STATE FINANCIAL AID PROGRAMS
2023-2024 TRAINING WORKSHOPS
Clantha McCurdy
Senior Deputy Commissioner & Interim Chief Academic Officer

Stephannie Barboza
Senior Assistant Director

Robert Brun
Senior Associate Commissioner

Alison Connolly
Assistant Commissioner

Robert Dais
Director of GEAR UP

Stephanie Perez
Assistant Director of Teacher Scholarship Programs

Kathy Taylor
Director of Special Projects
2023-2024

Workshop Agenda

9:30-9:35  Welcome & Introductions
9:35-10:30 DHE Policies, New Initiatives & Legislative Update
10:30-10:45 High Demand Scholarship Updates
10:45-11:00 Foster Child Assistance
11:00 – 11:15 Teacher Education Programs
11:15-11:30  GEAR UP
11:30-11:45  GEAR UP Payment
12:00-1:00  Lunch
1:00-1:15  MassReconnect
1:15-2:15  MASSGrant/MASSGrant Plus Program Overview
2:15-2:45  No Interest Loan
2:45-3:00  Wrap-up Discussion/Closing
Three major plans received by the Board of Higher Education will help the DHE achieve these goals:

- Strategic Framework for Support Services for Student Success
- Strategic Plan for Racial Equity
- Framework for Strategic Public Higher Education Financing
Our singular focus is on ensuring that the public higher education system continues its historic mission of serving as a catalyst for social mobility and as a bulwark against social and income inequality. Policy decisions are driven by the expectation that students’ academic progress is our prime consideration.

To that end, Massachusetts must achieve these objectives:

1. Make college more accessible and affordable for all Massachusetts residents
2. Close gaps in student opportunity and achievement
3. Improve college completion rates
Key Initiatives

- **Redesign of State Financial Aid**
  - make higher education more accessible for all students by increasing effectiveness and efficiency
    - Address the substantial unmet financial need facing many students and families
    - Consolidate programs with similar goals
    - Apply lessons learned and innovations from pilot programs to existing aid programs
    - Improve communications regarding state financial aid programs for clarity and increased awareness

- **Policy Audit**
  - Audit and access all policies and initiatives
  - Identify and remove those that exacerbate racial inequity
State Financial Aid is purposed to promote access and affordability for Massachusetts resident students, particularly low-income, underrepresented and underserved Students of Color, as aligned with the DHE’s priorities under the Strategic Plan for Racial Equity (Equity Agenda).

Goal is to provide students with a more accessible and affordable quality higher education by **eliminating unmet need**.

Increase in FY24 budget appropriation will be used to fulfill the goals and objectives of the MASSGrant Plus program, which began with community college students in FY19, and as of this year now includes Pell eligible students at all public colleges and universities.
FY24 Financial Aid Strategic Planning

Guiding Principles

- Broaden goal to also eliminate unmet need for basic needs – expanding the definition to include additional costs that also serve as barriers for access, completion, and success for students, such as food, housing, basic health, transportation, etc.

- Increase in appropriation in the FY24 budget will be directed to fulfill the promise of the MASSGrant Plus program, which began with community college students in FY19, and as of this year, now includes Pell eligible students at all public colleges and universities.
An historic investment in State Financial Aid

State Financial Aid is funded under four main line accounts – FY23 budget:

- 7070-0065 $175m General Scholarship
- 7066-0021 $7.2m Adopted and Foster Fee Assistance
- 7066-0016 $1.4m Foster Child Grant
- 7070-0066 $2.0m Mass High Demand Scholarship
  - $50million appropriation to expand High Demand Scholarships to public and private college students

Expansion of State Financial Aid, projected at a minimum of $84million to -$100million, depending on Conference budget
Legislative Update – FY 2024 Budget

- 7070-0065 General Scholarship Account
  - MASSGrant
  - MASSGrant Plus
  - Early Childhood Educators Scholarship
  - Paraprofessional Teacher Preparation Grant
  - Gilbert Matching Grant
  - Cash Grant
  - Part-Time Grant
  - Christian Herter Scholarship
  - Washington Center Internship
  - One Family, Inc. Scholars Program
Financial Aid Programs
Highlights
2023-2024
Public College Programs

Cash Grant Program

- Need-based grant awarded to full or part-time students
- 30,000+ students are assisted through this program annually
- $26 million allocated in FY 2023 – project same for FY24
- Allocations are formula-driven, based on a BHE approved policy, first implemented in FY2012
- Formula considers three-year average of key factors:
  - Institutional enrollment
  - EFC = O – Pell EFC – (revised annually, as required)
  - EFC = Pell to 10,000 (equivalent to median income)
Public College Programs

Cash Grant Program

- Notification of FY 2024 allocations sent via mail – no change anticipated - based on Governor’s approval of final budget
- Funds scheduled for two equal disbursements, fall and spring (anticipated for mid-September and early January)
- Funds may be awarded to full and part-time students
- Grants may be awarded up to the cost of tuition/fees (student) as determined by the campus (guidelines)
- Institutions are required to reconcile and submit an aggregate report to OSFA at close of each fiscal year
- Institutions must reconcile by August 31st each year – which must be submitted to receive an allocation for 2023-24
Public College Programs

Commonwealth Commitment

- **Partnership** between 2-year and 4-year public institutions
  - First cohort of participating students – 2016-17
  - Opportunity to complete bachelor’s degree at a cost savings that averages $5,090 over four years:
    - Provides 10% tuition & fee rebate every semester to participants
    - An additional MassTransfer tuition credit – bachelor’s program
  - Student must complete a minimum of 15 credits and **earn a minimum 3.0 GPA to receive the 10% rebate**
  - Tuition freeze at two and four-year colleges for participants who complete the associates, transfers and earns the bachelor’s within two years
  - Commitment currently offers transfer pathways in twenty-four degrees programs
  - Rebates funded by DHE through financial aid appropriation and awarded to student at the end of term
Public College Programs

Tuition Waivers

- Over 26 various financial aid related waivers offered annually
- Annual cost to the Commonwealth generally exceeds $60 million
- Popular waivers include the following:
  - John & Abigail Adams Scholarship
  - Need-Based Tuition Waiver
  - Categorical Waivers
    - Applies to Veterans, Senior Citizens and Native Americans
    - Recipient may possess a prior bachelor’s degree – Senior Citizens Waiver
    - Institution must waive state-supported courses
    - Encouraged to waive non-state supported costs
    - Courses must be applied to an eligible certificate or degree program
    - Requires recipient to be matriculated
  - Foster Child Tuition Waiver
  - Adopted Child Tuition Waiver
  - National Guard Waiver
  - Paul Tsongas Tuition Scholarship Waiver
  - Mass Transfer Tuition Waiver
Public College Programs

Tuition Waivers

- Need-Based Waiver is the largest of all waiver programs, averaging $17 million annually
- FY 2024 allocation for the Need-Based Waiver is based on funding model identical to formula used for the Cash Grant
- Expenditure level periodically increased to reflect changes in enrollment and eligibility demands
- Clarification of FAFSA requirement for certain waivers issued in the Dear Colleague letter series; guidelines updated to reflect changes
- Institutions are required to reconcile and report all awarded waivers as part of the annual year-end data submission
- Year-End Financial Aid Data File includes identifier for a larger number of waivers
Public College Programs

John & Abigail Adams Scholarship

- Implemented in 2004 - with an initial cohort of 13,000 students designated to receive scholarship in first year of college, starting fall 2005

- An average of 18,000 students designated annually - roughly 30% of each new class take advantage of the scholarship

- Award equals value of tuition only – ranging up to $1,742

- Duplicate Adams Scholarship letters may be obtained directly from OSFA

- Appeals granted only under rare or extenuating circumstances:
  - Adams Scholarship Committee
  - Massachusetts Department of Higher Education
  - 75 Pleasant Street, 3rd Floor - Malden, MA 02148

  - Must include appeal, copy of transcript and documentation to support extenuating circumstance
BHE approved guidelines, as amended:

- Provides up to six years for designated students to receive the eight semesters of tuition scholarship waiver:
  - Allows greater flexibility to the student
  - Eliminates “consecutive” semester enrollment requirement
  - Student retains eligibility after gap year or less than full-time status
  - In all circumstances, student must maintain a cumulative 3.0 GPA
  - Transfer students must also have earned the 3.0 GPA for eligibility
  - Recipients are required to complete the FAFSA annually and enroll full-time

- Extends eligibility to students who are high school graduates and a United States Citizen or a non-citizen authorized by the federal government to live and work in the United States on a temporary or permanent basis
Financial Aid Programs

Gilbert Grant

- Institutional allocation – formula-driven and based on a three-year average of institutional expenditure for need-based aid
- 2023-2024 Institution Applications currently available – **Deadline was July 31, 2023**
- Recipients must meet all eligibility criteria, including full-time enrollment
- $200 - $2500 annual maximum award
- Recipient must demonstrate a $500 minimum need to be eligible
- Year-End data required and matched
Christian A. Herter Memorial Scholarship

