

## MEMORANDUM

**To:** Members of the Board of Elementary and Secondary Education and Members of the Board of Higher Education  
**From:** Russell D. Johnston, Acting Commissioner and Noe Ortega, Commissioner  
**Date:** June 18, 2024  
**Subject:** FAFSA Update

---

The Department of Elementary and Secondary Education (DESE) and the Department of Higher Education (DHE) continue to collaborate with the Executive Office of Education (EOE), school districts, public and private postsecondary institutions, and other partners to support students and families in gaining access to college and resources to help with costs.

In the aftermath of the COVID-19 pandemic, there has been a notable decline in the completion rates of the Free Application for Federal Student Aid (FAFSA) nationwide. This trend has been further compounded by technical challenges stemming from implementation of the "[new FAFSA](#)."

Concurrently, the Commonwealth has witnessed an unprecedented expansion of financial aid resources, particularly through initiatives such as the MassGrant Plus Expansion, which significantly bolster support for high school students aspiring to attain postsecondary credentials. This memorandum serves to provide a comprehensive update on the financial aid application process and the array of resources now accessible to students within Massachusetts.

### **FAFSA Completion**

The FAFSA is the financial aid form for accessing federal and state scholarships, grants, educational loans, work-study and other funds provided by colleges and universities. As cost continues to be a barrier to accessing postsecondary education, particularly for first-generation college-going students, completing the FAFSA is one of the most important steps students and their families can take to pay for college.

FAFSA data is used to apply for and award all Massachusetts state financial aid programs. Some state financial aid, such as the MassGrant, is processed through MASSAid, an online financial aid system accessible by students and institutions. Students can upload documents to the MASSAid system to complete their application and to view eligibility and

awards. Other de-centralized state financial aid programs are awarded directly by the college or university.

### **MASFA**

The passage of the Commonwealth's High School Completers "[Tuition Equity Law](#)" on July 1, 2023 expanded access to in-state tuition rates and access to state financial aid for certain students previously not eligible, including and especially undocumented students. Due to their immigration status, these undocumented students cannot complete the FAFSA to be considered for financial aid. As such, to implement the new "Tuition Equity Law" and therefore expand access to such previously ineligible students, the DHE developed and launched the Massachusetts Application for state financial aid (MASFA) for the 2023-24 academic year. The MASFA mimics the FAFSA and allows students to submit data and be considered for Massachusetts State Financial Aid.

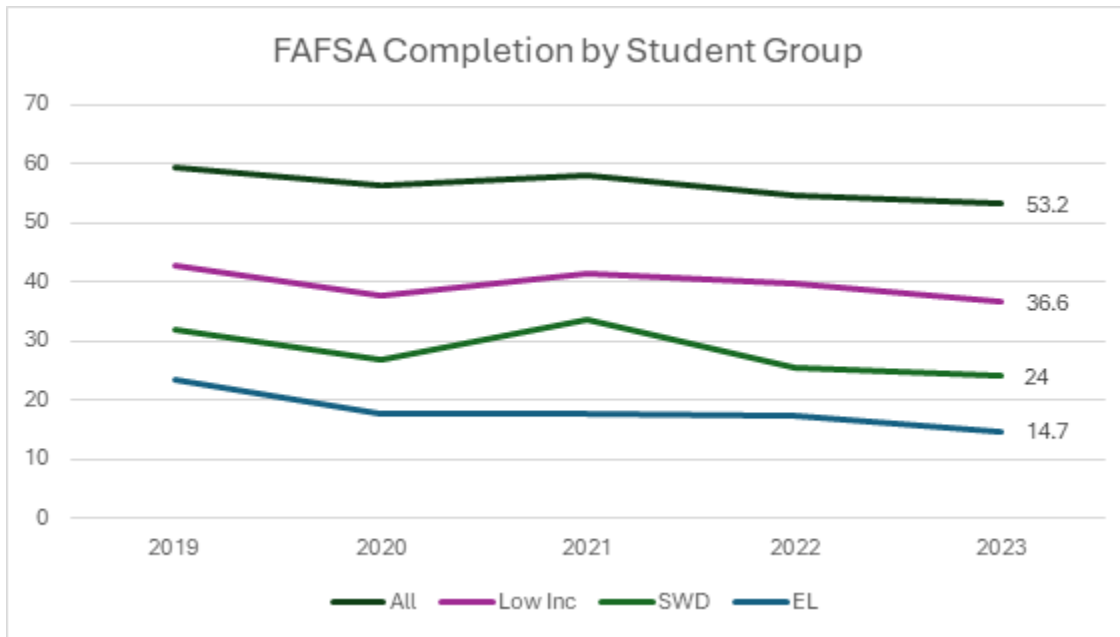
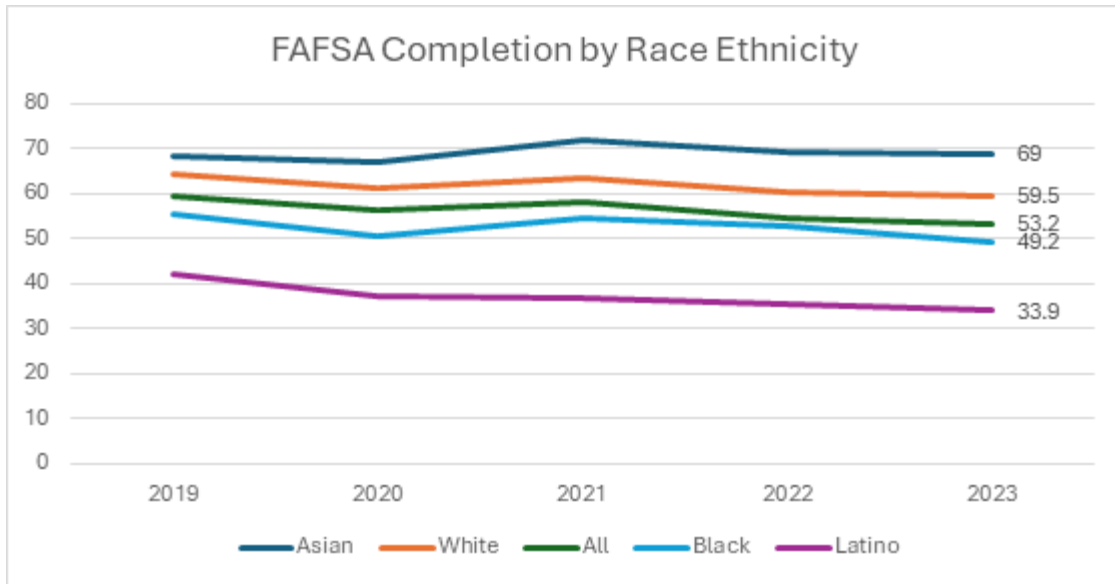
To date, 334 students completed the 2023-24 MASFA, while 552 have applied for assistance for the 2024-25 academic year.

