

Office of Student Financial Assistance | July 10-11, 2024

STATE FINANCIAL AID PROGRAMS 2024-2025 TRAINING WORKSHOPS



MASSACHUSETTS
Department of
Higher Education

2024-2025

PRESENTERS

Clantha McCurdy
Senior Deputy Commissioner , Access & Student Financial Assistance

Stephannie Barboza
Associate Director

Brian Eiermann
Assistant Director for Quality Control

Robert Brun
Senior Associate Commissioner

Alison Connolly
Assistant Commissioner

Robert Dais
Director of GEAR UP

Kathy Taylor
Director of Special Projects

2024-2025

Workshop Agenda

9:30-9:40	Welcome, Introductions & FY25 Budget Projections
9:40-10:00	Financial Aid Data Submission & Policy Development
10:00-10:30	Tuition Equity Law
10:30-10:45	High Demand Scholarship Program
10:45 – 11:15	DCF Foster & Adopted Children Programs
11:15-11:30	Teacher Education Programs & Loan Repayment
11:30-12:00	GEAR UP Program Overview & Scholarship Payment
12:00-1:00	Lunch
1:00-1:20	MASFA Process
1:20-2:00	MASSGrant
2:00-2:20	MassReconnect, MASSGrant Plus & MASSGrant Plus Expansion
2:20-2:45	No Interest Loan
2:45-3:00	Wrap-up Discussion/Closing

New Initiatives & Legislative Update

Massachusetts Department of Higher Education
Office of Student Financial Assistance

Legislative Update – FY25 Budget

- **Continued historic investment in State Financial Aid**
 - 7070-0065 \$175m General Scholarship
 - 7066-0021 \$7.2m Adopted and Foster Fee Assistance
 - 7066-0016 \$1.4m Foster Child Grant
 - 7070-0066 \$4.2m Mass High Demand Scholarship
 - Expands High Demand Scholarships to **public and private** college students
- **Expansion of State Financial Aid – based on Conference budget**
 - \$24m MassReconnect
 - \$80m Financial Aid Expansion – MG Plus & MG Plus Expansion
 - \$20m Nursing Scholarship
 - \$10 - \$20m In-Demand Scholarship

FY25 Budget

- General Scholarship Accounts supports the following programs:
 - Cash Grant
 - Gilbert Grant
 - ECE Scholarship
 - Paraprofessional Teacher Preparation Grant
 - Part Time Grant
 - One Family Scholarship
 - Pilot Programs
 - Emergency Fund
 - Completion Grant
 - Career Pathway – Civic Engagement Internship
 - BNS Housing Grant

Tuition Equity Law

Alex Nally, Deputy General Counsel

Data Submission & Policy Development

Dr. Mario Delci, Associate Commissioner Research &
Planning

High Demand Scholarship

2024-2025

High Demand Overview

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 and demonstrate a commitment to and academic success in the discipline (typically 3.0 GPA)
- Not need-based, and applicable to any costs in the COA
- Centralized financial aid program

High Demand Overview: Funding

- Historically, High Demand has been funded in its own line item through direct appropriation from the Legislature
- Beginning in 2023-2024, High Demand has been funded through a \$50 million American Rescue Plan Act (ARPA) reserve to support scholarships to students enrolled in high demand fields
 - Extension of eligibility: independent institutions and first-year students
- Originally, this funding was planned to be expended by FY27
 - In consultation with the Executive Office of Administration and Finance (A&F), we may need to expend these funds (\$42 million) by 12/31/24
 - OSFA is reviewing all contingency options to help ensure we can expend these funds by the finalized deadline
 - More information to come!

Changes to 2024-2025 High Demand

- More diversified major pool
 - Business/Economics
 - Social Work
 - Education (added 23-24)
 - Criminal Justice/Sociology (added 23-24)

- Higher award values

Full-time enrollment (12+ credits)

Up to \$17,500 per year at independent institutions or UMass (vs. \$6,500)

Up to \$11,500 per year at State Universities (vs. \$5,500)

Up to \$7,000 per year at Community Colleges (vs. \$4,000)

- To align with other scholarship programs, no longer limited to "state-supported" coursework

Part-time enrollment (6-11 credits)

Up to \$8,750 per year at independent institutions or UMass (vs. \$3,250)

Up to \$5,750 per year at State Universities (vs. \$2,750)

Up to \$3,500 per year at Community Colleges (vs. \$2,000)

High Demand Process: Student

- Student submits High Demand application in their MASSAid account
 - Note: Student must first submit a 2024-2025 FAFSA in order to access the application
- After the application has been submitted, student uploads a current copy of their transcript (official or unofficial) in the "My High Demand" section of their student portal
 - For new, first-year students beginning Fall 2024, they can submit documentation of their major and first semester registered coursework for consideration
- OSFA reviews their application to confirm they meet the GPA and major requirements (by CIP Code) for funding
 - If eligible, their application status will change to "Under Review."
 - Ineligibility Reasons: "GPA Not Met," "Transcript Review Resulted in Ineligibility," or other
- Award selection and notification after all applications have been received and processed

High Demand Process: School

- After OSFA selects award recipients, awards will be available to certify in MASSAid under the "High Demand Scholarship" Heading
 - If you don't already have access to the High Demand program in MASSAid, let Brian (beiermann@dhe.mass.edu) and Robert (rbrun@dhe.mass.edu) know!
 - Certification confirms standard state financial aid eligibility requirements, in addition to confirming GPA and enrollment level
- Once certification is completed, payment is sent to institution, with a 30-day reconciliation window
- School FAQ is available to answer any questions you may have, as is Brian!

High Demand Timeline

- Application Launch Date: 6/17/24
- Application Deadline: 8/30/24
- Supporting Documentation Submission Deadline (internal): 9/6/24
- Award Selection and Certification Available: late September
- Please help spread the word!
 - Promotional Flyer and Student FAQs to help advertise
 - School FAQs and CIP Code Lists for internal processing

Programs for Adopted and Foster Children

DCF Fee Assistance & Foster Child Grant 2024-2025

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.

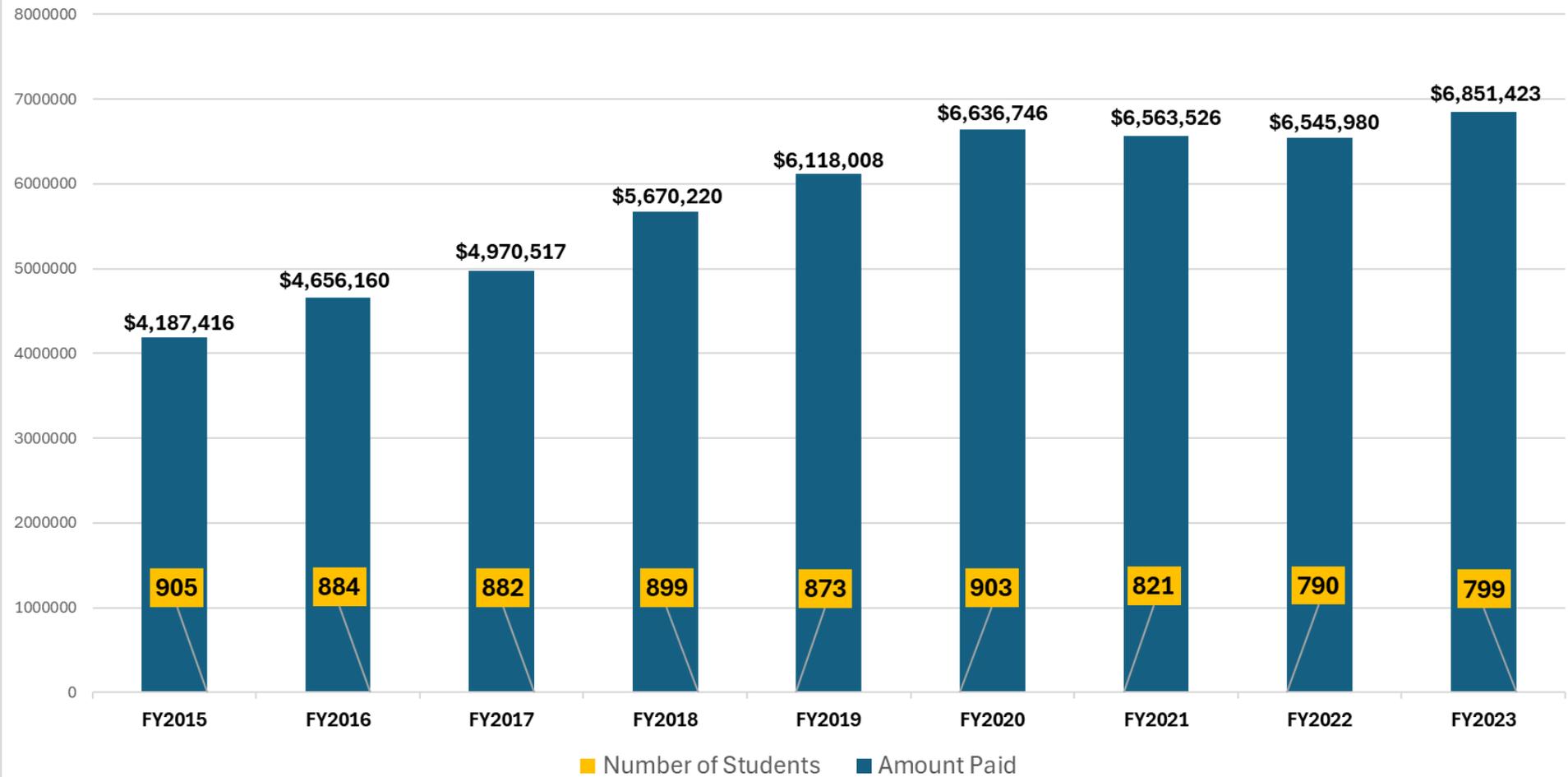
- Fee waiver awards are generally paid out as reimbursements for eligible billed fees.
 - Schools can only request reimbursement for state-supported credits (fees)
 - **UMASS CAMPUSES ONLY:** due to tuition retention, schools can now request tuition and fees from OSFA
- FY2014 was the first year where 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 **830 students in FY 2024**