Christian A. Herter Memorial Scholarship Ceremony

Thursday, May 30, 2013
Massachusetts State House
Financial Aid Programs

Christian A. Herter Memorial Scholarship

- Competitive scholarship awarded to students who have encountered unusual hardships or extenuating circumstances
- Twenty-five high school (sophomore or junior) students are selected to receive scholarships upon earning a high school diploma annually
- Scholarship is portable to colleges throughout the U.S.
- About one-third of the recipients are enrolled in colleges outside Massachusetts each year
- Massachusetts awards an average of $1.2 million in scholarships to students annually
Certification of eligibility and reporting of other recipient information integrated into MASSAid system

- **Institutions must provide Cost of Attendance and financial aid information to facilitate determination of scholarship eligibility**
- MASSAid process for Herter is aligned with other programs (Foster Grant, GEAR UP Scholarship)
- Scholarship award is determined upon submission of student level data
- Disbursements are paid via EFT
Christian A. Herter Memorial Scholarship

- Herter Scholarship seeks to address unmet need – and reduce loan debt, where appropriate

- Anticipated Certification:
  - August 1 – Fall 2023 (currently available)
  - January 1 – Spring 2024

- Funds are disbursed via EFT, beginning August/September for fall; late January for spring – upon completion of certification

- Institutions are required to reconcile awards each semester, and at the conclusion of the academic year
Financial Aid Programs

Christian A. Herter Memorial Scholarship
High Demand Scholarship

2023-2024
Purpose: to encourage degree completion in high demand disciplines to address workforce needs in the Commonwealth

- Program initially funded and implemented in FY2013
- Scholarship supports training and degree completion in disciplines that are deemed to be critical shortage areas (ex. STEM fields, health professions)
- Recipients must be enrolled in a high demand degree or certificate program
- Must demonstrate a commitment to the discipline
MHDS Program

- High Demand is its own budget line item, not in the general scholarship account
  - 7070-0066
- In addition to being enrolled in a high demand discipline, students must show a minimum 3.0 GPA on college-level coursework
- Students submit application form and upload unofficial transcript in MASSAid
- Funding in 7070-0066 is directed to students at public institutions
  - Final FY24 budget is not yet signed, unsure if this line item will be funded
In 2022, the Legislature appropriated $50 million of federal ARPA funding to a reserve for high demand scholarships

- To be expended by FY2027

Funding is for students in degree or certificate programs in high demand disciplines, as before

Reserve funding is also open to students attending independent institutions

Per appropriation language:

- the department shall prioritize the distribution of scholarship awards to students enrolled in a course of study or training program [...] in high-demand fields including, but not limited to, students enrolled in healthcare, including nursing, education, including early education and special education, manufacturing and cybersecurity programs
- preference in awarding scholarship awards shall be given to first generation students and traditionally underserved student populations
- preference shall be given to students attending public institutions of higher education
Financial Aid Programs

MHDS 2023-2024

- Scholarships may be awarded based on merit, and/or to meet financial need

- Factors considered:
  - Commitment to the declared major, as seen through completed coursework
  - Potential for excellence in the declared discipline, as seen through academic achievement in major courses
  - Financial need
  - Award a diversity of grade levels and majors/disciplines

- Program guidelines and max award values on OSFA website (23-24 award values TBD)

- Hope is that application will open this month
Financial Aid Programs

Adopted and Foster Child Fee Assistance Program

Provides for full tuition and fee waivers, based upon legislative appropriation, for foster children in the custody of the Department of Children and Families (DCF) and children adopted through this agency that choose to attend a Massachusetts public institution of higher education.

- Fee waiver awards are generally paid out as reimbursements for eligible billed fees.
  - Schools can only request reimbursement for state-support supported credits (fees)
  - **UMASS CAMPUSES ONLY**: due to tuition retention, schools can now request tuition and fees from OSFA

- FY2014 was the first year where 100% of all eligible fees were reimbursed

- The number of students assisted each year has shown a steady increase, growing from **550 in FY 2010** to **790 students in FY 2022**
Financial Aid Programs

Adopted and Foster Child Fee Assistance Program

DCF FEE ASSISTANCE TOTALS

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Amount Paid</th>
<th>Number of Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY2015</td>
<td>$4,187,416</td>
<td>905</td>
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<tr>
<td>FY2016</td>
<td>$4,656,160</td>
<td>884</td>
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<tr>
<td>FY2017</td>
<td>$4,970,517</td>
<td>882</td>
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<tr>
<td>FY2018</td>
<td>$5,670,220</td>
<td>899</td>
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<tr>
<td>FY2019</td>
<td>$6,118,008</td>
<td>873</td>
</tr>
<tr>
<td>FY2020</td>
<td>$6,636,746</td>
<td>903</td>
</tr>
<tr>
<td>FY2021</td>
<td>$6,563,526</td>
<td>821</td>
</tr>
<tr>
<td>FY2022</td>
<td>$6,545,980</td>
<td>790</td>
</tr>
</tbody>
</table>

- **Amount Paid**
- **Number of Students**
Financial Aid Programs
Adopted and Foster Child Fee Assistance Program

- Fall processing will begin on September 1, 2023 and extend until November 10, 2023.
  - Reminder email will be generated early September

- Spring processing will open on January 10, 2024 and extend until March 22, 2024.

- Due to limited appropriation, OSFA will review any students submitted after the MASSAid deadline on a funds available basis with no guarantee of fee assistance awards
Adopted and Foster Child Fee Assistance Program FAQ’s

- Students must be 24 or under as of September 1, 2023, to receive funding during 2023-2024
  - If the student turns 25 during the academic year, they may be awarded for both fall and spring semesters

- Out-of-state students who were adopted through the MA DCF by an eligible MA resident or eligible MA state employee may participate in the fee assistance program
  - Out-of-state students must have a current FAFSA on file and have submitted DCF eligibility documentation to their campus
  - Out of state students are only eligible for fee assistance equivalent to the in-state resident rate and are responsible for any billed fees above that amount
  - Campus must submit a hard copy of the students FAFSA to OSFA to complete eligibility review
DCF Eligibility documentation is tracked by MASSAid
- A student that has had eligibility documentation submitted by another institution and transfers does not need their paperwork re-submitted
Creating DCF Fee Assistance Records

002181-00, MASSACHUSETTS MARITIME ACADEMY

Create DCF Adopted and Foster Child Fee Assistance Records

Search Students Fall 2022-2023

- Last Name
- First Name
- SSN

SEARCH
ADD NON-RESIDENT
ADD RENEWAL NON-RESIDENT
UPLOAD FILE
RESET

Enter as much information as possible for faster response time.

Search Results
No matches found.

Results shown below represent DCF Fee Assistance students with no financial data for the term selected.
### Financial Aid Programs

**Adopted and Foster Child Fee Assistance Program**

#### DCF Adopted and Foster Child Fee Assistance

**Fall 2022-2023**

Submit Financial Information

MONICA S THYME, XXX-XX-4150

<table>
<thead>
<tr>
<th>Fee Assistance Type <em>(required)</em></th>
<th>Adopted</th>
</tr>
</thead>
</table>

- Estimated Family Contribution (EFC): 0
- Family Size: 1
- Parent Adjusted Gross Income

<table>
<thead>
<tr>
<th>Fall Enrollment</th>
<th>FullTime</th>
</tr>
</thead>
</table>

- Number of State Supported Fall Credits *(required)*
- Number of Non-State Supported Fall Credits *(required)*
- Total Fall Fees Waived (State Supported Only) *(required)*

[SAVE][CANCEL]
Financial Aid Programs

Adopted and Foster Child Fee Assistance Program

- School users can only create Fee Assistance records for students that have their institution listed on their MASSAid account.
- Fee Assistance records should **not** be created for students that do not have any eligible fees that can be requested for reimbursement.
- Records need to be created for both fall and spring semesters.
  - Students that have a fall record will automatically appear on your list when you go to create spring records.
- Please run ‘Eligible Students’ and ‘Ineligible Students Report’ when you are done creating records.
Financial Aid Programs
Adopted and Foster Child Fee Assistance Program
# Financial Aid Programs

## Adopted and Foster Child Fee Assistance Program

### Requests for Additional Disbursements

<table>
<thead>
<tr>
<th>Fee Assistance Type</th>
<th>Foster Child</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Family Contribution (EFC)</td>
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<tr>
<td>Family Size</td>
<td>1</td>
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<tr>
<td>Parent Adjust Gross Income</td>
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</tr>
<tr>
<td>FALL DATA:</td>
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</tr>
<tr>
<td>Fall Enrollment</td>
<td>Full-time</td>
</tr>
<tr>
<td>Number of State Supported Fall Credits</td>
<td>6</td>
</tr>
<tr>
<td>Number of Non-State Supported Fall Credits</td>
<td>7</td>
</tr>
<tr>
<td>Total Fall Fees Waived (State Supported Only)</td>
<td>955</td>
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<tr>
<td>SPRING DATA:</td>
<td></td>
</tr>
<tr>
<td>Spring Enrollment</td>
<td>Full-time</td>
</tr>
<tr>
<td>Number of State Supported Spring Credits</td>
<td>12</td>
</tr>
<tr>
<td>Number of Non-State Supported Spring Credits</td>
<td>0</td>
</tr>
<tr>
<td>Total Spring Fees Waived (State Supported Only)</td>
<td>3923</td>
</tr>
</tbody>
</table>

