

FAFSA Completion & Financial Aid

May 20, 2025

Spotlight Overview

- Introduction
- FAFSA Completion Updates from DHE and DESE
- GEAR UP Overview
- "College is Possible" Ad Campaign

DHE Team Members Presenting Today



Robert Brun, Senior Associate
Commissioner for Student
Financial Assistance



Robert Dais, Director of
GEAR UP Massachusetts



Nicole Giambusso
Director of Strategic
Communications

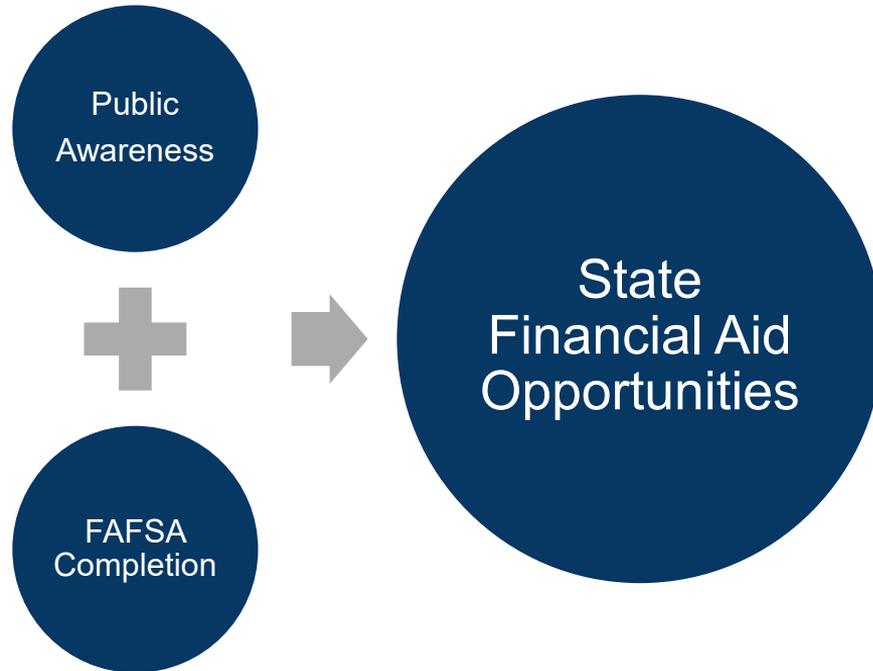
DESE Team Member Presenting Today



Nyal Fuentes

College and Career Readiness Coordinator

Board Priority: Affordability and Student Success



Two Measures of FAFSA Completion

All Applicants

- Includes new and returning students, as well as those who might not enroll
- Provides holistic number of FAFSA applications in MA
- Demonstrates completion trends

High School Seniors

- Public high school seniors completing the FAFSA
- Allows completion percentage and comparison to prior years
- Allows national comparison

FAFSA Completion: All MA Applicants

FAFSA Completion Overview

- DHE tracks MA FAFSA completion across many years.
- The FAFSA filing season typically begins on October 1.
- The FAFSA Simplification Act passed by Congress in 2020 culminated in significant changes to the 2024-2025 FAFSA form.
- Those changes resulted in delays to the start of the 2024-2025 FAFSA filing season.
- So far, the 2025-2026 FAFSA processing season appears to resemble earlier years.

FAFSA Completions by Month, New & Returning Students

April totals show MA on track after FAFSA completion challenges last year.