Adopted and Foster Child Fee Assistance Program

- **Fall processing** will begin on September 1, 2024, and extend until November 15, 2024.
- **Spring processing** will open on January 10, 2025, and extend until March 21, 2025.
- 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

DCF Fee Assistance Totals



Adopted and Foster Child Fee Assistance Program



- Click to exit MASSAid
- MASSAid
- MASSGrant
- MASSGrant PLUS
- Early Childhood Educators Scholarship
- Paraprofessional Teacher Preparation Grant
- GEAR UP Scholarship
- Foster Child Grant
- DCF Adopted and Foster Child Fee Assistance
- Award Rules
- School Profile
- Payment History

Home
Award Rules(DCF Fee Assistance) X

Award Rules
DCF Adopted and Foster Child Fee Assistance
Academic Year 2023 - 2024

Change Academic Year: Year 2023 To 2024

<table style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: right;">Total Funds Awarded</td><td style="text-align: left;">0</td></tr> <tr><td style="text-align: right;">Total Funds Paid</td><td style="text-align: left;">0</td></tr> <tr><td style="text-align: right;">Total Funds Refunded</td><td style="text-align: left;">0</td></tr> <tr><td style="text-align: right;">Age Cutoff</td><td style="text-align: left;">24</td></tr> <tr><td style="text-align: right;">Age As Of Date</td><td style="text-align: left;">09/01/2023</td></tr> <tr><td style="text-align: right;">EFC Cutoff</td><td style="text-align: left;">1,000,000</td></tr> <tr><td style="text-align: right;"># Days to Send 2nd Ineligible Email</td><td style="text-align: left;">14</td></tr> <tr><td style="text-align: right;">Program Email Address</td><td style="text-align: left;">sbarboza@dhe.mass.edu</td></tr> </table>	Total Funds Awarded	0	Total Funds Paid	0	Total Funds Refunded	0	Age Cutoff	24	Age As Of Date	09/01/2023	EFC Cutoff	1,000,000	# Days to Send 2nd Ineligible Email	14	Program Email Address	sbarboza@dhe.mass.edu	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: right;">Fall Create Records Available Date</td><td style="text-align: left;">09/01/2023</td></tr> <tr><td style="text-align: right;">Fall Application Cutoff Date</td><td style="text-align: left;">11/10/2023</td></tr> <tr><td style="text-align: right;">Fall Awarding Percent</td><td style="text-align: left;">100</td></tr> <tr><td style="text-align: right;">Spring Create Records Available Date</td><td style="text-align: left;">01/10/2024</td></tr> <tr><td style="text-align: right;">Spring Application Cutoff Date</td><td style="text-align: left;">03/22/2024</td></tr> <tr><td style="text-align: right;">Spring Awarding Percent</td><td style="text-align: left;">100</td></tr> <tr><td style="text-align: right;">Activity Code</td><td style="text-align: left;">FAFW</td></tr> <tr><td style="text-align: right;">Encumbrance Code</td><td style="text-align: left;">RR130023241AUGU1FAFW</td></tr> <tr><td style="text-align: right;"># Days Buffer for MMARS</td><td style="text-align: left;">5</td></tr> <tr><td style="text-align: right;">Payment File Create End Date</td><td style="text-align: left;">07/15/2024</td></tr> </table>	Fall Create Records Available Date	09/01/2023	Fall Application Cutoff Date	11/10/2023	Fall Awarding Percent	100	Spring Create Records Available Date	01/10/2024	Spring Application Cutoff Date	03/22/2024	Spring Awarding Percent	100	Activity Code	FAFW	Encumbrance Code	RR130023241AUGU1FAFW	# Days Buffer for MMARS	5	Payment File Create End Date	07/15/2024	
Total Funds Awarded	0																																					
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UPDATE AWARD RULES

VIEW TRANSACTION HISTORY

Adopted and Foster Child Fee Waiver Program

Adopted and Foster Child Fee Assistance Program FAQ's

- Students must be 24 or under as of September 1, 2024, to receive funding during 2024-2025
 - 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 copy of the students FAFSA to OSFA to complete eligibility review

Adopted and Foster Child Fee Assistance Program

Application Information			
Current Institution	002221-00, UNIVERSITY OF MASSACHUSETTS-AMHERST		
Fall Institution	009936-00, MIDDLESEX COMMUNITY- BEDFORD, MASS.	Spring Institution	002221-00, UNIVERSITY OF MASSACHUSETTS-AMHERST
Title IV Eligible		Application Date	11/08/2022
Dependency Status	Dependent	Application Date Override	
SSN Match	SSN, Name, and DOB match	1st BA Override	
SAR C Flag	No Flag Set	Grade Level	3rd Year/Junior
NSLDS Override		Bachelors Degree	No
NSLDS Match	Student Not in Default or Overpayment	Degree/Certificate	Associates Degree - General Ed/Transfer
Drug Override		Master/Doctorate	No
Drug Conviction	No		
Citizenship Override			
SSA Citizenship	US Citizen		
Eligibility Documentation on File	Yes		
			FAFSA on File (non-MA residents)

[UPDATE APPLICATION INFORMATION](#) [TRANSFER STUDENT](#)

- **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

Adopted and Foster Child Fee Assistance Program

Creating DCF Fee Assistance Records



Click to exit MASSAid

MASSAid

MASSGrant

MASSGrant PLUS

Early Childhood Educators Scholarship

Paraprofessional Teacher Preparation Grant

GEAR UP Scholarship

Foster Child Grant

DCF Adopted and Foster Child Fee Assistance

Award Rules

School Profile

Payment History

Create DCF Fee Assistance Records

Home | Award Rules(DCF Fee Assistance) x

002181-00, MASSACHUSETTS MARITIME ACADEMY Create DCF Fee Assistance Records(DCF Fee Assistance) x

Create DCF Adopted and Foster Child Fee Assistance Records

002181-00, MASSACHUSETTS MARITIME ACADEMY

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.

Adopted and Foster Child Fee Assistance Program



Click to exit MASSAid

MASSAid

MASSGrant

MASSGrant PLUS

Early Childhood Educators Scholarship

Paraprofessional Teacher Preparation Grant

GEAR UP Scholarship

Foster Child Grant

DCF Adopted and Foster Child Fee Assistance

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Create DCF Fee Assistance Records

Approve Additional Disbursements

Home

011210-00, BUNKER HILL COMMUNITY COLLEGE Create DCF Fee Assistance Records(DCF Fee Assistance) x

DCF Adopted and Foster Child Fee Assistance

Fall 2022-2023

Submit Financial Information
MONICA S THYME, XXX-XX-4150

Fee Assistance Type *(required)*

Estimated Family Contribution (EFC) 0

Family Size 1

Parent Adjusted Gross Income

Fall Enrollment

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

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

Adopted and Foster Child Fee Assistance Program



Click to exit MASSAid

MASSAid

Reports

Search

File Requests

Send Email

Help

MASSGrant

MASSGrant PLUS

Early Childhood Educators Scholarship

Paraprofessional Teacher Preparation Grant

GEAR UP Scholarship

Foster Child Grant

DCF Adopted and Foster Child Fee Assistance

Herter Scholarship

Commonwealth Commitment

Herter Applicant Selection

High Demand Scholarship

Home Reports x

MASSAid Report Options

Activity Reports DEEC Reports Management Reports Exception Reports Rosters Labels

- Eligible Students Report
- Herter Nominees To Date Report
- High Demand Max Semesters Override
- Ineligible Reasons Report
- Ineligible Students Report
- MASSGrant Plus Enrollment Mismatch Report
- NASSGAP Report
- NIL Default Students Report
- Other Majors Report
- Payment Summary Report

Academic Year: 2023-2024

Aid Program: DCF Adopted and Foster Child Fee Assistance

- *** All Schools ***
- 001542-00 AGNES SCOTT COLLEGE
- 030667-00 AILANO SCHOOL OF COSMETOLOGY
- 001002-00 ALABAMA A&M UNIVERSITY
- 001374-00 ALBERTUS MAGNUS COLLEGE
- School: 003229-00 ALBRIGHT COLLEGE

Display:

- Alphabetical By Last Name
- Numerical By SSN

Generate Report

Adopted and Foster Child Fee Assistance Program

Requests for Additional Disbursements

DCF Adopted and Foster Child Fee Assistance Academic Year 2015 - 2016	
Update Financial Information PROVOST,MEGHAN A, XXX-XX-3874	
Fee Assistance Type	Foster Child <input type="button" value="v"/>
Estimated Family Contribution(EFC)	0
Family Size	1
Parent Adjust Gross Income	
FALL DATA:	
Fall Enrollment	Full-time
Number of State Supported Fall Credits	<input type="text" value="6"/>
Number of Non-State Supported Fall Credits	<input type="text" value="7"/>
Total Fall Fees Waived(State Supported Only)	<input type="text" value="955"/>
<input type="button" value="REQUEST ADDITIONAL DISBURSEMENT"/>	
SPRING DATA:	
Spring Enrollment	Full-time
Number of State Supported Spring Credits	<input type="text" value="12"/>
Number of Non-State Supported Spring Credits	<input type="text" value="0"/>
Total Spring Fees Waived(State Supported Only)	<input type="text" value="3923"/>
<input type="button" value="REQUEST ADDITIONAL DISBURSEMENT"/>	
<input type="button" value="SAVE"/>	
<input type="button" value="CANCEL"/>	



Adopted and Foster Child Fee Assistance Program

Requests for additional disbursements are approved based on the availability of funds.