[REQUEST ADDITIONAL DISBURSEMENT]

[REQUEST ADDITIONAL DISBURSEMENT]

[SAVE] [CANCEL]
Requests for additional disbursements are approved based on the availability of funds.
Financial Aid Programs
Adopted and Foster Child Fee Assistance Program

Schools have 30 days to reconcile payments

Schools must also complete year-end reconciliation
Financial Aid Programs

Adopted and Foster Child Fee Waiver Program

- DCF eligibility documentation must originate from the Department of Children and Families.
  - OSFA has no ability to provide this documentation to students
  - Students should contact DCF to obtain their certificate of eligibility

- Students *cannot* receive fee assistance for summer credits

- Students can use fee assistance funds for *study abroad*, but only if the credits are considered *state supported*
  - Campus must be collecting tuition and fees on behalf of the Commonwealth and not the international institution

- Students that are selected for verification must complete this process for continued eligibility under the DCF Fee Assistance Program
Early Childhood Educators Scholarship

- Funded as a pilot initiative in FY2005 by the Legislature
  - Purpose: Increase the quality and availability of teachers and care providers to work with young children and youth in inclusive settings including infant/toddler, preschool and school age programs.
    - Initial appropriation: $1 million
    - Current appropriation: $5 million

- Student Eligibility
  - Employed for at least six months & 20 hours per week, as an educator or provider in an early education and care program or out of school time program
  - Enroll in a certificate, associate, bachelor's, or master's degree program in an eligible early childhood education program
## Financial Aid Programs

### Early Childhood Educators Scholarship

<table>
<thead>
<tr>
<th>Institution Type</th>
<th>Maximum award amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Massachusetts</td>
<td>$500 per credit, maximum of $4,500 per semester</td>
</tr>
<tr>
<td>Private College/University</td>
<td>$500 per credit, maximum of $4,500 per semester</td>
</tr>
<tr>
<td>State University</td>
<td>$400 per credit, maximum of $3,600 per semester</td>
</tr>
<tr>
<td>Community College</td>
<td>$250 per credit, maximum of $2,250 per semester</td>
</tr>
</tbody>
</table>
Applicants may receive scholarships to assist with the cost of no more than three courses (11 credits per semester)

Certification opens:
- August 28, 2023 – Fall
- January 8, 2024 - Spring

Institutions must complete certification within 60 days via MASSAid

Payment batch reconciliation must be completed within 30 days

2023-2024 ECE Application Deadline: August 1, 2023
Financial Aid Programs

Paraprofessional Teacher Preparation Grant

- Provides financial assistance to Massachusetts residents who are currently employed as paraprofessionals in Massachusetts public schools and wish to become certified as full-time teachers.

- **Student Eligibility:**
  - Employed as a paraprofessional for at least two-years in a Massachusetts public K-12 school
  - Work at least 20 hours per week
    - Grants may be awarded to paraprofessionals with less than two years of employment if enrolled in a high-need discipline (Mathematics, Science, Foreign Languages, Bilingual Education)
Financial Aid Programs

Paraprofessional Teachers Preparation Grant

- Enroll in an undergraduate degree program (full-time or part-time) that offers a DESE approved teacher preparation program leading to licensure

- Service Obligation
  - Secure employment as a full-time teacher in a Massachusetts public school (K-12)
  - Ranges from a minimum of two and a maximum of four years
## Financial Aid Programs
### Paraprofessional Teachers Preparation Grant

<table>
<thead>
<tr>
<th>Institution Type</th>
<th>Maximum Award Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Massachusetts</td>
<td>$625 per credit, maximum of $7,500 per academic year</td>
</tr>
<tr>
<td>Private College/University</td>
<td>$625 per credit, maximum of $7,500 per academic year</td>
</tr>
<tr>
<td>State University</td>
<td>$450 per credit, maximum of $6,000 per academic year</td>
</tr>
<tr>
<td>Community College</td>
<td>$250 per credit, maximum of $4,000 per academic year</td>
</tr>
</tbody>
</table>
Financial Aid Programs

Paraprofessional Teacher Preparation Grant

- Scholarships are based on a per credit rate, depending on the type of institution (2-year or 4-year) - max credits to be set by OSFA

- Certification opens
  - August 28, 2023 - Fall
  - January 8, 2024 - Spring

- Institutions must complete certification within 60 days via MASSAid

- Payment batch reconciliation must be completed within 30 days

- 2023-2024 PTPG Application Deadline: August 1, 2023
Purposed to help diversify the teaching profession by attracting and encouraging underrepresented students (high school and college) to become licensed to teach in the Massachusetts k-12 public school system

- First scholarships will be awarded for the 2023-24 academic year with an appropriation of $7.5 million
- Application available: June 28, 2023
- Application deadline: October 1, 2023
  - TTSP applications are completed via the MASSAid student portal

**Eligibility Criteria:**

- Students must meet all other state financial aid eligibility criteria
  - MA resident 1 year, meet SAP, not be in default of any state and/or federal loans, citizenship, and completed FAFSA
- Students must be attending a Massachusetts 4-year public institution
Resources for Teacher Education

Tomorrow's Teacher Scholarship Program

- Has not earned prior baccalaureate degree, or the equivalent, except for those pursuing or intending to pursue post-baccalaureate course work in an approved educator preparation program
- Enroll, as a matriculated student, in an undergraduate or post baccalaureate degree program, full-time (minimum of 12 credits or the equivalent), in an approved course of study that meets the licensure requirements for employment at a Massachusetts public elementary or secondary school
  - Post-baccalaureate students do not need to be enrolled full-time

Scholarship Conditions & Recipient Responsibilities

- Acknowledge that this scholarship is considered repayment through service and in absence of fulfilling that commitment, the scholarship reverts to a loan that must be repaid by the scholarship recipient, per the terms of the Scholarship Promissory Note. **
Resources for Teacher Education

Tomorrow's Teacher Scholarship Program

- Acknowledge the set forth repayment through service schedule, that one year of teaching will forgive one year of scholarship.

- Complete the scholarship application (via MASSAid) and sign a promissory note, annually, for continuation of scholarship funds.
  - Promissory note will be electronic via Adobe sign

- Provide an official transcript to confirm eligibility requirements for program of study and progress towards degree completion
  - Incoming first-year students are required to submit a declaration of their major from the institution’s registrar’s office.
  - Students will need to upload documentation via the MASSAid Student Portal

- Sign a scholarship agreement to “obtain the appropriate certification in accordance with section 38G of chapter 71” and “commit to teaching for 4 years in a school district, as defined in section 2 of chapter 70, in the commonwealth.” Failure to complete the required 4-year teaching service will result in a repayment of funds as defined in the agreement.
Resources for Teacher Education

Tomorrow's Teacher Scholarship Program

- Become employed as a teacher of record, within 12 months of degree completion or the completion of post-baccalaureate course work in an approved educator preparation program.
- Annually provide proof of employment to document fulfillment of the service obligation.

Scholarship Award Value:

- Scholarships of up to $25,000 per academic year will be awarded per student, subject to the availability of funds which may influence the amount awarded. The scholarships may be used to cover educational expenses that make up the Cost of Attendance (COA) including but not limited to tuition, fees, room and board, books and supplies, transportation, childcare, and personal expenses.

- Undergraduate students may receive scholarship funds for up to a maximum of 4 years or 8 semesters. Students pursuing post-baccalaureate coursework may receive scholarship funds for up to a maximum of 3 semesters.

*Payment table will be generated by OSFA at a later date and set award amounts will be based on institution type (UMASS vs. State) and undergraduate vs. Post-baccalaureate*
School User Award Process:

- Students determined to be eligible by OSFA and have submitted a fully completed and signed promissory note will populate on the school’s certification roster (fall & spring)
  - Certification will include entering the COA data, as well as confirming student meets all other federal, state and TTSP eligibility criteria
  - Certification period: **60 days**

- Payment batches will be generated similar to all other programs
  - Payment batch reconciliation: **30 days**

- Information such as certification dates, application deadline, payment table will be available under ‘Award Rules’ in MASSAid
What is GEAR UP?

- **Gaining Early Awareness and Readiness for Undergraduate Programs**

- **Federally funded, $29.79M seven year (2018-2025), grant program, with matching funds from the Commonwealth**

- Designed to increase the number of **low-income students** who are prepared to enter and succeed in postsecondary education
Who does GEAR UP serve?