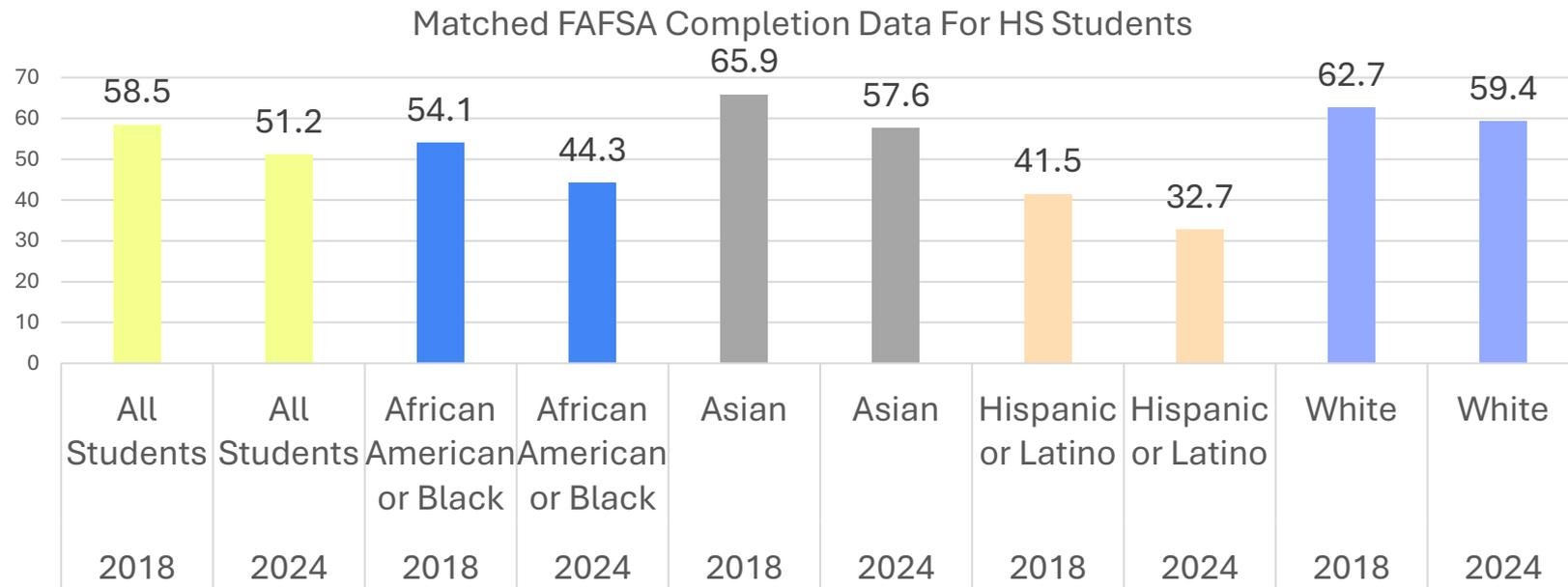
Academic Year			
	2023-2024	2024-2025	2025-2026
Oct.	39,388	FAFSA opened Dec. 30	8
Nov.	26,148		13,545
Dec.	20,709	10	51,540
Jan.	46,778	72,036	54,314
Feb.	28,282	34,960	33,682
Mar.	23,979	32,394	32,545
April	37,517	38,532	34,007
Totals as of April 30	222,801	177,932	219,641

High School Senior FAFSA Completion

Edwin Data

- FAFSA tool in Edwin provides student level data for high school seniors and ungraded students with disabilities in “near real time.”
- DHE receives FAFSA data from USED and these data are matched with SIMS data with all the associated demographics.
- Matching algorithm misses some students, so an “unmatched” file is in the tool as well for students who reported going to that high school.
- Actual completion percentages are likely a little higher but these data are a fantastic guidepost.