- Click to exit MASSAid
- MASSAid
- MASSGrant
- MASSGrant PLUS
- Early Childhood Educators Scholarship
- Paraprofessional Teacher Preparation Grant
- GEAR UP Scholarship
- Foster Child Grant
- DCF Adopted and Foster Child Fee Assistance**

- Award Rules
- School Profile
- Payment History
- Create DCF Fee Assistance Records
- Approve Additional Disbursements
- Create Payments
- Process Pre-Payment/Returned Funds
- Reconcile Payments
- Update Letter Text
- Generate Letters

Home | Reports x | Fall Approve Additional Disbursements(DCF Fee Assistance) x

Approve Additional Disbursements
DCF Adopted and Foster Child Fee Assistance
Fall 2022-2023

SALEM STATE UNIVERSITY
Total Requested Students: 2
Total Requested Award Amount:\$312.00

Select All
 Select All in Date Range [] to []

School: SALEM STATE UNIVERSITY v

Name	SSN	Institution	Award Amount	Date Requested	Approve
[REDACTED]	[REDACTED]	SALEM STATE UNIVERSITY	262	03/15/2023	<input type="checkbox"/>
[REDACTED]	[REDACTED]	SALEM STATE UNIVERSITY	50	05/02/2023	<input type="checkbox"/>

<< Page 1 of 1 >>

Total Amount Selected: \$0.00
Total # of Students Selected:0

SAVE **CANCEL**

Adopted and Foster Child Fee Assistance Program

Schools have 30 days to reconcile payments



Click to exit MASSAid

MASSAid

MASSGrant

Early Childhood Educators Scholarship

Paraprofessional Teacher Preparation Grant

DCF Adopted and Foster Child Fee Assistance

Award Rules

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Create DCF Fee Assistance Records

Approve Additional Disbursements

Create Payments

Process Pre-Payment/Returned Funds

Reconcile Payments



Home | 011210-00, BUNKER HILL COMMUNITY COLLEGE Create DCF Fee Assistance Records(DCF Fee Assistance) x | UNIVERSITY OF MASSACHUSETTS-BOSTON

Create Payments(DCF Fee Assistance) x

Select Payment Batch to Reconcile
UNIVERSITY OF MASSACHUSETTS-BOSTON
DCF Adopted and Foster Child Fee Assistance 2018-2019

<< Page >>

Batch Number	Batch Date	Term	Batch Total	Batch Count	
B0137572	06-18-2019	Spring	\$218,924.00	33	Reconcile

Schools must also complete year-end reconciliation

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 letter of eligibility
 - DCF Email: subsidy.unit@mass.gov
- 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**

Foster Child Grant - Who qualifies?

- Students who qualify for the Foster Child Grant program fall under either of the below categories:
 - ✓ Is a current or former foster child placed in the custody of the Department of Children and Families and remained in custody through age 18 without being returned home, or
 - ✓ Is a child whose guardianship was sponsored by the Department of Children and Families through age 18
- Meets all other program's requirements, as established by the Massachusetts Department of Higher Education

Foster Child Grant

- Department of Children and Families (DCF) informs OSFA of students who qualify for the Foster Child Grant, via a file upload to MASSAid
- Institutions can start submitting 2024-2025 financial aid data, starting August 1
- At the point of data submission, MASSAid automatically determines need level and award amount
- Foster Child Grant awards vary according to school type
- Institutions perform certification of eligibility before award disbursement can take place

Foster Child Grant

- Maximum award under the program is \$6000 per award year
- Foster Child Grant is a last dollar Program
- Foster Child Grants, combined with all other resources, cannot exceed the cost of attendance
- Foster Child Grant awards are portable to any school in the Continental United States

Teacher Scholarship Programs

2024-2025

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

Early Childhood Educators Scholarship

Institution Type	Maximum award amounts
University of Massachusetts	\$750 per credit, maximum of \$6,750 per semester
Private College/University	\$750 per credit, maximum of \$6,750 per semester
State University	\$550 per credit, maximum of \$4,950 per semester
Community College	\$350 per credit, maximum of \$3,150 per semester

Early Childhood Educators Scholarship

- Applicants may receive scholarships to assist with the cost of no more than three courses (11 credits per semester)
- **Certification opens:**
 - **August 26, 2024 – Fall**
 - **January 3, 2025 - Spring**
- Institutions must complete certification within 60 days via MASSAid
- Payment batch reconciliation must be completed within 30 days

2024-2025 ECE Application Deadline: **September 1, 2024**

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)

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**

Paraprofessional Teachers Preparation Grant

Institution Type	Maximum Award Amounts
University of Massachusetts	\$750 per credit, maximum of \$13,500 per academic year
Private College/University	\$750 per credit, maximum of \$13,500 per academic year
State University	\$550 per credit, maximum of \$9,900 per academic year
Community College	\$350 per credit, maximum of \$6,300 per academic year

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, 2024 - Fall**
 - **January 8, 2025 - Spring**
- Institutions must complete certification within 60 days via MASSAid
- Payment batch reconciliation must be completed within 30 days
- 2024-2025 PTPG Application Deadline: **September 1, 2024**

Tomorrow's Teacher Scholarship Program

- 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 were awarded for the 2023-24 academic year
 - Students from each of the State Universities and UMass campuses were awarded
 - Total: **144 students were awarded**
 - Total: **\$2,601,347 was disbursed**
 - Application for 2024-2025 will be available once the state budget has been passed
 - 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

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. ***

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.

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.

Tomorrow's Teacher Scholarship Program

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

Educator Loan Repayment Program

2024-2025

Educator Loan Repayment Program

The Educator Loan Repayment Assistance Program is designed to assist educators with the repayment of educational loans acquired to support their college expenses:

- Educators must have graduated after January 2020 from a Massachusetts Public Institution
- Must be employed as a full-time licensed educator in a Massachusetts public school
- Must have a balance on their state or federal loans (private or PLUS loans are ineligible)
- Application is NOW OPEN on MASSAid
 - Deadline is August 23rd
 - Educators will receive up to \$7500
 - Funds will be sent directly to billing servicer

GEAR UP Massachusetts



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
- 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**
- **65%** of GEAR UP students are **Latinx**
- **19%** 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)
- Boston University (BU)
- 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

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



THANK YOU!

"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



GEAR UP Program Initiatives: 2024 FAFSA Completion Program award goals and target audience

The Department of Higher Education (DHE) was granted \$1 million to implement FAFSA/MASFA completion strategies.

- DHE, in collaboration with the Department of Elementary and Secondary Education (DESE), has set aside \$550K for increasing FAFSA/MASFA completion by students in the Commonwealth, particularly among historically underrepresented populations in the higher education system.

The FAFSA Incentive Program goals are:

- To increase awareness of the importance of completing the FAFSA/MASFA as a college pathway and to incentivize completion among students in the GU program & GCs
- To generate broader awareness of the new MA Application for State Financial Aid for residents who cannot complete the FAFSA due to immigration status
- To drive students to the Tuition Equity landing page so they can complete the MASFA
- [Tuition Equity/ Massachusetts Department of Higher Education](#)

Target Audience

PRIMARY:

GU participants and GC residents who are high school seniors/potential college students in Massachusetts, regardless immigration status.

SECONDARY:

Family members and other stakeholders who influence potential students' decision to attend college.

GEAR UP Scholarship

Scholarship Processing

GearUp Scholarship

- 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

GearUp Scholarship

- 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!



Participating in Massachusetts State Financial Aid Programs in 2024-2025

Participation Agreement and Audit/Attestation Requirement

Participation Agreement

2024-2025 Program Participation Agreement

- Massachusetts institutions that administer the Commonwealth's financial aid programs will be required to sign a newly revised Participation Agreement, as of award year 2024-2025
- Newly revised Participation Agreement incorporates all financial aid programs introduced since the last publication
- Institutions are required to have the fully executed Participation Agreement on file with OSFA, before they can receive any FY25 state financial aid funds.
- The new Participation will be mailed to institutions in early July. Brian Eiermann will be the OSFA lead for that effort

Audit Guide and FY24 Reporting

- State Financial Aid Programs Audit Guide last revised in June 2015 remains in effect for fiscal year 2024 reporting
- Very shortly, schools will also receive notifications of their FY24 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

Audit Guide and Reporting

- 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:

Brian Eiermann

Beiermann@bhe.mass.edu

OR

Robert Brun

rbrun@dhe.mass.edu

2023-2024 MASSGrant Processing

Some Highlights

Some Highlights

- Initial 2023-2024 MASSGrant FAFSA filing deadline was May 1, 2023
- Highest 2023-2024 MASSGrant award was \$3,000 compared to \$2,800 in 2022-2023
- To date, MASSGrant has paid a total of \$76,463,166 to 39,505 students in award year 2023-2024
- In 2022-2023, MASSGrant paid a total of \$68,805,969 to 36,762
- In 2023-2024, OSFA paid MASSGrant to students who filed FAFSA(s) as late as 08/15/2023
- 2023-2024 year-end reconciliation efforts have been delayed due to extension of processing for that award year, beyond June 30

2024-2025 MASSGrant Processing

An Overview of the 2024-2025 Applicant Pool

On-time Applicants Across 5 years

Award Year	Number of Applications
2024-2025	(as of 06/28) 235,257 (July 1 deadline)
2023-2024	252,913
2022-2023	245,898
2021-2022	264,495
2020-2021	269,726

