 if you are married. • You paid tuition, or fees required for enrollment. (Room and board do not count, and books count only if the school requires that you buy them from the school as a condition of enrolling.) • You paid the school directly, and those expenses were required for the student to enroll. • You paid for tuition or fees during the tax year, and the course either started that year or by March of the following year. • Your class was at the undergraduate or graduate level. • You attended an institution that is eligible. (You can check with the school to make sure.) • You cannot claim this deduction if you also claim the AOTC or Lifetime Learning Credit for the same student. • You cannot claim this deduction for expenses paid with tax-free funds, such as a tax-free scholarship, employee benefit, or portions of distributions from certain educational savings accounts or tuition plans. • Students with felony drug convictions are eligible. • You cannot claim this deduction if you are married but filing separately instead of jointly, or if someone else can claim you as their dependent.

By how much can I reduce the amount I owe or increase my refund?

Even if you do not owe any tax, the American Opportunity Tax Credit may increase your refund. You can get up to \$1,000 more in your refund if you are older than age 24, or if you are between ages 18 and 24, but provide at least half your own support.

If you owe tax, then you can reduce the amount by up to \$2,500 per student with the American Opportunity Tax Credit or up to \$2,000 with the Lifetime Learning Credit. The amount you are eligible for depends on how much you spent. In some cases, it also depends on your income.

The Lifetime Learning Credit only reduces the amount you owe. If you do not have to pay taxes, then this benefit will not help you. It is worth up to \$2,000, depending on how much you spent, how much tax you owe, and your income.

The Tuition and Fees Deduction can reduce the amount of your income that is taxable up to \$4,000. The impact on the amount of tax you owe is much less than \$4,000 and depends on your income.

Which of the tax benefits should I take?

The benefits have different rules. You may qualify for one but not the other. If you qualify for all three, you can calculate your benefit each way and see which is larger. The American Opportunity Tax Credit will often be worth more than the Lifetime Learning Credit, but it depends on how much you spent and your income.

The credits usually provide a larger benefit than the Tuition and Fees Deduction, but you can try that too to make sure you get as much money back as possible. When you compute your taxes, try all the possibilities to see which gives you the largest refund or reduces the amount you owe the most.

Remember: You can take only one of the tax credits or the Tuition and Fees Deduction.

Where can I get help completing my tax forms?

If you worked and earned less than \$49,000 during the year, you may qualify for free tax preparation assistance. In Boston, contact the Boston Earned Income Tax Credit (EITC) Coalition at 617.918.5275 or www.bostontaxhelp.org. Contact your city or town hall if you need assistance outside of Boston.

Am I eligible for tax benefits if I still live with my parents?

If your parents (or someone else) claim you as a dependent on their taxes, then they are eligible for your education tax credits. If you file your own taxes and take an exemption for yourself, then you are eligible for education tax credits.

The rules for claiming the Tuition and Fees Deduction are more complicated than the rules for claiming the credits. In most cases, the person claiming the student as a dependent must also have paid for the educational expenses in order to claim the Tuition and Fees Deduction. If you are filing your own taxes and have paid your own educational expenses, then you are eligible to take the deduction.

Am I eligible for tax benefits if I am paying for school with loans or scholarships?

If you paid with loans, it is the same as if you paid with your own cash. This means that you should be able to claim the amounts you paid for your education by using school loans.

If you are repaying loans that you used to pay for education in previous years, you are not eligible to claim those payments in the current year. Instead, you may be eligible for the Student Loan Interest Deduction.

If you are paying for school with a scholarship, it depends on the type of scholarship. Some scholarships are tax-free (mostly government grants). If a scholarship is tax-free, you cannot claim this money as an education tax credit or a Tuition and Fees Deduction. If the scholarship is taxable, you must include it as income on your tax form, and you are eligible for the education tax benefits.

What should I do if I am paying for more than one student?

For each student, you can only claim one of the benefits. You do not have to claim the same benefit for each student. For example, you could take the American Opportunity Tax Credit for your child and the Lifetime Learning Credit for yourself, or you could both take the American Opportunity Tax Credit if you qualify.

What if I paid for school in the past, but didn't claim for a tax credit? Is it too late for me to get a tax refund or reduction for past years?