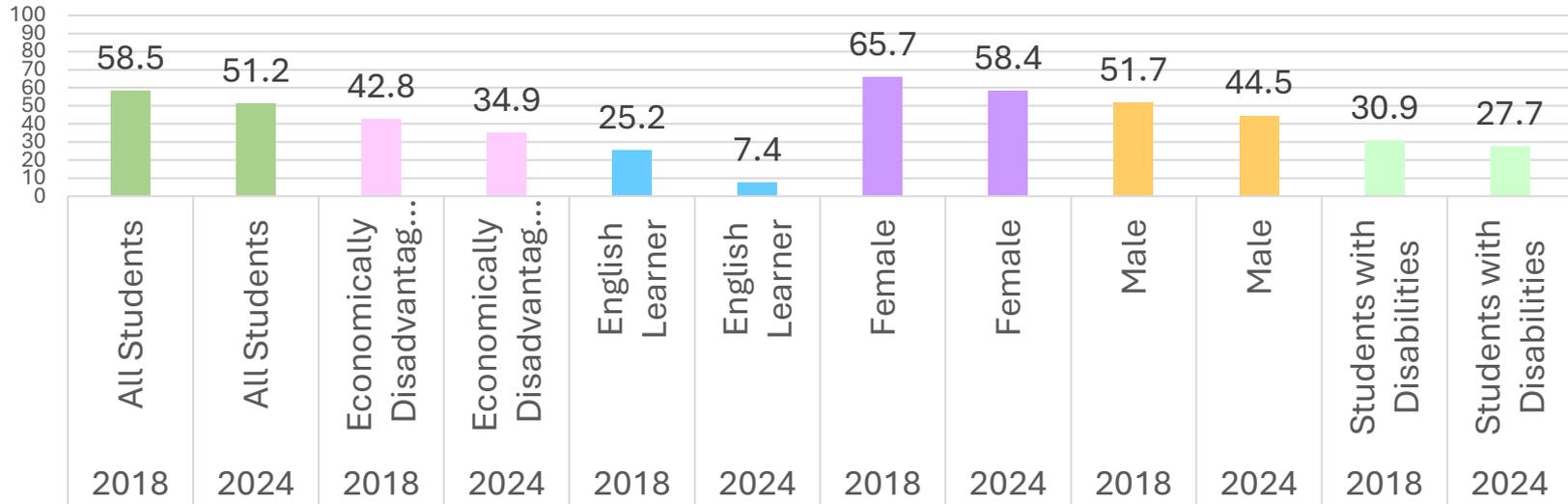
FAFSA Completion



Matching of FAFSA data with the Student Information Management System (SIMS) began in 2018. Rates dropped in 2020 during COVID, recovered slightly and have continued to drop over the past two years.

FAFSA Completion

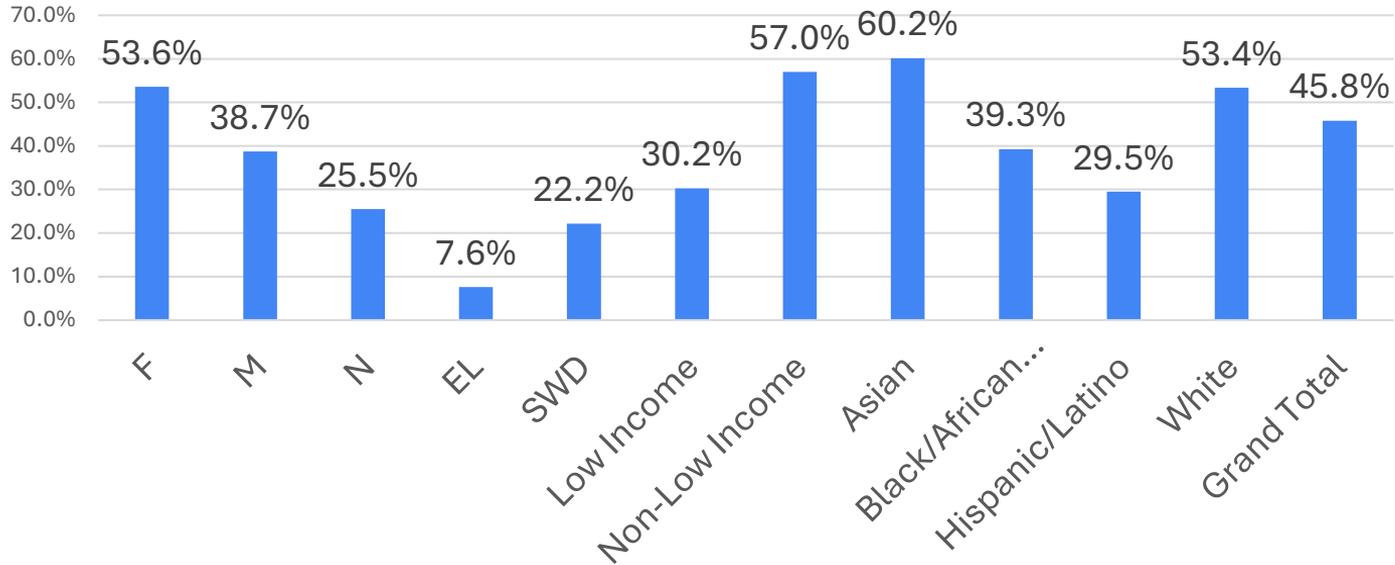
Matched FAFSA Completion for HS Students