2024-2025 MASSGrant Processing

Eligible Applicants by EFC/SAI Level

Award Year (as of 06/28)	Eligible SAI –1500-500 (24-25 EFC-0-200 (23-24 and prior)	Eligible SAI >7500 (24-25) EFC>200 (23-24 and prior)	Total Eligible
2024-2025	50,895 (75%)	16,336	67,231
2023-2024	38,548	27,143	65,691
2022-2023	35,517	26,768	62,285
2021-2022	42,323	27,641	69,964
2020-2021	45,951	29,591	75,542
2019-2020	51,242	32,274	83,516
2018-2019	47,681	29,802	77,483
2017-2018	50,026	29,347	79,373

Eligible Students by School Type (as of 06/30)

School Type	Eligible Students
MA Private	16,970
University of Massachusetts	14,217
MA Public Universities	9,200
MA Community Colleges	24,275
MA Proprietary	632
MA Vocational Technical	223
MA Nursing	350
Out of State	1364

2024-2025 MASSGrant Processing

Transitioning from EFC to SAI

Processing Activities

- 2024-2025 MASSGrant FAFSA filing deadline is July 1
- Our Commissioner extended the 24-25 MASSGrant deadline to July 1, to mitigate some of the challenges students and families have faced with completing the 2024-2025 FAFSA
- OSFA is up to date with sending 2024-2025 MASSGrant notifications of ineligibility
- Students with no e-mail addresses or undeliverable ones receive letters

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 must be Pell eligible in 2024-2025 to qualify for a MASSGrant and remain so all the way to disbursement
- OSFA will not be employing a SAI cap in 2024-2025
- Institutions are permitted to disburse MASSGrant awards to students, even if their SAI exceeds cost of attendance
- 2024-2025 MASSGrant program guidelines will reflect language that permits the above

Correcting Discrepancies and Tracking Eligibility

- MA residency discrepancy (student and/or parent) requires student to submit documentation directly to OSFA
- Schools can clear the following ineligible reasons in MASSAid on behalf of students in batch format:
 1. Citizenship
 2. Prior Bachelor's Degree Received
 3. 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

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
- SAI and/or dependency status could not be determined (Missing Information)
- FAFSA received by Federal Processor after 07/01/2024
- "Not Pell Eligible" (replacing "EFC Too High")

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

MASSGrant and Other Shared Ineligible Reasons

- Student owes refund to State financial aid programs
- Student enrolled less than full time (as may be reported or updated by the student)
- Student not meeting United States citizenship status requirements

Clear Ineligible Reasons in MASSAid



Click to exit MASSAid

MASSAid

MASSGrant

Award Rules

School Profile

Payment History

Information Roster

Certification

Request Reinstatement

Reinstate Awards

Clear Ineligible Reasons

Owe Refund Students

Create Payments

Home

Search x

ABDO-4617(DocumentManagement) x

ABDO-4617(MASSGRANT) x

ASSUMPTION COLLEGE Clear Ineligible Reasons(MASSGrant) x

Clear Ineligible Reasons - MASSGrant

ASSUMPTION COLLEGE
Academic Year 2020-2021

Change Academic Year:

[Citizenship Status](#) 21

[Prior Bachelors Degree Received](#) 267

[Answered Yes to Drug Question](#) 0

[Loan Default and/or Refund Owed on Federal Financial Aid](#) 2

Accessing MASSAid

- 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>

MASSGrant Award Notification

- OSFA will continue to prioritize the MASSGrant program under any funding scenario for award year 2024-2025
- As of 06/28, 67,231 were showing eligibility for a MASSGrant award
- **As of 06/30, 1,136 of those eligible students had SAI > 7500**
- Students who are Pell eligible and meet all other MASSGrant program requirements receive a MASSGrant award, irrespective of SAI level
- OSFA will begin sending 2024-2025 MASSGrant e-mail award notifications to students within a few weeks of the availability of a final FY25 Massachusetts state budget
- A final 2024-2025 MASSGrant Payment Schedule will be made available to institutions before we start e-mailing award notifications to students

2024-2025 Processing

MASSGrant Certification and Payment

MASSGrant Certification & Payment

- MASSGrant fall 2024 certification begins on 09/16/24
- MASSGrant spring 2025 certification to begin on 01/13/25
- 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

MASSGrant Certification Options

The screenshot displays the MASSAid web application interface. On the left is a navigation sidebar with the MASSAid logo and a list of menu items: "Click to exit MASSAid", "MASSAid", "MASSGrant", "Award Rules", "School Profile", "Payment History", "Information Roster", "Certification", "Request Reinstatement", "Reinstate Awards", "Clear Ineligible Reasons", and "Owe Refund Students". The main content area has a breadcrumb trail: "Home" > "Award Rules(MASSGrant) x" > "BERKLEE COLLEGE OF MUSIC Certification(MASSGrant) x". Below the breadcrumb is a blue bar labeled "Select Academic Term". A dropdown menu is open, showing "Fall" with a downward arrow. Two red arrows point to the "Fall" dropdown and the "UPLOAD ROSTER" button. Below the dropdown are three buttons: "UPLOAD ROSTER", "CERTIFICATION ROSTER", and "DOWNLOAD ROSTER".

MASSGrant Certification Process

The screenshot displays the MASSAid web application interface. On the left is a navigation menu with the MASSAid logo and various menu items. The main content area shows the certification process for Benjamin Franklin Institute of Technology, including a title bar, a header section, a status message, a filter section, a table of students, and a 'Go To Certification' button.

Home(Message Board) BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY Certification(MASSGrant) X

BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY Spring 2012-2013 Data Element Changes MASSGrant

2 Students Remaining to Certify
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.

<< Page >>

Name	SSN	EFC	Dependency Status
Brian Atkinson	xxx-xx- 4227	0	Independent
Lawrence Baker	xxx-xx- 0435	0	Dependent

Navigation Menu:

- Click to exit MASSAid
- MASSAid
- MASSGrant
- Award Rules
- School Profile
- Payment History
- Information Roster
- Certification**
- Request Reinstatement
- Reinstate Awards
- Clear Ineligible Reasons
- Owe Refund Students
- Create Payments
- Process Pre-Payment/Returned Funds
- Reconcile Payments
- Reconcile Year-End 2011-2012
- Update Letter Text
- Generate Letters
- Letter File Requests

MASSGrant Certification Process



Click to exit MASSAid

MASSAid

MASSGrant

Award Rules

School Profile

Payment History

Information Roster

Certification

Request Reinstatement

Reinstate Awards

Clear Ineligible Reasons

Owe Refund Students

Create Payments

Process Pre-Payment/Returned Funds

Reconcile Payments

Reconcile Year-End 2011-2012

Update Letter Text

Generate Letters

Letter File Requests

Home(Message Board) BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY Certification(MASSGrant) X

**BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY
2012-2013 Spring Certification Roster
MASSGrant**

2 Students Remaining to Certify

Filter:

<< Page >>

#	Name	SSN	# Days Remaining to Certify	EFC	Award Amount	Certification	No Award Reason	Award Reduced Reason
1	Brian Atkinson	xxx-xx-4227	60	0	800	▼	▼	▼
2	Lawrence Baker	xxx-xx-0435	60	0	800	▼	▼	▼

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.

MASSGrant Batch Payment Roster

Click to exit MASSAid

MASSAid

MASSGrant

- Award Rules
- School Profile
- Payment History
- Information Roster
- Certification
- Request Reinstatement
- Reinstate Awards
- Clear Ineligible Reasons
- Owe Refund Students
- Create Payments**
- Process Pre-Payment/Returned Funds
- Reconcile Payments
- Reconcile Year-End 2011-2012
- Update Letter Text
- Generate Letters
- Letter File Requests

Home(Message Board) Create Payments(MASSGrant) X BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY Certification(MASSGrant) X

View Payment Batch MASSGrant

Batch Number	School Code	School	Term	Total Amount	Total Sent to School	Total Students
B0105133	002151-00	BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY	Spring	\$1,600.00	\$1,600.00	2
Total:				\$1,600.00	\$1,600.00	2

Close

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

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 that 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

MASSGrant Reconciliation

- 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

MASSGrant Reconciliation

- 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

MASSGrant Payment Batch Reconciliation



Click to exit MASSAid

MASSAid

MASSGrant

- Award Rules
- School Profile
- Payment History
- Information Roster
- Certification
- Request Reinstatement
- Reinstate Awards
- Clear Ineligible Reasons
- Owe Refund Students
- Create Payments
- Process Pre-Payment/Returned Funds
- Reconcile Payments**
- Reconcile Year-End 2011-2012
- Update Letter Text
- Generate Letters
- Letter File Reconcile

Home(Message Board) Create Payments(MASSGrant) X BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY Certification(MASSGrant) X

BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY Reconcile Payments(MASSGrant) X

Select Payment Batch to Reconcile
BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY
MASSGrant 2012-2013

<< Page >>

Batch Number	Batch Date	Term	Batch Total	Batch Count			
B0105133	06-19-2013	Spring	\$1,600.00	2	Reconcile	Download	Upload

MASSGrant Payment Batch Reconciliation



Click to exit MASSAid

MASSAid

MASSGrant

- Award Rules
- School Profile
- Payment History
- Information Roster
- Certification
- Request Reinstatement
- Reinstate Awards
- Clear Ineligible Reasons
- Owe Refund Students
- Create Payments
- Process Pre-Payment/Returned Funds
- Reconcile Payments**
- Reconcile Year-End 2011-2012
- Update Letter Text
- Generate Letters
- Letter File Requests

Home(Message Board) Create Payments(MASSGrant) X BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY Certification(MASSGrant) X

BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY Reconcile Payments(MASSGrant) X

BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY
Reconcile Payments
MASSGrant
Batch #: B0105133

	Name	SSN	Term	Payment Amount	Reconciliation
1.	[REDACTED]	xxx-xx-4227	Spring	\$800.00	<input type="radio"/> Paid Full Amount <input type="radio"/> Paid Partial Amount - Enter Amount Paid <input type="text"/> <input type="radio"/> Not Paid (Full Refund)
2.	[REDACTED]	xxx-xx-0435	Spring	\$800.00	<input type="radio"/> Paid Full Amount <input type="radio"/> Paid Partial Amount - Enter Amount Paid <input type="text"/> <input type="radio"/> Not Paid (Full Refund)