- **Nationally**, GEAR UP serves over **560,000** students, representing **45** states
- **In Massachusetts**, GEAR UP serves approximately **6,300** 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
Who does GEAR UP serve?

In Massachusetts:

- 56% of GEAR UP participants are female
- 60% of GEAR UP students are Latinx
- 15% of GEAR UP students are Black/A.A.
Communities Served by GEAR UP

**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)
GEAR UP Program Objectives

- Prepare underrepresented youth to **succeed** in HS, **graduate** HS & successfully **transition** to postsecondary education
- Increase student/parent **knowledge** about college requirements and **financial aid**
- Increase **success** rates in **pre-Algebra** and **Algebra I**
- Increase **academic** and **career planning**
- Increase student success in rigorous courses, **Early College, Innovation Pathways, AP, Dual Enrollment** and on-time promotion
- Increase **FAFSA** completion/**SAT** test-taking
- Increase college enrollment and **reduce** the need for **remediation**
GEAR UP Program Initiatives: *Massachusetts College Application Celebration* (MCAC)

- Too often, HS seniors begin the college application process & get stuck or simply procrastinate on completing the requirements, resulting in the application never being completed or submitted.

- The goal of MCAC is to give every graduating senior the opportunity to complete at least one college application by the conclusion of the week-long event.

- MCAC is designed to provide the guidance and support needed by students in addition to harnessing the positive peer pressure of a week of events culminating in the submission of a completed college application.
GEAR UP Program Initiatives:

2022 Massachusetts College Application Celebration (MCAC) Results

- **30** high schools
- **2,054** students
- **5,506** college applications
- **1,741** On-the-Spot acceptances
- **$14,605,419** in scholarship offered

"I want to say thank you for all the times you helped me with my college applications...I know that God sent you here (North High) for a reason. You are fulfilling that reason by helping us when we need it and influencing good things for our future. Thank you for being a big part of my life, I will always remember you as the people that helped me achieve my dream."
GEAR UP Scholarship
Scholarship Processing
GEAR UP scholarships are portable to eligible schools in Massachusetts or states (VT, PA, District of Columbia) that have existing reciprocity agreements with MA.

Each year, the GEAR UP program submits a list of the graduating high school seniors who are eligible to receive a scholarship from the program.

GEAR UP students are eligible to receive a maximum lifetime of 2 semesters awards under the program.

Eligible students are tracked in OSFA’s database and matched to a FAFSA record each year.

The GEAR UP program does not have an EFC requirement.
A current student must file a current year FAFSA to be considered for a GEAR UP scholarship

Students should go to college financial aid to inform them of their GEAR UP scholarship (As told by their GEAR UP advisors)

Financial Aid Directors should log into MASSAid (on left hand side of MASSAID - GEAR UP is listed From menu, school should select MASSAid/GEAR UP/Submit Financial Aid Data

If they do not have access to MASSAid they should contact Robert Brun rbrun@dhe.mass.edu to enter their name to obtain a MASSAid user account or have the GEAR UP program added to an existing MASSAid profile

At the point that financial aid data are entered, MASSAid will automatically package a GEAR UP scholarship amount
GearUp Scholarship

- Financial Aid Directors must enter financial aid data of that GEAR-UP student
- Financial Aid Directors certify that that student is there
- Once certified OSFA will send payment
- Please reconcile within 30 days
Lunch Break!
MassReconnect

Focus on Students 25+ Years of Age
Financial Aid Programs

MassReconnect

- **FY 24 House Budget Language**

  1596-2418 For MassReconnect, a scholarship program to provide financial assistance to students from the commonwealth who: (i) are enrolled in and pursuing either (A) a program of higher education at a public community college; or (B) an associate degree or certificate program at a municipal college; (ii) are age 25 or older as of the first day of classes; (iii) have not previously earned a college degree; and (iv) are enrolled in at least 6 credits; provided, that the funds shall be used to cover any remaining tuition and fees, costs of books and supplies for any eligible student after all other sources of federal and state grant aid have been exhausted; provided further, that funds from this item may be expended on student support services, administration and the marketing of said scholarship program; provided further, that funds may be expended for programs or activities during the summer months; and provided further, that the commissioner of higher education, in consultation with the executive office of education and the Massachusetts association for community colleges and in coordination with the Massachusetts state scholarship office, shall adopt guidelines governing the eligibility for and the awarding of financial assistance ................................................................. $20,000,000

- **FY 24 Senate Budget Language**

  1596-2418 For the MassReconnect scholarship program to provide financial assistance to Massachusetts students who: (i) are enrolled in and pursuing a program of higher education at a public community college in the commonwealth; (ii) are not less than 25 years of age as of the first day of classes; (iii) have not previously earned a college degree; and (iv) are enrolled in not less than 6 credits; provided, that the funds shall be used to cover any remaining tuition and fees due and the cost of books and supplies for any eligible student after all other sources of federal and state grant aid have been exhausted; provided further, that funds from this item may be expended on student support services, administration and marketing of said scholarship program; provided further, that appropriated funds may be expended for programs or activities during the summer months; provided further, that the commissioner of higher education, in consultation with the executive office of education and the Massachusetts Association of Community Colleges, and in coordination with the Massachusetts state scholarship office, shall adopt guidelines governing the eligibility for and the awarding of financial assistance under this item; provided further, that not later than February 1, 2024, the department of higher education, in consultation with the Massachusetts Association of Community Colleges, shall submit a report to the joint committee on higher education and the house and senate committees on ways and means detailing the metrics and benchmarks being used to measure program success including, but not limited to: (a) enrollment; (b) retention; (c) barriers to student participation; and (d) demographic 366 data related to program participants; and provided further, that not later than May 31, 2024, the department of higher education shall submit information to the executive office for administration and finance, the joint committee on higher education and the house and senate committees on ways and means on the number of students participating in MassReconnect at each community college $20,000,000
Fy24 MassReconnect guidelines currently are under review and pending final language from a FY24 Massachusetts state budget.

Possible language addition includes, but not limited to the following:

1. Other MA non-community colleges as eligible institutions
2. Inclusion of certain undocumented students as eligible

The Department of Higher Education (DHE) has engaged numerous stakeholders such as Massachusetts community colleges presidents and administrators, higher education agencies, etc., in shaping MassReconnect guidelines.

Final MassReconnect guidelines will be approved by the DHE Commissioner under summer delegation authority.
MassReconnect

- Major MassReconnect guidelines highlights

  Student must be 25 years or older

  1. Has not received a previous bachelors or associate degree
  2. Student can attend on a full-time or part-time basis
  3. Must file a current year FAFSA
  4. Must be a Massachusetts resident for at least one year at the point of enrollment
  5. MassReconnect covers remaining cost of tuition, fees, books and supplies
  6. MassReconnect is to be used as a last dollar program
Participating in Massachusetts State Financial Aid Programs in 2023-2024

Participation Agreement
Participation Agreement

2023-2024 Program Participation Agreement

- The last Participation Agreement signed by all Massachusetts institutions will remain in force through award year 2023-2024

- Institutions that are eligible to participate in Massachusetts state financial aid programs in 2023-2024 will receive a letter of continuance of the above Agreement

- Letters of continuance will be sent out very shortly
State Financial Aid Programs Audit Guide last revised in June 2014 remains in effect for fiscal year 2023 reporting.

Very shortly, schools will also receive notifications of their FY23 audit requirements to the Department of Higher Education.

Schools must submit either a copy of their A-133 Federal Single Audit or an Attestation Report specific of state aid programs.

The audit requirement follows an every-third year rotation with 2 years of OSFA accepting a school's federal A-133 Single Audit and an Attestation Report due at year 3.
Institutions will continue to electronically submit their attestation reports to OSFA via the Executive Office of Education’s Drop Box at:

https://gateway.edu.state.ma.us

To add or remove EOE Drop Box users, institutions should submit requests to:

Judi Kennedy
Beiermann@bhe.mass.edu
OR
Robert Brun
rbrun@dhe.mass.edu
2022-2023 MASSGrant Processing

Some Highlights
2022-2023 MASSGrant FAFSA filing deadline was August 1, as mandated by the Massachusetts Legislature

Highest 2022-2023 MASSGrant award was $2,800, compared to $2,200 in 2021-2022

MASSGrant awarded a total of $69,229,460 to 36,941 students

In 2021-2022, MASSGrant paid a total of $59,533,023

Payments to students who had missed the 21-day deadline to resolve MASSGrant discrepancies, started as early as fall 2022
2023-2024 MASSGrant Processing