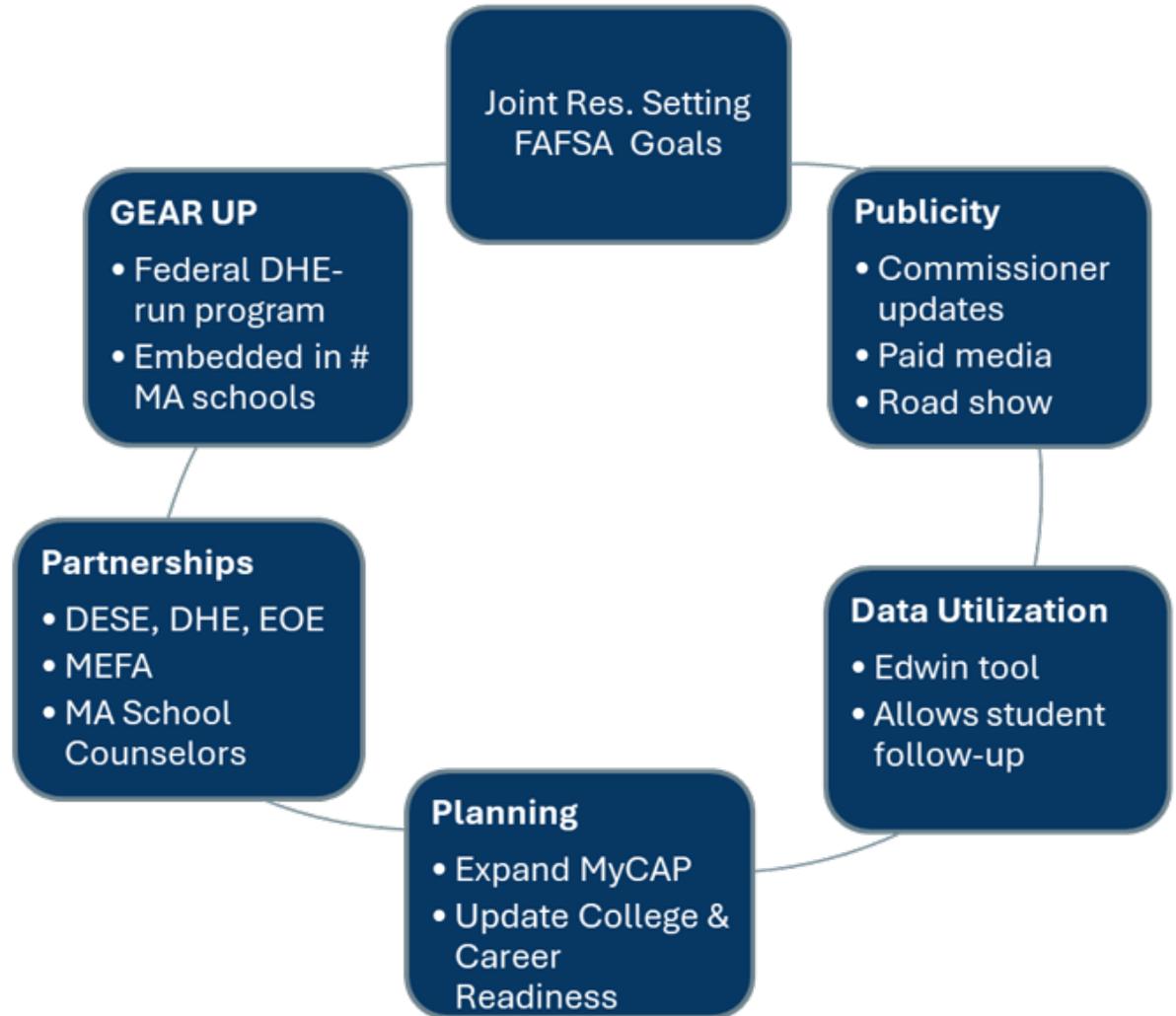
Low income students in 2024 completed FAFSA at a rate 26 percentage points below non low income students

Current FAFSA Completion

Current FAFSA Completion (April 25)



DESE, DHE & EOE FAFSA Completion Efforts



DESE Commissioner's Role in FAFSA Statute

In Nov. 2024, Section 1A of Chapter 69 of the General Laws was amended with language stating that the DESE Commissioner shall require each school district to:

- 1) “**Notify students**, prior to graduating from high school, of the availability of the free application for federal student aid known as the FAFSA;
- 2) “**Provide students with information** on federal and state financial aid options for postsecondary education; and
- 3) “**Provide students with instructions** for completing state and federal financial aid applications.”