Prev Page 1 of 1 Next

Save Cancel

MASSGrant Year-End Reconciliation

The screenshot displays a web browser window with the URL <https://massaid-beta.guarantorsolutions.com/Navigation/Fra...>. The browser's address bar shows several tabs, including 'MASSAid', 'Massachusetts Department of ...', and 'MASSAid'. The page content is as follows:

- Left Navigation Menu:** Includes 'Click to exit MASSAid', 'MASSAid', 'MASSGrant', 'Award Rules', 'School Profile', 'Payment History', 'Information Roster', 'Certification', 'Request Reinstatement', 'Reinstate Awards', 'Clear Ineligible Reasons', 'Owe Refund Students', 'Create Payments', 'Process Pre-Payment/Returned Funds', 'Reconcile Payments', 'Reconcile Year-End 2011-2012', 'Update Letter Text', 'Generate Letters', 'Letter File Requests', 'No Interest Loan Origination', 'Early Childhood Educators Scholarship', 'Paraprofessional Teacher Preparation Grant', 'System Administration', 'View Privacy Policy', and 'View Accessibility Statement'.
- Page Header:** Contains navigation links: 'Home(Message Board)', 'Create Payments(MASSGrant)', 'BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY Certification(MASSGrant)', 'BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY Reconcile Payments(MASSGrant)', and 'BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY Reconcile Year-End 2011-2012(MASSGrant)'.
- Main Content Area:**
 - Year-End Reconciliation**
 - BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY MASSGrant 2011-2012**
 - Select one of the following to perform year-end reconciliation:
 - [Online](#) Year-End Reconciliation Roster
 - [Download](#) Year-End Reconciliation File
 - [Upload](#) Year-End Reconciliation File

The Windows taskbar at the bottom shows the system tray with the date '6/19/2013' and time '11:54 AM'.

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 Everett address below:
 - Massachusetts Office of Student Financial Assistance
 - 135 Santilli Highway
 - Everett, MA 02149

FY 24 Year End Data File Submission

An Update

Some Target Dates

- FY24 year-end financial aid data file layout will soon be released to production on OSFA's website
- Deadline for Massachusetts institutions to submit FY24 year-end data file is November 30, 2024
- There will be minor changes to the FY24 year-end data file layout to incorporate award disbursements to MA high school completers
- 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

2024-2025 Massachusetts State Financial Aid Programs Guidelines and Procedures are available on-line on OSFA's site, very shortly

MASFA Processing Platform

Extending Access to State Aid to Massachusetts High School Completers

MASFA – Student Experience Portal

MASFA APPLICATION

- The MASFA is only available electronically. Paper applications are **not** available.
- The MASFA application(s) is available via the [Student Experience Portal](#). The application collects information to help determine student eligibility for state and institutional financial aid programs.
- It is important that the student read each question carefully, before providing answers. Please note that answers to certain questions may qualify the student to skip other sections on the form. [i.e., Special Circumstances, Parental Information]
- At the end of the application, the form will require the student (and parent, if student is a dependent) to review and sign the application. **Selecting the 'E-Signature' is the PREFERRED option in order for the form to automatically calculate a student's EFC (2023-24 form) or SAI (2024-25 form).** Selecting 'Paper-Signature' will require a manual review of the signed form by the Massachusetts Office of Student Financial Assistance before an EFC or SAI can be calculated.

MASFA – Student Portal

CREATING AN ACCOUNT

- Student applicants will sign up for an account via the [Student Experience Portal](#) in order to access the MASFA application(s).
- Students must answer a preliminary question to determine eligibility prior to the creation of an account.

 **Registration Eligibility**

Massachusetts State Financial Aid applicants should only complete one financial aid application (FAFSA or MASFA) per award year.

To receive financial aid by filing a FAFSA, you must be either a United States Citizen or an Eligible Noncitizen.

An eligible noncitizen is a U.S. national (includes natives of American Samoa or Swains Island), U.S. permanent resident (who has an I-151, I-551 or I-551C [Permanent Resident Card]), or an individual who has an Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations:

- "Refugee"
- "Asylum Granted"
- "Cuban-Haitian Entrant (Status Pending)"
- "Conditional Entrant" (valid only if issued before April 1, 1980)
- Victims of human trafficking, T-visa (T-2, T-3, or T-4, etc.) holder
- "Parolee" (You must be paroled into the United States for at least one year and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose and that you intend to become a U.S. citizen or permanent resident.)

Are you a United States citizen or an eligible noncitizen as described above?

Yes No

MASFA – Student Portal

■ Account Creation

Registration Step 1 of 3: Account Creation


Sign Up

Please fill out the form below to create your account.

All the information you provide is confidential. Once you complete the information, your account will be created and you will be able to access the Student Experience Portal.

Email

Please ensure that this is a valid, permanent email address that you check regularly.

Confirm Email

Password

New passwords must be at least 9 characters and meet the following:

- 1 upper case (A-Z) characters
- 1 lower case (a-z) characters
- 1 numeric characters (0-9)
- 1 special characters (e.g. @\$%&'*~)
- Not exceed 2 sequential numbers (e.g. 12, 456, 789)
- Not exceed 2 repeating characters or numbers (e.g. AA, bb, 77, &&)
- Do not include common words or names.

Confirm Password

Please show you are not a robot

I'm not a robot 

■ Email Authentication

Registration Step 2 of 3: Email Authentication

Please validate your email

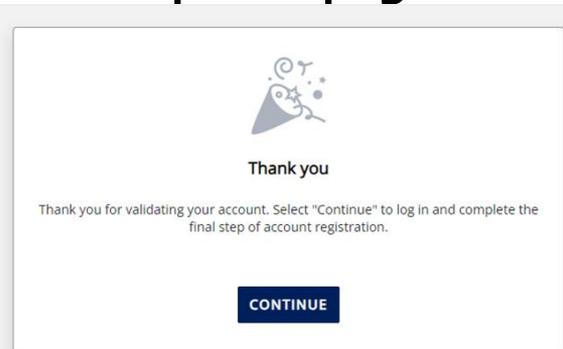
We sent you a confirmation email with a link to activate your account.

Access your email account and click on the link provided in the confirmation email.

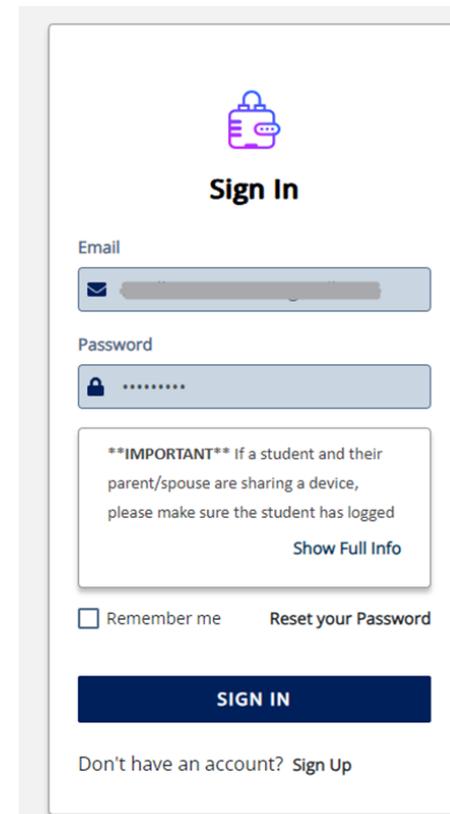
Click [here](#) to send a new confirmation email to 

MASFA – Student Portal

- After verifying your email address, you will be brought back to the student portal page. Click 'Continue'.



- Enter the email address and password you have just created.

A screenshot of a sign-in page. At the top center is a purple icon of a hand holding a device. Below the icon, the text reads "Sign In". There are two input fields: "Email" with an envelope icon and "Password" with a lock icon. Below the password field is a warning box with the text: "**IMPORTANT** If a student and their parent/spouse are sharing a device, please make sure the student has logged" and a "Show Full Info" link. At the bottom of the form area are two links: "Remember me" with a checkbox and "Reset your Password". At the very bottom is a dark blue button with the text "SIGN IN" in white capital letters. Below the button is a link: "Don't have an account? Sign Up".

MASFA – Student Portal

■ Student Account Validation

IMPORTANT: Enter your first and last name as it appears on your official government issued document (such as Passport or national identity document from your country of origin, Birth Certificate, Social Security Card, Individual Taxpayer Identification Number (ITIN), USCIS Employment Authorization, etc.)

Registration Step 3 of 3: Student Account Validation



Financial Aid Account

Please complete the following registration form.

First Name

1 If you have a Social Security, DACA, or ITIN Card, your first/last name should match that document. If you don't have a Social Security, DACA, or ITIN Card, your first/last name should match the name you provided to your college(s).

Last Name

1 If you have a Social Security, DACA, or ITIN Card, your first/last name should match that document. If you don't have a Social Security, DACA, or ITIN Card, your first/last name should match the name you provided to your college(s).

[LOGOUT](#) [DONE](#)

MASFA – Student Portal

- Once you complete the registration, you'll be logged in to the MASFA Portal/Dashboard.