An Overview of the 2023-2024 Applicant Pool
## 2023-2024 MASSGrant Processing

### On-time Applicants Across 5 years

<table>
<thead>
<tr>
<th>Award Year</th>
<th>Number of Applications</th>
</tr>
</thead>
<tbody>
<tr>
<td>2023-2024</td>
<td>252,913 (May 1 deadline)</td>
</tr>
<tr>
<td>2022-2023</td>
<td>245,898 (August 1 deadline)</td>
</tr>
<tr>
<td>2021-2022</td>
<td>264,495</td>
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<tr>
<td>2020-2021</td>
<td>269,726</td>
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<tr>
<td>2019-2020</td>
<td>279,096</td>
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## 2023-2024 MASSGrant Processing
### Number of Applicants – An 8-year History

<table>
<thead>
<tr>
<th>Award Year</th>
<th>EFC 0-200</th>
<th>Eligible EFC&gt;200</th>
<th>Total Eligible</th>
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</thead>
<tbody>
<tr>
<td>2023-2024</td>
<td>38,548</td>
<td>27,143</td>
<td>65,691</td>
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<tr>
<td>2022-2023</td>
<td>35,517</td>
<td>26,768</td>
<td>62,285</td>
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<tr>
<td>2021-2022</td>
<td>42,323</td>
<td>27,641</td>
<td>69,964</td>
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<tr>
<td>2020-2021</td>
<td>45,951</td>
<td>29,591</td>
<td>75,542</td>
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<tr>
<td>2019-2020</td>
<td>51,242</td>
<td>32,274</td>
<td>83,516</td>
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<tr>
<td>2018-2019</td>
<td>47,681</td>
<td>29,802</td>
<td>77,483</td>
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<tr>
<td>2017-2018</td>
<td>50,026</td>
<td>29,347</td>
<td>79,373</td>
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<tr>
<td>2016-2017</td>
<td>43,734</td>
<td>26,736</td>
<td>70,460</td>
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</table>
### 2023-2024 MASSGrant Processing

#### Eligible Students by School Type to Date

<table>
<thead>
<tr>
<th>School Type</th>
<th>Eligible Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>MA Private</td>
<td>16,982</td>
</tr>
<tr>
<td>University of Massachusetts</td>
<td>15,562</td>
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<tr>
<td>MA Public Universities</td>
<td>9,758</td>
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<tr>
<td>MA Community Colleges</td>
<td>20,335</td>
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<tr>
<td>MA Proprietary</td>
<td>698</td>
</tr>
<tr>
<td>MA Vocational Technical</td>
<td>194</td>
</tr>
<tr>
<td>MA Nursing</td>
<td>525</td>
</tr>
<tr>
<td>Out of State</td>
<td>1637</td>
</tr>
</tbody>
</table>
2023-2024 MASSGrant Processing
Building Upon Award-Year 2022-2023
2023-2024 Processing

Processing Activities

- 2023-2024 MASSGrant FAFSA filing deadline remains May 1, as of now

- In award year 2022-2023, the FY23 Massachusetts budget language included a MASSGrant deadline of August 1, 2022

- OSFA is up to date with sending 2023-2024 MASSGrant notifications of ineligibility

- Students with no e-mail addresses or undeliverable ones receive letters
2023-2024 Processing

Processing Activities

- Students and schools have the standard 21-day period to resolve discrepancies

- OSFA continues to receive ISIR transactions (new and correction) daily and uploads them at night

- Students with ineligible MASSGrant EFC and that need professional judgement are referred to financial aid offices

- OSFA will handle other appeals (i.e., miss MASSGrant FAFSA deadline) on a case-by-case basis
2023-2024 Processing

Correcting Discrepancies and Tracking Eligibility

- MA residency discrepancy (student and/or parent) requires student to submit documentation directly to OSFA.
- Schools are able to clear the following ineligible reasons in MASSAid on behalf of students in batch format:
  1. Citizenship
  2. Prior Bachelor’s Degree Received
  3. Answered “YES” to Drug Question
  4. Loan Default and/or Owe Refund on Federal Aid
- Institutions are subject to the same 21-day period to correct discrepancies on a student’s behalf.
2023-2024 Processing
MASSGrant and Other Ineligible Reasons

- Student not meeting Massachusetts residency requirements
- Parent(s) not meeting Massachusetts residency requirements
- Maximum number of semesters of eligibility reached
- EFC and/or dependency status could not be determined (Missing Information)
- FAFSA received by Federal Processor after 05/01/2023
- Expected Family Contribution exceeds 6656
2023-2024 Processing

MASSGrant and Other Shared Ineligible Reasons

- Applicant has prior bachelor’s degree

- Student’s Name, Date of Birth and/or Social Security Number Mismatch

- In default of Massachusetts No Interest Loan

- Christian A. Herter Memorial Scholarship recipient

- Student in default of Federal Title IV loan or owes refund on a Federal grant
Student owes refund to State financial aid programs

Student enrolled less than full time (only if student had updated his/her assumed status of full-time)

Student not meeting United States citizenship status requirements
Clear Ineligible Reasons in MASSAid
2023-2024 Processing

Clear Ineligible Reasons

Document Management
Uploaded Documents for RASHID K ABDU
No Documents Found

 UPLOAD NEW
School users have either “View Only” or “Update” access to MASSAid, as directed by financial aid offices.

At the time of first logon, school users are required to change their password and recommended to register their computer.

A school user is automatically locked out of the system after 3 unsuccessful login attempts.

If a school needs to add/remove a user or unlock a user account, it should contact Robert Brun at rbrun@dhe.mass.edu.

A school can also submit a request to add a user by completing and submitting a request form via the below link:

https://forms.microsoft.com/g/G2GpSfSu5T
OSFA will continue to prioritize the MASSGrant program under any funding scenario for award year 2023-2024.

2023-2024 MASSGrant payments will be no less than those of 2022-2023.

OSFA will begin sending 2023-2024 MASSGrant e-mail award notifications to students within a few weeks of the availability of a final FY24 Massachusetts state budget.

A final 2023-2024 MASSGrant Payment Schedule will be made available to institutions before we start e-mailing award notifications.
2023-2024 Processing
MASSGrant Certification and Payment
2023-2024 Processing

MASSGrant Certification & Payment

- MASSGrant fall 2023 certification begins on 09/11/23

- MASSGrant spring 2024 certification to begin on 01/15/24

- MASSGrant records are ready for payment as soon as they are certified as eligible

- Schools have option of certifying via on-line screen or through a file download/upload process

- The certification file upload process has specific file layout requirements
2020-2021 Processing

MASSGrant Certification Options

Select Academic Term

Fall ☑

Buttons:
- Upload Roster
- Certification Roster
- Download Roster
**2020-2021 Processing**

**MASSGrant Certification Process**

---

**BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY Certification (MASSGrant)**

**Spring 2012-2013 Data Element Changes**

---

**2 Students Remaining to Certify**

Filter: [ ] Apply Filter [ ] Remove Filter

---

To update student/parent data prior to certification, please select the student. Once all changes are made, please select [Go To Certification] to begin the certification process.

---

<table>
<thead>
<tr>
<th>Name</th>
<th>SSN</th>
<th>EFC</th>
<th>Dependency Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brian Atkinson</td>
<td>xxx-xx- 4227</td>
<td>0</td>
<td>Independent</td>
</tr>
<tr>
<td>Lawrence Baker</td>
<td>xxx-xx- 0435</td>
<td>0</td>
<td>Dependent</td>
</tr>
</tbody>
</table>

---

[Go To Certification] [Cancel]
BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY
2012-2013 Spring Certification Roster
MASSGrant

2 Students Remaining to Certify
Filter: [ ] Apply Filter [ ] Remove Filter

<table>
<thead>
<tr>
<th>Name</th>
<th>SSN</th>
<th># Days Remaining to Certify</th>
<th>EFC</th>
<th>Award Amount</th>
<th>Certification</th>
<th>No Award Reason</th>
<th>Award Reduced Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Brian Atkinson</td>
<td>xxx-xx-4227</td>
<td>60</td>
<td>0</td>
<td>800</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Lawrence Baker</td>
<td>xxx-xx-3435</td>
<td>60</td>
<td>0</td>
<td>800</td>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

I certify that the students who are indicated as eligible for payment of a MASSGrant, have completed all verification and eligibility requirements, including citizenship and academic progress, as specified in the program guidelines.

Save [ ] Cancel [ ]
# MASSGrant Batch Payment Roster

## View Payment Batch

<table>
<thead>
<tr>
<th>Batch Number</th>
<th>School Code</th>
<th>School</th>
<th>Term</th>
<th>Total Amount</th>
<th>Total Sent to School</th>
<th>Total Students</th>
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</thead>
<tbody>
<tr>
<td>B015133</td>
<td>002151-00</td>
<td>BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY</td>
<td>Spring</td>
<td>$1,600.00</td>
<td>$1,600.00</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>$1,600.00</td>
<td>$1,600.00</td>
<td>2</td>
</tr>
</tbody>
</table>
2023-2024 Processing
MASSGrant Certification and Payment

- Schools have 60 days from start of certification period to certify a student’s eligibility

- OSFA has the flexibility to extend the number of days for certification on a school-by-school basis

- Once an award is certified as eligible, it automatically becomes available for payment

- Schools are not required to certify all available records all at once

- We invite schools to contact OSFA whenever assistance is needed
2023-2024 Processing

MASSGrant Award Reinstatement

- Awards previously certified as ineligible or that remain un-certified as of the expiration of the 60-day period are automatically available for requests for reinstatement.