You can file an amended tax return by using federal Form 1040-X. If you want to change a return you just submitted, wait until you receive your refund (if you were already getting one), and then file Form 1040-X. You can get the form online at www.irs.gov and click on "Form 1040-X" in the left-hand column. In general, you can receive refunds from the IRS if you file Form 1040-X within three years from the date you filed your original tax return, or two years from the date you paid the tax—whichever is later.

If you want to claim educational expenses for multiple years, complete a different form for each year and mail them in separate envelopes. If you amend your federal return, you may also need to amend your state return. The Massachusetts state form to amend your taxes is available at www.mass.gov/dor and click on "Forms and Publications" in the left-hand column.

Glossary

Criminal Offender Record Information (CORI)—A CORI is a person's criminal history. You will have a Massachusetts CORI if you have ever been charged with a crime in a state or federal court in Massachusetts, whether or not your case ended with a conviction, a finding of not guilty, dismissed charges, or another outcome. For information about how to obtain your CORI, call the Criminal History Systems Board (CHSB) at 617.660.4600, or go to the CHSB Web site: www.mass.gov/chsb.

Developmental classes—Classes to develop skills that colleges may require before you can take classes to earn a degree or certificate. This could include English language classes, math classes, or other academic classes. They may also be called "remedial classes."

Free Application for Federal Student Aid (FAFSA)—Application for financial aid from the federal government. Many schools also use the FAFSA to determine grants and loans. Completing the application takes time, but filling it out can really pay off.

Post-secondary education—Education beyond the high school level. If you have finished high school or earned your GED and want further education, then you are considering post-secondary education.

Public benefits—Governmental programs and services available to help support individuals or families who meet certain qualifications. Examples include Food Stamps/SNAP for help buying food or child care assistance for help paying for child care.

Remedial classes—Classes to develop skills that colleges may require before you can take the classes required for a certificate or degree. This could include English language classes, math classes, or other academic classes. They may also be called "developmental classes."

Undocumented immigrant—Someone who is in the U.S. without legal status. This person is not a citizen and does not have a green card or visa. People either enter the country as undocumented immigrants or become undocumented when they are already in the U.S. and their visas expire.

Work-Study—Work-study programs provide part-time employment to undergraduates and graduates to help with college expenses. There are two different kinds of work-study: Federal Work-Study (FWS) and non-Federal Work-Study. You must submit the Free Application for Federal Student Aid (FAFSA) (and possibly other financial aid documents required by your school) to determine your eligibility. The work-study program encourages employment in community service and in fields related to your major. Job positions can be either on campus or off campus.

List of Public Colleges and Universities in Massachusetts

www.mass.edu

Community Colleges

Berkshire Community College, Pittsfield
Bristol Community College, Fall River
Bunker Hill Community College, Boston
Cape Cod Community College, West Barnstable
Greenfield Community College, Greenfield
Holyoke Community College, Holyoke
Massachusetts Bay Community College, Wellesley Hills
Massasoit Community College, Brockton/Canton
Middlesex Community College, Bedford/Lowell
Mount Wachusett Community College, Gardner
North Shore Community College, Danvers
Northern Essex Community College, Haverhill
Quinsigamond Community College, Worcester
Roxbury Community College, Roxbury
Springfield Technical Community College, Springfield

State Colleges

Bridgewater State College, Bridgewater
Fitchburg State College, Fitchburg
Framingham State College, Framingham
Massachusetts College of Art and Design, Boston
Massachusetts College of Liberal Arts, North Adams
Massachusetts Maritime Academy, Buzzards Bay
Salem State College, Salem
Westfield State College, Westfield
Worcester State College, Worcester

University of Massachusetts

UMassOnline: www.umassonline.net
University of Massachusetts Amherst, Amherst
University of Massachusetts Boston, Boston
University of Massachusetts Dartmouth, Dartmouth
University of Massachusetts Lowell, Lowell
University of Massachusetts Worcester Medical Center, Worcester



A close-up, black and white photograph of a woman with glasses, looking down at an open book she is holding. The image is slightly blurred, focusing on the woman's face and the text in the book.

Mission Statement

Crittenton Women's Union transforms
the course of low-income women's
lives so that they can attain economic
independence and create better futures
for themselves and their families.



Crittenton
Women's Union

live
work
thrive

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