The screenshot shows the MASFA Student Portal dashboard. At the top, there is a dark blue header with the Massachusetts Department of Higher Education logo on the left and the user name 'April Green' with a profile icon on the right. Below the header is a navigation sidebar with 'Dashboard' (home icon) and 'Documents' (document icon with a red '2' badge). The main content area is titled 'Welcome to the MASFA Portal!' and contains a large white box with the following text:

The Massachusetts Application for State Financial Aid (MASFA) dashboard will allow you quick access to useful information and resources. All documents and information requested for processing your MASFA application will be reviewed by the Massachusetts Office of Student Financial Assistance. You also will be provided access to inform you about your eligibility for Massachusetts state financial aid programs, once we complete our review process. At the same time, we will be sharing information from your application with the financial aid offices of the schools that you listed on your MASFA application for their processing of your eligibility. Meanwhile, if you have any questions regarding your application or required documents, please reach out to us at the contact information listed below.

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Email: MASFA@dhe.mass.edu
Phone: 617-391-6070

A 'Close' button is located in the bottom right corner of the white box. Below the white box, there is a 'Documents' section with a red '2' badge. It contains two document cards:

- MA Application for State Financial Aid 2024-2025: A red 'NEEDED' button and '1d'.
- MA Application for State Financial Aid 2023-2024: A red 'NEEDED' button and '1d'.

- The “Documents” tab also shows you the applications available. Click “Review and Update” to review options.

The screenshot shows the user interface for the MASFA Application Status page. At the top, the Massachusetts Department of Higher Education logo is on the left, and the user's name 'April Green' with a profile icon is on the right. Below the header, there is a navigation menu with 'Dashboard' and 'Documents' (the latter is highlighted with a red notification badge). The main content area is titled 'Documents' and 'MASFA Application Status'. A status bar at the top of the main area shows: Status: Needed (2) Submitted (0) Satisfied (0) Unsatisfied (0). A 'Show All Documents' button is also present. A welcome message reads: 'Welcome Student! Thank you for taking the time to complete the Massachusetts Application for State Financial Aid. All form(s) and information requested for processing your MASFA application should be submitted to the Massachusetts Office of Student Financial Assistance (OSFA). To check the status of your pending MASFA application, please contact us at MASFA@dhe.mass.edu.' Below this, under 'My Documents', two application entries are listed. The first is 'MA Application for State Financial Aid 2024-2025' with a 'NOT STARTED' status and a 'Review and Update' button. The second is 'MA Application for State Financial Aid 2023-2024' with a 'NOT STARTED' status and a 'Review and Update' button.

This screenshot shows a modal window titled 'My Documents' for the 'MA Application for State Financial Aid 2024-2025'. The application is in a 'NOT STARTED' state, with a status update of 'Status as of 05/14/2024'. A large blue button with a document icon and the text 'START, EDIT OR COMPLETE A FORM' is centered in the modal. A 'Close' button is located in the bottom right corner. Below this modal, the second application entry from the previous screenshot is visible, showing 'MA Application for State Financial Aid 2023-2024' with a 'NOT STARTED' status and a 'Review and Update' button.

- **E-Signature** – After completing the application, the student will be required to sign the form and submit the form for processing. **Electronically signing the form [E-Signature] is the BEST option.**

MA Application for State Financial Aid 2024-2025

Exit

✓ Student Information

✓ Student College or Career School Plans

✓ Student Circumstances

✓ Student Family Information

✓ Student Financial Information

✓ Student School List

✓ Parent Information

✓ Parent Financial Information

🔗 E-Signature

Step 1: Signature Options

Great work! You've completed all the required steps for the MA Application for State Financial Aid 2024-2025. Now it's time to review the MA Application for State Financial Aid 2024-2025, sign the form and submit the form for processing. Please select one of the signature options below to sign and submit the MA Application for State Financial Aid 2024-2025.

Select the **Electronically Sign Forms** option for the fastest option for processing financial aid forms. You will have the option to review all information prior to submitting it. You will also be able to print copies of all forms signed electronically. If you want to sign your form with an electronic signature, please select this option below.

Selecting **Or choose another option** is not an electronic signature option and requires that you print your completed forms, review them for accuracy, and then provide a wet signature and upload or send your form. This process is manual and may result in delays in processing your financial aid forms and receiving your financial aid funds. If you do not want to electronically sign your forms, please select this option below.

1/3

E-SIGN DOCUMENT

OR CHOOSE ANOTHER OPTION

- **“View My Forms”** – You must download the completed form before completing the e-signature process. Next, check the box to acknowledge all information is true and correct.

The screenshot shows a web interface for 'Step 2: View My Forms'. On the left is a sidebar with a list of sections, each with a checkmark: Student Information, Student College or Career School Plans, Student Circumstances, Student Family Information, Student Financial Information, Student School List, Parent Information, and Parent Financial Information. The 'E-Signature' section is highlighted in dark blue. The main content area has a title 'Step 2: View My Forms' and an 'Exit' link. Below the title is a paragraph: 'Please click on the download icon next to the document name to view the completed form. You should review the information carefully and if you need to make changes, please select the appropriate section to the left and make the necessary updates.' This is followed by another paragraph: 'If your forms are complete and accurate and no changes are necessary, please check the acknowledgment box below and proceed to the next page.' Under the heading 'Forms', there is a document entry: 'MA Application for State Financial Aid 2024-2025' with a download icon to its right. Below this is a highlighted acknowledgment box: ' I acknowledge that all information provided on my MA Application for State Financial Aid 2024-2025 is true and correct.' A yellow progress bar shows '2/3' completion. At the bottom are 'BACK' and 'NEXT' buttons.

Exit

Step 2: View My Forms

Please click on the download icon next to the document name to view the completed form. You should review the information carefully and if you need to make changes, please select the appropriate section to the left and make the necessary updates.

If your forms are complete and accurate and no changes are necessary, please check the acknowledgment box below and proceed to the next page.

Forms

MA Application for State Financial Aid 2024-2025

I acknowledge that all information provided on my MA Application for State Financial Aid 2024-2025 is true and correct.

2/3

BACK NEXT

E-Signature

- **“Consent and Disclosures”** – Enter your First and Last Name exactly as it appears on the application and confirm your account password. Click “Sign”

Exit

Step 3: Consent & Disclosures

You have elected to electronically sign the MA Application for State Financial Aid 2024-2025. Please note that your electronic signature is still valid if errors exist on your form. If you need to make corrections to the form before signing, please go to the appropriate section on the left navigation bar and make your changes. If you need to make corrections to your form after you electronically sign, please contact the Massachusetts Department of Higher Education.

Please provide the information below to complete the electronic signature process. Your information must match exactly with what we have on file for your account, including any special characters that were used.

First name (Study) *

Enter your first name as provided to your school.

Last name (Study) *

Enter your last name as provided to your school.

Password *

Enter the Password used when you created your account.

REQUIRED DISCLOSURES

MINIMUM ELECTRONIC SIGNATURE HARDWARE & SOFTWARE REQUIREMENTS

3/3

BACK SIGN

MASFA – Student Portal

- Students receive a confirmation email when their application has been submitted.
- Once the e-signature process is complete, student will be redirected to “Documents” page.
- **“Independent” Students** – application is complete once they complete the e-signature process.
- **“Dependent” Students** – application requires a parent signature in order for application to be processed.

MASFA – Student Portal

- **DEPENDENT STUDENTS:** will be asked to “Request Parent Signature”.

 Documents

MASFA Application Status

Welcome Student! Thank you for taking the time to complete the Massachusetts Application for State Financial Aid. We are not collecting documents at this time. All form(s) and information requested for processing your MASFA application should be submitted to the Office of Financial Aid at your designated institution. To check the status of your pending MASFA application, please contact your financial aid office.

My Documents

MA Application for State Financial Aid 2024-2025 REQUEST PARENT SIGNATURE
2024-2025 Federal Award Year Status as of 05/14/2024

Attachments

MA Application for State Financial Aid 2024-2025.pdf
326 KB 

 REQUEST PARENT SIGNATURE Close

MASFA – Student Portal

- Click **“Request Parent Signature”** and a prompt will come up with parent(s) name(s). The email address will pre-populate when parent’s name is selected.

The screenshot displays the MASFA Application Status page. A modal window is open in the center, titled "MA Application for State Financial Aid 2024-2025". The modal contains the following elements:

- A header: "MA Application for State Financial Aid 2024-2025"
- Text: "Please choose parent to sign:"
- A radio button selection area with a greyed-out parent name.
- Text: "And enter his/her e-mail for invitation."
- An "Email" label above a text input field containing a greyed-out email address and a green checkmark.
- Two buttons at the bottom: "SEND INVITATION" (dark blue) and "CANCEL" (white with dark blue border).

The background page shows the application status for the 2024-2025 Federal Award Year. A red button labeled "REQUEST PARENT SIGNATURE" is visible on the right side of the page. Below it, the status is "Status as of 05/14/2024". At the bottom of the page, there is a dark blue button with a person icon and the text "REQUEST PARENT SIGNATURE", and a "Close" link in the bottom right corner.

MASFA – Student Portal

- Parent will receive an email invitation with a link to create a parent account in order to complete the e-signature process. Once the parent completes the e-signature process, the student will receive a confirmation email that the parent has signed the application.

My Documents

MA Application for State Financial Aid 2024-2025
2024-2025 Federal Award Year

Attachments

MA Application for State Financial Aid 2024-2025.pdf
326 KB

Parent Invitation has been sent. Please follow-up with your parent to ensure that this document is reviewed and signed.