- OSFA approves all requests for reinstatement based on the availability of funding.

- Reinstated awards must again be certified by the institution within a 20-day period.

- Schools are limited to one reinstatement request of each award in each term.
Certification and Payment

- OSFA typically generates payment batches on a weekly basis.

- MASSGrant users automatically receive an e-mail notification when OSFA generates a payment batch for their institution.

- A payment batch is generated for an institution as long as it has students in a “Ready to be Paid” status.

- Institutions that prefer to receive payment batches at times that they wish to select, should contact OSFA.

- Payments are sent to schools directly from the Treasury.
Schools are required to reconcile payment batches within 30 days of their creation.

Reconciliation of MASSGrant payments can occur via an on-line screen or through a file download/upload option.

The reconciliation file upload function is subject to specific file layout requirements.

Any refunds associated with a change in eligibility or occasioned by the reconciliation process automatically carry over to the next payment batch, unless a check is received at OSFA for those refunds prior to the next payment batch.
Any payment that is not reconciled for a period of more than 30 days or any other specified time frame will result in OSFA not being able to generate the next payment batch for the institution.

Schools are also required to perform a year-end payment reconciliation process.

The year-end reconciliation process can occur via an on-line screen or a year-end reconciliation file download/upload option.

The year-end reconciliation file download/upload option has very specific file layout requirements.
## 2023-2024 Processing
### MASSGrant Payment Batch Reconciliation

**Select Payment Batch to Reconcile**

**BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY**

**MASSGrant 2012-2013**

<table>
<thead>
<tr>
<th>Batch Number</th>
<th>Batch Date</th>
<th>Term</th>
<th>Batch Total</th>
<th>Batch Count</th>
<th>Reconcile</th>
<th>Download</th>
<th>Upload</th>
</tr>
</thead>
<tbody>
<tr>
<td>BD105133</td>
<td>06-19-2013</td>
<td>Spring</td>
<td>$1,600.00</td>
<td>2</td>
<td>Reconcile</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY
Reconcile Payments
MASSGrant
Batch #: B0105133

<table>
<thead>
<tr>
<th>Name</th>
<th>SSN</th>
<th>Term</th>
<th>Payment Amount</th>
<th>Reconciliation</th>
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</thead>
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<td></td>
<td>xxx-xx-4227</td>
<td>Spring</td>
<td>$800.00</td>
<td>Paid Full Amount</td>
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<tr>
<td></td>
<td>xxx-xx-4035</td>
<td>Spring</td>
<td>$800.00</td>
<td>Paid Full Amount</td>
</tr>
</tbody>
</table>

Save  | Cancel
2023-2024 Processing
MASSGrant Year-End Reconciliation

[Image of Year-End Reconciliation interface with options for online, download, and upload]
2023-2024 Processing

Mailing of Refund Checks

- Schools can access OSFA’s Refund Form via the following link:
  https://secure.osfa.mass.edu/year_end_report/yearendrefundform.jsp

- All refund checks and any other correspondence from schools should be sent to the current Malden address below:

  Massachusetts Office of Student Financial Assistance
  75 Pleasant Street, 3rd Floor
  Malden, MA 02148
FY 23 Year End Data File Submission

An Update
FY23 Year-End Data File

Some Target Dates

- Fy23 year-end financial aid data file layout will be released to production on OSFA’s website on 07/13/2023

- Deadline for Massachusetts institutions to submit FY23 year-end data file is November 30, 2023

- There are no anticipated changes to the FY23 file layout

- Requests for on-line access to the year-end data application can be sent to rbrun@dhe.mass.edu
2023-2024 Processing
State Financial Aid Programs Guidelines

*****

All 2023-2024 updated Massachusetts State Financial Aid Programs Guidelines and Procedures will be available on-line on OSFA’s site, very shortly

*****
MASSAid Application Enhancement
College Cost and Financial Aid Eligibility Tool
What’s new in MASSAid
The MASSAid Portal lets students access and track college financial aid information upon completing the FAFSA

In the past...

- Students visit the website of each college they are interested in attending to locate and see the cost of attendance, making it difficult to easily compare costs across institutions.
- Students visit the website for each state aid program to see if they are potentially eligible for aid.
- Students provide the same information multiple times to apply for different state financial aid programs, even if the state already has their information.
- Students visit the website of each college to locate contact information for that college’s financial aid office.

With this enhancement to MASSAid...

- Students can view and compare the cost of attendance for any Massachusetts institution of higher education, public or private, and compare costs for up to 4 colleges at once.
- Students can see their potential eligibility for 11 state aid programs.
- Students visit a single page on the OSFA website listing contact information for all Massachusetts college financial aid offices.
How it Works

MASSAid uses information from the FAFSA to display college costs and provide financial aid eligibility information for first-time FAFSA filers.

1. Students and families submit the FAFSA (beginning October 1 preceding the year they intend to go to college).

2. Within 72 hours, the student’s FAFSA information is shared automatically with the Department of Higher Education’s Office of Student Financial Aid (OSFA).

3. If this is the first time a student is submitting a FAFSA the student receives a text message from OSFA.

4. When first-time FAFSA filers log in (or create a new account), they can view information on up to four MA colleges from their FAFSA in the College Cost and Financial Aid Eligibility Information tool in MASSAid.

5. Subsequent changes the student makes to their FAFSA are automatically updated in MASSAid within 72 hours.

Congratulations! The Massachusetts Office of Student Financial Aid (OSFA) has received a copy of your 2023-2024 FAFSA. We invite you to log back into our student portal and access information that can assist you in your educational journey.
Welcome Banner

First-time FAFSA filers will see a banner featuring the new “College Cost and Financial Aid Eligibility Information” tool.
Estimated Cost of Attendance

The College Cost and Financial Aid Eligibility tool automatically populates Estimated Cost of Attendance information for the first four Massachusetts colleges listed on the student’s FAFSA.

Cost of attendance data is from Peterson’s and can be adjusted by the institutions. College selection can be changed by the student using a dropdown menu of all Massachusetts colleges.
Expected Family Contribution (EFC)

The next section displays the student’s EFC as calculated from their FAFSA. If a FAFSA is modified and resubmitted, the change will be reflected here within 72 hours.
Federal Financial Aid Opportunities

The next section displays the student’s estimated full-time Pell Grant award. Clicking the name of the program takes the student to the Federal Student Aid website with further information about eligibility requirements.
State Financial Aid Information

The last section provides information on the student’s potential eligibility for 11 state aid programs at each college selected. (Eligibility depends on many factors, including citizenship status, whether the student seeks to attend a public or private institution, etc.)
State Financial Aid Information- Automated potential eligibility info

Clicking the name of a program takes the student to the Department of Higher Education webpage with further information about program eligibility and the application process.

<table>
<thead>
<tr>
<th>Program</th>
<th>Eligibility</th>
<th>Financial Assistance</th>
<th>Tuition Waiver</th>
<th>Application Process</th>
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<tbody>
<tr>
<td>MASSGrant</td>
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<td>✔</td>
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<tr>
<td>GEAR UP Scholarship</td>
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<td></td>
<td></td>
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<tr>
<td>Foster Child Grant</td>
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<td></td>
<td>✔</td>
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</tr>
<tr>
<td>DCF Foster Child Fee Assistance</td>
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<tr>
<td>DCF Adopted Child Fee Assistance</td>
<td>✔</td>
<td></td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>MASSGrant PLUS Good News! It looks like you may qualify for the MASSGrant Plus program at one or more colleges. MASSGrant Plus provides enough financial aid to cover the cost of the Tuition and Fees at public higher education institutions. Please contact the college's Financial Aid Office for more information.</td>
<td>✔</td>
<td></td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>John and Abigail Adams Scholarship</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Valedictorian Program Tuition Waiver</td>
<td>✔</td>
<td></td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Massachusetts Cash Grant</td>
<td>✔</td>
<td></td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Massachusetts Gilbert Matching Student Grant</td>
<td>✔</td>
<td></td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Need Based Tuition Waiver</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
State Financial Aid Information- Self-reported data

Students can click “update your eligibility here” to provide additional data that is not reported on their FAFSA and further inform potential eligibility for aid. These questions are optional, and answers can be changed at any time by the student.
Students have access to contact information for OSFA and a link to a comprehensive list of every financial aid office for all Massachusetts Colleges and Universities.