### **College Affordability**

With the historic investment in state financial aid in FY24, more resources than ever are now available to Massachusetts high school students entering college for the first time and for those returning to college. With Governor Healey's approval of the FY24 budget, DHE was able to increase funding under the Commonwealth's MASSGrant Plus program, a last dollar fund that ensures zero cost to Pell Grant eligible students for public college tuition, fees, books, and supplies at two and four-year public colleges and universities. The MASSGrant Plus Expansion program also cuts in half tuition and fee out-of-pocket costs for middle-income families earning an adjusted gross income between \$73,000 and \$100,000 annually.

### **College Access and FAFSA Completion**

Immediate enrollment in college, a discussion item at the upcoming Joint Board Meeting, is associated with higher degree attainment rates compared to those who experience a "stop-out" period. However, recent years have seen a troubling decline in immediate enrollment rates both in Massachusetts and nationwide. Disparities in immediate college enrollment remain pronounced across various student subgroups, including race/ethnicity, gender, income, and MCAS performance bands. Of particular concern, college enrollment rates for Black and Latino students in Massachusetts, after years of growth, have sharply declined. This trend is mirrored in the FAFSA completion data, reflecting broader enrollment declines.

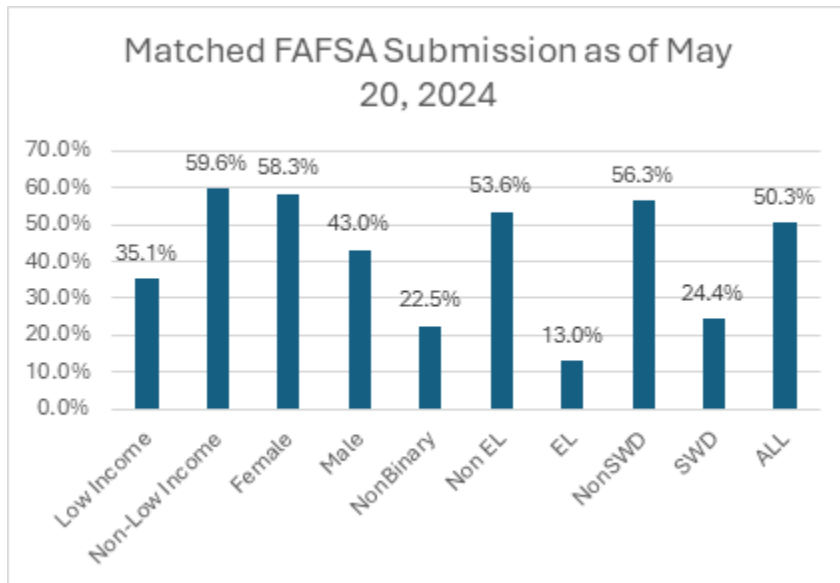


This year, the introduction of the "New FAFSA," representing the first major overhaul of the U.S. Department of Education's system in nearly four decades, has emerged as a critical issue affecting FAFSA completion. The shift delayed the FAFSA application window opening from October 1st to January 1st, and subsequent technical challenges have further complicated the process. Institutional Student Information Record (ISIR) data transmission to colleges, universities, and state agencies was not operational until late March and early April.