OK, GOT IT

REQUEST PARENT SIGNATURE
Status as of 05/14/2024

REQUEST PARENT SIGNATURE

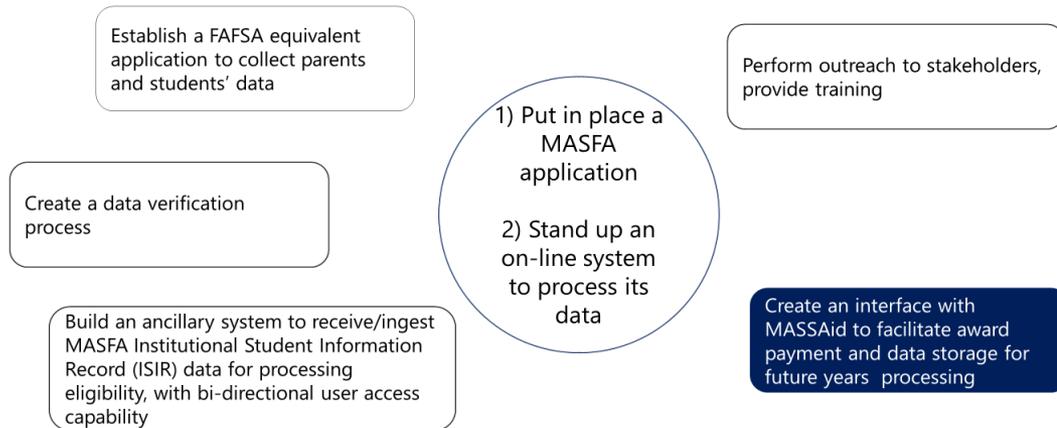
Close

MASFA Processing Platform

State Aid to MA High School Completers

Massachusetts High School Completers

Access to Massachusetts State Financial Aid



MASFA Processing Platform

State Aid to MA High School Completers

- First 2023-2024 MASSGrant payments to high school completers were recently generated
- 2024-2025 award year scheduled for release to production on 7/8 or 7/9
- Students to receive e-mail invitations to create user accounts on the platform, access their dashboards, view eligibility information, process transfer and report changes to enrollment status, as needed

MASFA Processing Platform

Some Key Features

- Schools can download all ISIR records that contain their OE code to their download directory
- Because a record is created and available for every institution listed on the student's application, a school may need to claim a student
- Claiming a student is the same as transferring that student
- Every record remains available for transfer, up until the time it is certified for eligibility
- If a school attempts to transfer for a term that is already certified, it is presented with an alert message to review their enrollment information

MASFA Processing Platform

Some Key Features

- MASFA platform does not invoke needs analysis
- All data element changes need to happen through the original MASFA application and would result in a new transaction that will be imported to the MASFA platform
- OSFA is editing the state information where student reports to have graduated high school on their MASFA application
- OSFA performs 100% verification of applications that are complete and have a calculated SAI
- Records that have been verified by OSFA are not updated with subsequent ISIR transactions on the MASFA platform

MASFA Processing Platform

Some Key Features

- PDF copy of most recent ISIR transaction is available to schools
- Access to all (both centralized and decentralized) need-based MA state financial aid programs by high school completers is subject to them completing the verification process with OSFA and the Affidavit Form with the institution
- OSFA updates a verification flag on the system, once that process is completed
- Institution needs to report on the MASFA platform that a student has completed the Affidavit Form before aid from centralized programs can be disbursed

MASFA Processing Platform

Some Key Features

- OSFA will soon introduce a professional judgement feature on the MASFA platform
- Institutions will need to coordinate professional judgement with OSFA for any student that requires it
- OSFA will place and update a professional judgement flag on the student's record when that process is needed
- The activated professional judgement flag will allow subsequent ISIR transactions to update a student's record that may have been previously verified

MASFA Processing Platform

Student Information Screen



Massachusetts Department of Higher Education
Office of Student Financial Assistance

[Students](#) [Affidavit form](#) [Download Student ISIR file](#) [Claim Students](#) [Affidavit Completed](#) [Transfer Students](#) [Certify Students](#) [Disbursed Students](#) [Log Out](#)

Welcome ATLANTIC UNION COLLEGE for 2023-2024.

Students at School

Student	Status	FAA Information
SALLY KELLY 835040192 Date of Birth 03/28/2004 Perm Resid State is MA Legal Resid State is MA	EFC 000000 Independent High School State MA No Prior B.A. Last transaction 50 MASSGrant Fall: \$1,500 Spring: \$1,500	Verification Completed Awaiting Affidavit Fall School 002119 Spring School 002119 Summer School 002119
DAVID JONES 805345886 Date of Birth 08/27/2003 Perm Resid State is MA Legal Resid State is MA Parent State is MA	EFC 000000 Dependent High School State MA No Prior B.A. Last transaction 50 MASSGrant Fall: \$0 Spring: \$0	Verification Completed Affidavit Completed Fall School not claimed Spring School not claimed Summer School not claimed
KENNY SMITH 209632491 Date of Birth 12/02/2002 Perm Resid State is MA Legal Resid State is MA Parent State is MA	EFC 000239 Dependent High School State MA No Prior B.A. Last transaction 50 MASSGrant Fall: \$1,500 Spring: \$1,500	Verification Completed Awaiting Affidavit Fall School 002119 Spring School 002119 Summer School 002119
RANDY MILLER 992860281 Date of Birth 02/12/2004 Perm Resid State is MA Legal Resid State is MA Parent State is MA	EFC 001893 Dependent High School State MA No Prior B.A. Last transaction 50 MASSGrant Fall: \$0 Spring: \$0	Awaiting Verification Awaiting Affidavit Fall School 002119 Spring School 002117 Summer School 002117
MARIA SMITH 964919385 Date of Birth 11/17/2004 Perm Resid State is MA Legal Resid State is MA Parent State is MA	EFC 000000 Dependent High School State MA No Prior B.A. Last transaction 50 MASSGrant Fall: \$1,500 Spring: \$1,500	Verification Completed Awaiting Affidavit Fall School 002119 Spring School 002119 Summer School 002119

MASFA Platform

Claim a Student



Massachusetts Department of Higher Education Office of Student Financial Assistance

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Welcome ATLANTIC UNION COLLEGE for 2023-2024.

Claim Students at School

Student	Status	FAA Information
DAVID JONES 805345886 Date of Birth 08/27/2003 Perm Resid State is MA Legal Resid State is MA Parent State is MA	EFC 000000 Dependent High School State MA No Prior B.A. Last transaction 50 MASSGrant Fall: \$0 Spring: \$0	Verification Completed Affidavit Completed Fall School not claimed Claim Student Spring School not claimed Claim Student Summer School not claimed Claim Student

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MASFA Platform

Completed Affidavit Form



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Welcome ATLANTIC UNION COLLEGE for 2023-2024.

Students Signed Affidavit at School

Student	Status	FAA Information
SALLY KELLY 835040192 Date of Birth 03/28/2004 Perm Resid State is MA Legal Resid State is MA	EFC 000000 Independent High School State MA No Prior B.A. Last transaction 50 MASSGrant Fall: \$1,500 Spring: \$1,500	Verification Completed Confirm Affidavit Have signed affidavit Fall School 002119 Spring School 002119 Summer School 002119
KENNY SMITH 209632491 Date of Birth 12/02/2002 Perm Resid State is MA Legal Resid State is MA Parent State is MA	EFC 000239 Dependent High School State MA No Prior B.A. Last transaction 50 MASSGrant Fall: \$1,500 Spring: \$1,500	Verification Completed Confirm Affidavit Have signed affidavit Fall School 002119 Spring School 002119 Summer School 002119
RANDY MILLER 992860281 Date of Birth 02/12/2004 Perm Resid State is MA Legal Resid State is MA Parent State is MA	EFC 001893 Dependent High School State MA No Prior B.A. Last transaction 50 MASSGrant Fall: \$0 Spring: \$0	Awaiting Verification Confirm Affidavit Have signed affidavit Fall School 002119 Spring School 002117 Summer School 002117
MARIA SMITH 964919385 Date of Birth 11/17/2004 Perm Resid State is MA Legal Resid State is MA Parent State is MA	EFC 000000 Dependent High School State MA No Prior B.A. Last transaction 50 MASSGrant Fall: \$1,500 Spring: \$1,500	Verification Completed Confirm Affidavit Have signed affidavit Fall School 002119 Spring School 002119 Summer School 002119

MASFA Platform

Transfer a Student



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Please enter the student's last name.

Student's Last Name:

Submit

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MASFA Platform

Transfer a Student



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Students Matching Last Name

Student	Status	FAA Information
RANDY MILLER 992860281 Date of Birth 02/12/2004 Perm Resid State is MA Legal Resid State is MA Parent State is MA	EFC 001893 Dependent High School State MA No Prior B.A. Last transaction 50 MASSGrant Fall: \$0 Spring: \$0	Awaiting Verification Awaiting Affidavit Fall School 002119 Spring School 002117 Transfer for Spring Summer School 002117 Transfer for Summer

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MASFA Platform

Certifying Eligibility



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Welcome ATLANTIC UNION COLLEGE for 2023-2024.

Certify Students at School

Student Awards	Adjustments	Certification
SALLY KELLY 835040192 MASSGrant Fall: \$1,500 MASSGrant Spring: \$1,500	Date of Birth 03/28/2004 Change Fall Amount: <input type="text" value="1500"/> Change Spring Amount: <input type="text" value="1500"/>	Awaiting Affidavit You have a signed affidavit Certify Fall: <input type="radio"/> Yes <input type="radio"/> No <input type="button" value="Submit"/> Certify Spring: <input type="radio"/> Yes <input type="radio"/> No <input type="button" value="Submit"/>
KENNY SMITH 209632491 MASSGrant Fall: \$1,500 MASSGrant Spring: \$1,500	Date of Birth 12/02/2002 Change Fall Amount: <input type="text" value="1500"/> Change Spring Amount: <input type="text" value="1500"/>	Awaiting Affidavit You have a signed affidavit Certify Fall: <input checked="" type="radio"/> Yes <input type="radio"/> No <input type="button" value="Submit"/> Certify Spring: <input checked="" type="radio"/> Yes <input type="radio"/> No <input type="button" value="Submit"/>
MARIA SMITH 964919385 MASSGrant Fall: \$1,500 MASSGrant Spring: \$1,500	Date of Birth 11/17/2004 Change Fall Amount: <input type="text" value="1500"/> Change Spring Amount: <input type="text" value="1500"/>	Awaiting Affidavit You have a signed affidavit Certify Fall: <input type="radio"/> Yes <input type="radio"/> No <input type="button" value="Submit"/> Certify Spring: <input type="radio"/> Yes <input type="radio"/> No <input type="button" value="Submit"/>

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MASFA Platform

Certifying Eligibility (continued)



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Welcome ATLANTIC UNION COLLEGE for 2023-2024.