### Massachusetts Colleges and Universities
**Financial Aid Information**

<table>
<thead>
<tr>
<th>College</th>
<th>Financial Aid Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>American international College</td>
<td><a href="https://apps.alc.edu/static/phonebook/depts/financial_aid_office/">https://apps.alc.edu/static/phonebook/depts/financial_aid_office/</a></td>
</tr>
<tr>
<td>Amherst College</td>
<td><a href="https://www.amherst.edu/offices/financialaid">https://www.amherst.edu/offices/financialaid</a></td>
</tr>
<tr>
<td>Anna Maria College</td>
<td><a href="https://annamaria.edu/admission/financial-aid">https://annamaria.edu/admission/financial-aid</a></td>
</tr>
<tr>
<td>Assumption University</td>
<td><a href="https://www.assumption.edu/people-and-departments/organization-listing/office-financial-aid">https://www.assumption.edu/people-and-departments/organization-listing/office-financial-aid</a></td>
</tr>
<tr>
<td>Babson College</td>
<td><a href="https://www.babson.edu/tuition-and-financial-aid/contact-us/">https://www.babson.edu/tuition-and-financial-aid/contact-us/</a></td>
</tr>
<tr>
<td>Boston Baptist College</td>
<td><a href="https://www.boston.edu/financialaid">https://www.boston.edu/financialaid</a></td>
</tr>
<tr>
<td>Bay Path University</td>
<td><a href="https://www.baypath.edu/admissions-aid/graduate-admissions/financial-aid/">https://www.baypath.edu/admissions-aid/graduate-admissions/financial-aid/</a></td>
</tr>
<tr>
<td>Bentley University</td>
<td><a href="https://www.bentley.edu/offices/financial-assistance">https://www.bentley.edu/offices/financial-assistance</a></td>
</tr>
<tr>
<td>Berklee College of Music</td>
<td><a href="https://www.berklee.edu/student-financial-services/financial-aid">https://www.berklee.edu/student-financial-services/financial-aid</a></td>
</tr>
</tbody>
</table>
No Interest Loan
2022-2023 Activity Summary

- Allowed Schools to extend the loan period so that all Promissory Notes could be received and processed

- Final 2022-2023 NIL Disbursement Rosters were created by OSFA June 30th

- 2022-2023 NIL Reconciliation Rosters are now available for you to download

<table>
<thead>
<tr>
<th>Year</th>
<th>Dollars Disbursed</th>
<th>Disbursed Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021-2022</td>
<td>$2,876,787</td>
<td>2,222</td>
</tr>
<tr>
<td>2022-2023</td>
<td>$3,101,648</td>
<td>2,300</td>
</tr>
</tbody>
</table>
2022-2023 Activity Summary

- Borrowers may view "Status" of their Promissory Note on Dashboard

- Borrowers and Schools now receive email if we need to send a Promissory Note back

- Borrowers and Schools have the ability to print Promissory Notes

- Our annual mailing of Default Rates, Exit Interview Report and All in School report occurred in March

- Schools have until July 15th to meet the Exit Requirements
2023-2024 No Interest Loan Origination

- 2023-2024 NIL FAFSA filing deadline is March 15, 2024
- EFC Eligibility Range 0-15,000
- Loan Amounts
  - Minimum $1,000
  - Maximum $4,000
- 2023-2024 Anticipated Allocation Forms were sent to schools in June
- 2023-2024 Allocation Notifications will be mailed out to institutions *Late July and MASSAid will be turned on August 1*
No Interest Loan

Student Eligibility

- Permanent legal resident of Massachusetts, United States citizen or eligible non citizen
- Enrolled full time
- EFC must fall within 0-15,000 range
- Enrolled in a certificate, associate or bachelors degree program
- Not have received a prior bachelors degree or its equivalent
- In compliance with Selective Service Registration Requirements
- Not in default of any federal or state loans or owe a refund for any previous financial aid received
- Maintain satisfactory academic progress
No Interest Loan Award Info
STONEHILL COLLEGE, 002217-00

<table>
<thead>
<tr>
<th>Academic Year 2013-2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>NIL Allocation: 400,000</td>
</tr>
<tr>
<td>NIL De-obliged: 0</td>
</tr>
<tr>
<td>NIL Committed: 0</td>
</tr>
<tr>
<td>NIL Disbursed: 0</td>
</tr>
<tr>
<td>NIL Remaining: 400,000</td>
</tr>
</tbody>
</table>

Close
No Interest Loan

Promissory Note Creation

- Loan Period
  - Loan Processing Cycle is from **August 1 – June 30**
  - Borrower’s Loan Period must fall within this date range
  - Loan Period must coincide with period of enrollment for the academic year

- Disbursement Dates
  - Schools control when loan disburse by populating fields with desired dates
  - Loan Periods > 155 days require at least 2 disbursements
No Interest Loan

Promissory Note Creation

STONEHILL COLLEGE
Promissory Note Creation - Summary Screen
NIL 2012-2013

<table>
<thead>
<tr>
<th>SSN</th>
<th>Name</th>
<th>Loan Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>018-75-0443</td>
<td>SOPHIA R. ADRIEN</td>
<td>$1,600</td>
</tr>
</tbody>
</table>

OK  Cancel
### No Interest Loan Record

#### Academic Year 2012 - 2013

**Status:** Eligible  
**P-Note Status:** Disturbed

#### Student Information: SSN XXX-XX-7413

- **Name:**  
- **SSN:**  
- **Address:** 17 MIDDLE ST  
- **City:** NATICK  
- **State:** MA  
- **Zip:** 01760  
- **Home Phone Number:** (508)563-6935  
- **Email Address:**  
- **Date of Birth:** 10/01/1992

#### Application Information

- **Institution:** 002217-00, STONEHILL COLLEGE  
- **Dependancy Status:** Dependant  
- **EFC:** 8699  
- **Final Disclosure Date:**  
- **1st Disbursement Date:**  

#### Promissory Note Information

- **Loan Amount:** $1,000.00  
- **Loan Period Begin Date:** 08/26/2012  
- **Loan Period End Date:** 12/31/2012  
- **Graduation Date:** 06/30/2013

#### Disbursement Information

- **Disbursement Preference:** Fall Only  
- **Fall Disbursement Date:** 12/01/2012  
- **Spring Disbursement Date:**  
- **Summer Disbursement Date:**

#### Reference Information

**Reference 1:**  
- **Name:** ahern, andy  
- **Address:**  

**Reference 2:**  
- **Name:** ahern, dray  
- **Address:**
Promissory Note Submission

- OSFA must receive an intact fully completed ORIGINAL COPY of the promissory note (as printed on the note).

- Promissory note must be printed with the promissory note paper which cites the Terms & Conditions of the loan.

- All promissory notes capture emails displayed in MASSAid. Please have borrower make any necessary updates.

- Borrower must provide two (2) unique U.S. references with zip codes (business addresses will not be accepted).
Promissory Note Submission

- Borrower must sign full legal name as it appears on the promissory note and date appropriately.

- Promissory Note must be signed by school official.

- A Complete Self-Certification Form must accompany Original Promissory Note.

- Promissory Note must be received by OSFA prior to the loan period end date to be eligible for a disbursement.

- Denied promissory notes will be returned to School Official’s attention and reflected on Student’s MASSAid Dashboard.
No Interest Loan

Loan Origination

**Promissory Note**
- Borrower must sign full legal name as it appears on the promissory note and date appropriately.
- Promissory note must be signed by school official.
- Self Certification Form must accompany Original Promissory Note.
- Promissory note must be received by OSFA prior to the loan period end date to be eligible for a disbursement.
- Denied promissory notes will be returned to School Official's attention.

---

**Payment History**

<table>
<thead>
<tr>
<th>Date</th>
<th>Program</th>
<th>Form</th>
<th>Type</th>
<th>Batch Number</th>
<th>Reconciled</th>
<th>Number Of Students</th>
<th>Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/31/2013</td>
<td>NIL</td>
<td>Fall</td>
<td>Payment</td>
<td>0155151</td>
<td>Y</td>
<td>1</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>01/03/2013</td>
<td>NIL</td>
<td>Fall</td>
<td>Payment</td>
<td>0165085</td>
<td>Y</td>
<td>44</td>
<td>$84,759.00</td>
</tr>
<tr>
<td>12/27/2012</td>
<td>NIL</td>
<td>Fall</td>
<td>Payment</td>
<td>0165061</td>
<td>Y</td>
<td>197</td>
<td>$194,251.00</td>
</tr>
</tbody>
</table>

Total: $280,011.00
No Interest Loan

Loan Origination
Loan Origination

- **Cancellations**
  - May be performed in real time in MASSAid
  - Must be done PRIOR to disbursement
  - Funds from cancelled disbursements revert to school’s allocation

- **Refunds**
  - Once disbursement occurs, if student is no longer eligible, school must refund monies to OSFA
  - Refunded monies **DO NOT** revert to school’s allocation

- **Timely Submission of Promissory Notes**
  - Facilitates accurate Exit Interview processes
Truth in Lending Act

- At the time of origination, the system will automatically create a borrower specific Massachusetts No Interest Loan Offer.