(Emphasis added)

The law directs the commissioner to provide guidance to school districts about distributing FAFSA information and about distributing information to families related to all options for financial aid for high school students' postsecondary education.

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GEAR UP

What is GEAR UP?

- Gaining **E**arly **A**wareness and **R**eadiness for **U**ndergraduate **P**rograms
- **F**ederally funded, \$29.79M seven-year (2018-2025) grant program, with matching funds from the Commonwealth
- Administered by **DHE** through Office of Student Financial Assistance (OSFA)
- Designed to increase the number of **low-income students** who are prepared to enter and succeed in postsecondary education



GEAR UP Week celebration at New Bedford HS

GEAR UP Program Objectives

- Prepare underrepresented youth to **succeed** in and graduate HS, and successfully **transition** to postsecondary education
- Increase student/parent **knowledge** about college requirements and **financial aid**
- Increase **success rates** in **pre-Algebra** and **Algebra I**
- Ensure that students have an **academic** and **career plan**
- Increase student success in rigorous courses, **Early College, Innovation Pathways, AP, Dual Enrollment** and on-time promotion
- Increase **FAFSA** completion
- Increase **SAT** test-taking
- Increase college enrollment and **reduce** the need for **remediation**



MA College Application Celebration (MCAC) event at North HS/Worcester

Who Does GEAR Up Serve?

- **Nationally**, GEAR UP serves over **560,000** students, representing more than **45** states
- In **2024**, GEAR UP served **6,356** students, representing **8** middle schools and **8** high schools
- Students in grades **7** through **1st year** of higher education who qualify for **free** or reduced lunch and attend partner schools

In Massachusetts:

- **51% (3,341 students)** of GEAR UP participants are **female**
- **53% (3,341 students)** of GEAR UP students are **Hispanic/Latino/a**
- **11% (700 students)** of GEAR UP students are **Black/A.A.**

GEAR UP School Districts and Community Partners

School Districts

Lawrence
Lowell
Boston
Worcester
New Bedford
Springfield
Holyoke

Community Partners

Middlesex Community College
(**MCC**)
American Student Assistance
(**ASA**)
Massachusetts Education and
Career Opportunities, Inc.
(**MassEdCo**)



2024 GEAR UP Program Highlights

- **867** students received financial aid counseling
- **1,279** students taken on college field trips
- **517** students received tutoring and homework assistance

(data provided from the 2024 GEAR UP Annual Performance Report)



MA College Application Celebration (MCAC)
event in East Boston

College is Possible Ad Campaign

Mass.Gov/StudentAid

Executive Branch > Executive Office of Education



Free and Affordable College

Free and affordable college tuition and fees are here across public Massachusetts community colleges and four-year universities!

Community College Opportunities

Looking to go to public community college? Massachusetts has one of the nation's most comprehensive free community college programs, with universal aid for tuition and fees, and for certain students there are also financial resources for books, supplies, and other expenses.

[LEARN MORE ABOUT FREE COMMUNITY COLLEGE](#)

Public Four-Year College Opportunities

Looking to go to a four-year public university? If your family makes up to \$85,000 a year before taxes, you can likely go tuition and fee free. Additionally, many students from middle-income families can get tuition and fees reduced by up to 50%.

[LEARN MORE ABOUT MASSGRANT PLUS](#)

[Other Financial Aid and Financial Aid Applications](#)

Overview

- February 28 to mid-May
- Free community college, affordable 4-year degrees
- English and Spanish
- Statewide reach
- Digital, broadcast, billboards



**COLLEGE
IS POSSIBLE**
Free and affordable college.

Visit [Mass.gov/StudentAid](https://www.mass.gov/StudentAid) to learn more.