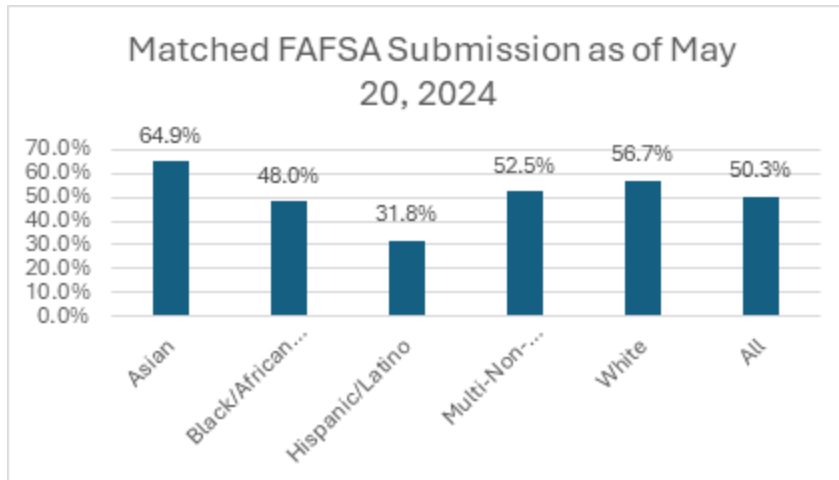
These delays have introduced significant challenges, particularly for first-generation college students. The postponement in FAFSA availability and ISIR data reporting has

impeded the timely offering of financial aid packages to prospective students and hindered the ability to identify and assist students who have not completed the FAFSA.

Current FAFSA submissions are trailing last year's submissions, which has significant implications for coming academic year enrollment levels. DESE (and school districts) are able to track current seniors who have submitted FAFSA. These data are updated in [Edwin](#), DESE's reporting and data analysis tool, multiple times a week. There continue to be large completion gaps, particularly for historically marginalized populations likely to be first-generation students attending college for the first time.



This situation is further concerning in light of the recent Supreme Court decision to ban race-conscious admissions policies. The prohibition of affirmative action could exacerbate existing disparities and have a chilling effect on college aspirations among historically marginalized student populations. The impact of this ruling adds another layer of complexity to addressing the declining enrollment rates and ensuring equitable access to higher education for all students.



### Select School Year 2023-24 Initiatives

DESE and the DHE have formed a cross-agency communications team with partners at EOE and the Massachusetts Educational Financing Authority (MEFA) to enhance FAFSA completion and improve access to higher education affordability resources. This team employs joint communication strategies, including social media and public service announcements, and ensures statewide coordination and promotion of FAFSA events.

DESE and DHE, in partnership with MEFA and the Massachusetts School Counselors Association (MASCA), have launched several informational webinars. MASCA continues to be a key partner in communicating with school counselors who support students with college access and FAFSA completion. DESE maintains a FAFSA completion report in Edwin, updated several times weekly, to help school counselors and administrators track and support students' FAFSA submissions.

Leveraging this cross-agency team, the DHE's Office of Student Financial Aid (OSFA) has also intensified efforts to target low-income communities, encouraging FAFSA completion. This month, OSFA provided over \$550,000 in grants to more than 100 public and charter schools in Gateway Cities to assist high school seniors with completing the FAFSA and MASFA forms.

To further support districts with historically low FAFSA completion rates, DESE has contracted with [uAspire](#) using Elementary and Secondary School Emergency Relief funds. uAspire provides statewide presentations, counselor support, and in-person assistance for schools and students.

Furthermore, the DHE extended the state's priority deadline for applying for Massachusetts financial aid through MASSGrant from May 1 to July 1, 2024.

## **Looking Ahead to School Year 2024-25**

The graduating class of 2025 and beyond will likely not face the same issues with the "New FAFSA," as technical problems have been addressed at the federal level. With these challenges resolved, DESE, DHE, EOE, and their partners will refocus efforts on reversing the trend of declining college enrollment among historically marginalized populations. This memorandum underscores the urgent need to address these enrollment and financial aid challenges to ensure equitable access to higher education for all students in Massachusetts.

Our renewed focus will include providing earlier information to students and their families about FAFSA and MASFA, alongside promoting recent initiatives in Massachusetts aimed at making college more affordable and accessible for low-income students. Utilizing current data systems, we will identify and target students who may not be considering college or who believe it is beyond their reach, encouraging proactive planning and FAFSA completion. DESE, DHE, EOE, and school districts will continue to build on our collaborative efforts to benefit students and the Commonwealth. Improving FAFSA completion rates is essential for enhancing college access and affordability, and our agencies will continue to explore and implement various strategies to achieve this goal.