- School must provide this to student to review prior to signing the promissory note. The Massachusetts No Interest Loan Offer Form does not need to be returned to OSFA.

- At the time of approval, OSFA will automatically create a borrower specific Massachusetts No Interest Loan Disclosure that is now emailed to each borrower.

- The Loan Disclosure will provide three (6) business days for the borrower to decline the loan. Loans will be disbursed after the six day period.
Clearinghouse Updates

- Heartland ECSI runs a Clearinghouse interface file every weekend. The file that is sent to the Clearinghouse includes all borrowers ECSI shows in an enrolled status.

- If there is a match and the Clearinghouse shows that borrower to be withdrawn, less than half-time, or graduated, ECSI creates an Exit for the borrower.

- If an account is in a past due status, the Clearinghouse information will not update account.

- It is important schools are accurately and timely reporting to the Clearinghouse.
Default Management

- Reports
  - Expected Separation Dates
    - OSFA mails throughout the year
    - Reports can be generated at any time on ECSI’s WebX system
    - Opportunity to update separation dates

- A March mailing included the current In-School report to allow schools to make any updates and the fiscal year 2022 cohort default rate
  - By request, OSFA mails schools a list of defaulted borrowers
Default Management

- If the default rate exceeds 30% the institution must file a Loan Default Management Plan with OSFA by June 30 and achieve 100% return rate on on-line Exit Interviews to be considered for continued participation, no later than **July 15th**

- If the default rate exceeds 10% the institution must achieve 100% return rate on on-line Exit Interviews to be considered for continued participation, no later than **July 15th**

- If the default rate is less than 10% the institution must achieve at least 75% return rate on on-line Exit Interviews to be considered for continued participation, no later than **July 15th**

- Any school that does not achieve 100% return on all Exit Interviews by **July 15th** and have a prior year default rate in excess of 30% can receive no more than 75% of their highest allocation in the program in the last five years
## Exit Interview Overview

<table>
<thead>
<tr>
<th></th>
<th>Total Borrowers 2020-2021</th>
<th>Completed Exits</th>
<th>Current in Repayment</th>
<th>In Deferment</th>
<th>In Default</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Private Institutions</strong></td>
<td>507</td>
<td>274</td>
<td>483</td>
<td>9</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>456</td>
<td>257</td>
<td>445</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td><strong>State Universities</strong></td>
<td>423</td>
<td>189</td>
<td>397</td>
<td>9</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>315</td>
<td>186</td>
<td>298</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td><strong>Proprietary</strong></td>
<td>24</td>
<td>14</td>
<td>19</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>24</td>
<td>14</td>
<td>17</td>
<td>0</td>
<td>7</td>
</tr>
</tbody>
</table>
No Interest Loan

Default Management

- OSFA continues to work with schools to help them reach the Exit requirements

- Common Practices for Exiting Students
  - No Interest Loan notices mailed or emailed to students by financial aid offices. These include amount that was borrowed, Exit instructions, and login information
  
  - Placing holds on Graduation Tickets
  
  - Placing holds on Transcripts and/or Diplomas**
  
  - Constant calls and emails to borrowers until 100% Exit completion is reached
All Exits are generated electronically by ECSI.

Sixty days prior to separation, ECSI sends an email to borrowers with their username, password, and instructions to complete their Exits.

Schools are encouraged to frequently remind students of this responsibility.

Encourage borrowers to register for ACH payment at the time they are completing their Exits.
No Interest Loan

Loan Servicing
No Interest Loan

Default Management

Connect An Account
ENTER YOUR HEARTLAND KEY BELOW TO CONNECT AN ACCOUNT

Search for Heartland Key
IF YOU DO NOT KNOW YOUR HEARTLAND KEY, YOU CAN SEARCH FOR IT BELOW

School Code
Account Number
PIN/Password

If you do not want to connect an account now, skip this step and continue to your profile. You can connect accounts at any time.

Skip this step »
Deferment, Forbearance, and Cancellation Forms

Do you need a deferment, forbearance, or cancellation for your Federal Perkins Student Loan, Health Professions Loan, Institutional Loan, or other Student Loan? You have come to the right place. Our goal is to provide you with detailed information about your options to make an informed choice. Please remember that there are Federal regulations that must be met before these types of privileges can be granted so be sure to review the qualifications and required documentation before submitting your request.

School Name (start by typing the first several letters of your school name)

Not Sure Which Form To Choose?

If you’re not sure if you are eligible for a deferment, forbearance or cancellation, or you don’t know which one to apply for, you can review a list of possible options including the conditions under which each option can be granted.

To view the list, click here.
No Interest Loan

Default Management
No Interest Loan

Default Management

WebExits by Date Range

To retrieve a list of WebExits, enter the date range, select a check box, and click the 'Find' link. When the list is presented, select an electronic Webexit to view.

Select Your Campus: All Campuses

From: 06/01/2009 To: 12/31/2009 [Find]

E-Signed P-Signed Incomplete Unsigned Mailed Canceled Denied PIF Export to Excel

Return to the [Menu].

Page: esgi05 (Ver: 01.01.12)
**No Interest Loan**

**Default Management**

---

**WebExits by Date Range**

To retrieve a list of WebExits.

Enter date range, select a check box and click the 'Find' link. When the list is presented, select an electronic Webexit to view.

Select Your Campus: 01 - TUFTS UNIVERSITY

From: 07/01/2008 To: 12/31/2009 [Find]

- E-Signed
- P-Signed
- Incomplete
- Unsigned
- Mailed
- Canceled
- Denied
- PIF
- Export to Excel

<table>
<thead>
<tr>
<th>View</th>
<th>Account</th>
<th>Campus</th>
<th>Name [01]</th>
<th>Loan Type</th>
<th>Total Financed</th>
<th>Signed</th>
<th>Memo</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NIL01A</td>
<td></td>
<td>NIL01A</td>
<td>4,000.00</td>
<td>04/24/2009 06:32:44</td>
<td>E-Signed Exit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NIL01A</td>
<td></td>
<td>NIL01A</td>
<td>4,000.00</td>
<td></td>
<td>Unsigned Exit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NIL01A</td>
<td></td>
<td>NIL01A</td>
<td>2,000.00</td>
<td></td>
<td>Unsigned Exit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NIL01A</td>
<td></td>
<td>A NIL01A</td>
<td>1,500.00</td>
<td>06/02/2009 21:16:53</td>
<td>E-Signed Exit</td>
<td></td>
</tr>
</tbody>
</table>

Total Borrowers = 4
- E-Signed = 2
- P-Signed =
- Incomplete =
- Unsigned = 2
- Mailed =
- Canceled =
- Denied =
- PIF =
- Other =
- Total WebExits = 4

Return to the [Menu](#)
Common Practices for Preventing Default

- Students must participate in mandatory Exit Counseling Sessions where loans are broken down by type and repayment options.

- After receiving the default list—school mails borrower past due letter.

- Staff reviews Delinquent Rosters monthly and reaches out to students by mail or phone. If school has different address, updates are made to OSFA and ECSI. Also check to see if they are past due on Perkins Loans or other loans through the school.
Default Management

- Preventing Fraud
  - Making students aware of scams targeting schools
    - Advertisements, Fake Facebook messages, Bad PR or Credit Reports

- Students should not pay a fee for help managing debt

- Links to help students with questionable companies
  - https://www.consumerfinance.gov/complaint/
  - https://www.ftccomplaintassistant.gov/#&panel1-1
Wellness Program

- Each month OSFA mails to institutions a report of borrowers who are up to 90 days past due
- Once a loan is disbursed borrowers can view a loan information brochure reminding them of loan terms and conditions on their Dashboard
- OSFA mails a post-card to borrowers during their grace period, as an additional reminder of their loan and billing servicer
- Monthly OSFA calls and emails 30, 60 and 90 day past due borrowers
Helpful Reminders

- When contacting ECSI, school code for all OSFA programs = 4F
- OSFA DOES NOT remove accounts from collections once placed with an agency
- Accounts are FULLY accelerated @ 120 days past due
- Students have a 6 month, one-time only grace period
- NIL is not a Federal loan – therefore cannot be rehabilitated
Helpful Reminders

- NIL CANNOT be consolidated
- NIL does not appear on NSLDS
- Students in default may have any state funds intercepted
- Students must complete a Commonwealth of Massachusetts exit interview
- Borrowers must complete exit interview EVEN IF they are continuing in the fall in a graduate program (must apply for deferment)
No Interest Loan

Contact Information

- Heartland-Educational Computer Services, Inc (ECSI)
  Schools/Institutions
  Phone 1-800-437-6931

- Borrowers
  MDHE
  C/O ECSI
  PO Box 1289
  Moon Township, PA 15180
  Phone: 888-549-3274
  Fax: 866-291-5384
  Web: www.heartlandecsi.com

OSFA
Alison Connolly
617-391-6073
aconnolly@dhe.mass.edu
Thank you for joining us today!

75 Pleasant Street, Malden, MA 02148