Massachusetts
Department of
Higher Education

Target Audiences

High school seniors:

Free and Affordable College



**UNIVERSIDAD
A TU ALCANCE**

Educación superior gratuita
y asequible.

Visita [Mass.gov/StudentAid](https://www.mass.gov/StudentAid) para
obtener más información.



Massachusetts
Department of
Higher Education



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Massachusetts
Department of
Higher Education

Adult learners:

Free Community College



**COLLEGE
IS POSSIBLE**

Free community college.

Billboards



- 57 billboards
- 27 Mass. cities and towns

Television

- NBC/Telemundo
- 8 weeks of rotating 30-second ads
- Daytime, Early News, World Cup qualifier game, Celtics game



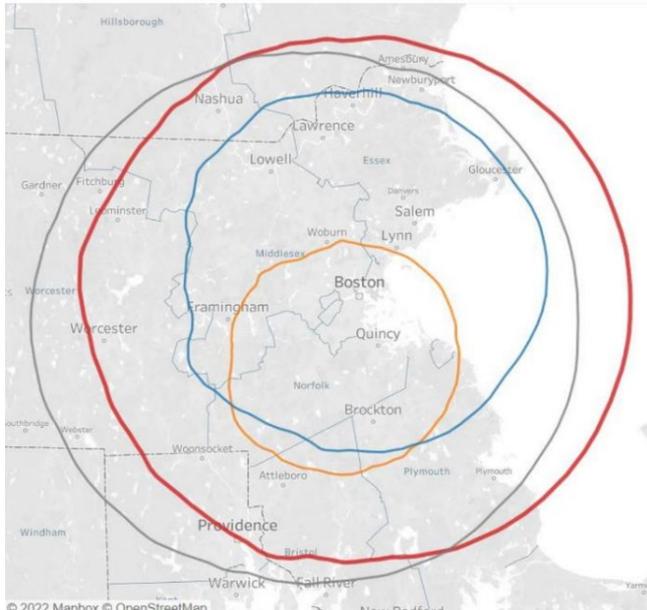
Television – Secretary Tutwiler

Secretary Tutwiler
interview

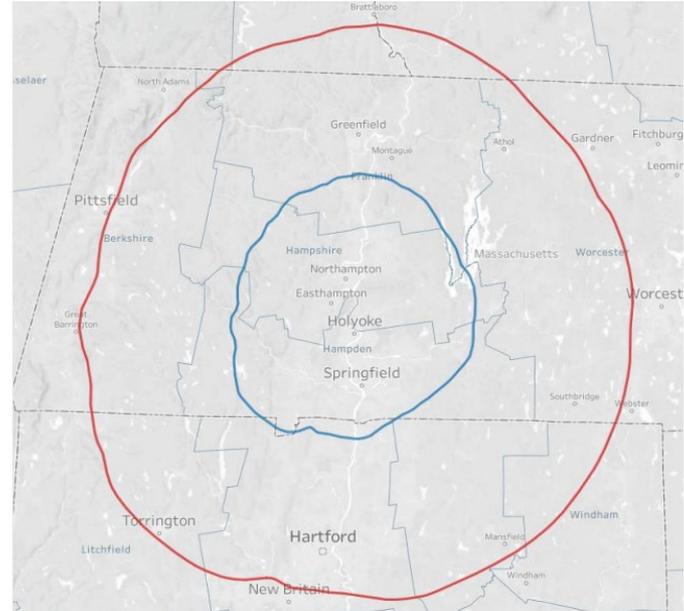


Radio

iHeartMedia Boston FM Station Coverage



iHeartMedia Springfield FM Station Coverage



Digital

- Podcasts, banner ads on various websites, YouTube, Facebook, LinkedIn, (important for adult learners)
- Used targeted ads on search engines which will help those looking to explore post-sec or career advancement

Financial Aid Roadshow



Feb.-March visits to
eight high schools
across Massachusetts

Engagement with
hundreds of students
about financial aid and
college access

Financial Aid Roadshow

Highlighted \$400M
in state financial aid

Received students'
feedback, questions
about college access