Certify Students at School

Student Awards	Adjustments	Certification
SALLY KELLY 835040192	Date of Birth 03/28/2004	Awaiting Affidavit You have a signed affidavit
MASSGrant Fall: \$1,500	Change Fall Amount: <input type="text" value="1500"/>	Certify Fall: <input checked="" type="radio"/> Yes <input type="radio"/> No <input type="button" value="Submit"/>
MASSGrant Spring: \$1,500	Change Spring Amount: <input type="text" value="1500"/>	Certify Spring: <input type="radio"/> Yes <input type="radio"/> No <input type="button" value="Submit"/>
KENNY SMITH 209632491	Date of Birth 12/02/2002	Awaiting Affidavit You have a signed affidavit
MASSGrant Fall: \$1,500	Change Fall Amount: <input type="text" value="1500"/>	Certify Fall: <input type="radio"/> Yes <input type="radio"/> No <input type="button" value="Submit"/>
MASSGrant Spring: \$1,500	Change Spring Amount: <input type="text" value="1500"/>	Certify Spring: <input type="radio"/> Yes <input type="radio"/> No <input type="button" value="Submit"/>
MARIA SMITH 964919385	Date of Birth 11/17/2004	Awaiting Affidavit You have a signed affidavit
MASSGrant Fall: \$1,500	Change Fall Amount: <input type="text" value="1500"/>	Certify Fall: <input type="radio"/> Yes <input type="radio"/> No <input type="button" value="Submit"/>
MASSGrant Spring: \$1,500	Change Spring Amount: <input type="text" value="1500"/>	Certify Spring: <input type="radio"/> Yes <input type="radio"/> No <input type="button" value="Submit"/>

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MassReconnect, MASSGrant Plus & MASSGrant Plus Expansion

2024-2025

MassReconnect

MassReconnect guidelines stipulate the following:

- Awarded as the very "last dollar" for community college students
- Student must be age 25 or older on first day of classes
- Student must file a current year FAFSA or MASFA
- Must be a resident for at least one year at the point of enrollment
- Student cannot have earned a prior undergraduate degree, associate or bachelor
- May enroll full-time or part-time (minimum of six credits)

5. MassReconnect covers remaining cost of tuition, fees, books and supplies

MASSGrant Plus & Expansion Programs

- *The MASSGrant Plus & MASSGrant Plus Expansion are “last dollar” grant programs that support students’ direct costs of tuition, fees, and in some cases books and supplies.*
- *MASSGrant Plus Expansion program is designed to supplement other state financial aid programs, such as the MASSGrant and the MASSGrant Plus, to make college more affordable.*
 - *The program underwrites the direct cost of tuition, fees by covering the out-of-pocket costs (SAI) for Pell Grant Eligible students and a portion of SAI for middle-income students*
 - *Provides resources to cover out-of-pocket costs for middle income families*
- *The program is intended to promote enrollment, persistence, and degree completion*

MASSGrant Plus & Expansion

- **MASSGrant Plus** serves:
 - All community college students
 - Prioritized for Pell eligible students at 4-year publics
- **MASSGrant Plus Expansion** serves two student groups
 - *Pell Grant-Eligible (SAI) students*
 - *Middle-income family students (AGI \$73K up to \$100K (SAI under evaluation, \$15,000 is currently being used))*
- Guidelines include eligibility requirements for each group
 - Common Eligibility Requirements for students under both categories
 - *Award calculation differs for students under the two categories*

No Interest Loan

2023-2024 Activity Summary

- Allowed Schools to extend the loan period so that all Promissory Notes could be received and processed
- Final 2023-2024 NIL Disbursement Rosters will be created by July 12th
- 2023-2024 NIL Reconciliation Rosters will be available for you to download shortly

Year	Dollars Disbursed	Disbursed Loans
2022-2023	\$3,101,648	2,300
2023-2024	\$3,241,458	2,24

2023-2024 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

No Interest Loan

2024-2025 Loan Origination

- 2024-2025 NIL FAFSA filing deadline is March 14, 2025
- SAI Eligibility Range 0-15,000
 - OSFA is looking to increase range to 20,000
- Loan Amounts
 - Minimum \$1,000
 - Maximum \$4,000
- 2024-2025 Anticipated Allocation Forms were sent to schools in June
- 2024-2025 Allocation Notifications will be mailed out to institutions ***Late July and MASSAid will be turned on August 1***
 - Schools may notify OSFA if they need to receive an increase

Student Eligibility

- **Permanent legal resident of Massachusetts, United States citizen or eligible non citizen**
- **Enrolled full time**
- **SAI must fall within 0-15,000 range**
- **Enrolled in a certificate, associate or bachelor's 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

Promissory Note Creation

The screenshot shows a web browser window with the URL <https://massaid-beta.guarantorsolutions.com/Navigation/>. The browser tabs include 'MASSaid', 'Whom Do I Call?', and 'Login'. The page title is 'Home(Message Board) School Profile(No Interest Loan Origination) X Payment History(No Interest Loan Origination) X AHERN-6741(NOINTERESTLOAN) X'. The main content area displays the 'No Interest Loan Award Info' for 'STONEHILL COLLEGE, 002217-00' for the 'Academic Year 2013-2014'. The 'Change Academic Year' dropdown is set to 'Year 2013 To 2014'. The table below shows the following data:

No Interest Loan Award Info		STONEHILL COLLEGE, 002217-00	
Academic Year 2013-2014			
Change Academic Year: Year 2013 To 2014			
NIL Allocation	400,000	NIL Disbursed	0
NIL De-obligated	0	NIL Remaining	400,000
NIL Committed	0		

A 'Close' button is located at the bottom of the main content area. The left sidebar contains a navigation menu with the following items: 'Click to exit MASSaid', 'MASSaid', 'MASSGrant', 'No Interest Loan Origination', 'NIL Award Info' (selected), 'School Profile', 'Payment History', 'NIL Promissory Note Creation', 'File Requests', 'View Privacy Policy', 'View Accessibility Statement', and 'Quick View'.

Promissory Note Creation

Browser: <https://massaid-beta.guarantorsolutions.com/Navigation/> | MASSAid | Whom Do I Call? | Login

Home(Message Board) | NIL Promissory Note Creation(No Interest Loan Origination) X

NIL Promissory Note Creation Academic Year 2012-2013

SOPHIA R. ADRIEN

Student Information

Name: SOPHIA R. ADRIEN
SSN: 018-76-0443
Address: 23 WOODWARD PARK
City, State, Zip: BOSTON, MA 02125
Home Phone Number: (857)249-6895
Email Address:
Dependency Status: Dependent

Promissory Note Information

Loan Amount: from 1000 to 4000
Disbursement Preference:

Loan Period Begin Date: 8 / 29 / 2012
Fall Disbursement Date: 9 / 1 / 2012

Loan Period End Date: 5 / 10 / 2013
Spring Disbursement Date: 2 / 1 / 2013

Graduation Date:

School Certification for FAO Information

FAO Name: Eric Newnum
FAO Title: Assistant Director for Loans
Phone Number for PNote: (508)565-1076
Phone Number for OFSA to Contact:
School Address for PNote: 320 WASHINGTON ST
School City for PNote: EASTON
School State for PNote: Massachusetts
School Zip for PNote: 02357 - 0000

- Click to exit MASSAid
- MASSAid
- MASSGrant
- No Interest Loan Origination
- NIL Award Info
- School Profile
- Payment History
- NIL Promissory Note Creation**
- File Requests
- View Privacy Policy
- View Accessibility Statement
- Quick View

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 disburses by populating fields with desired dates**
 - **Loan Periods > 155 days require at least 2 disbursements**

No Interest Loan

Promissory Note Creation

Home(Message Board) NIL Promissory Note Creation(No Interest Loan Origination) X

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

	SSN	Name	Loan Amount
<input checked="" type="checkbox"/>	018-76-0443	SOPHIA R. ADRIEN	\$1,000

OK Cancel

Click to exit MASSAid
MASSAid
MASSGrant
No Interest Loan Origination
NIL Award Info
School Profile
Payment History
NIL Promissory Note Creation
File Requests
View Privacy Policy
View Accessibility Statement
Quick View

No Interest Loan

Promissory Note Creation

The screenshot displays a web browser window with the URL <https://massaid-beta.guarantorsolutions.com/Navigation/>. The browser tabs include 'MASSAid', 'Whom Do I Call?', and 'Login'. The page content is organized into a sidebar and a main content area.

MASSAid Logo

Click to exit MASSAid

- MASSAid
- MASSGrant
- No Interest Loan Origination
- File Requests
- View Privacy Policy
- View Accessibility Statement

Quick View

SSN Quick View:

ANDREW T AHERN
SSN: 010-76-7413

AY 2011 - 2012
[Existing No Interest Loan](#)
[NIL 2012 - 2013 P002336](#)
[Transaction History](#)
[Payment History](#)

Navigation: Home(Message Board) | School Profile(No Interest Loan Origination) X | Payment History(No Interest Loan Origination) X | **AHERN-6741(NOINTERESTLOAN) X**

No Interest Loan Record Academic Year 2012 - 2013

Status: Eligible

P-Note Status: Disbursed

Student Information: SSN XXX-XX-7413

Name	<input type="text"/>
SSN	<input type="text"/>
Address	17 MIDDLE ST
City, State, Zip	NATICK, MA 01760
Home Phone Number	(508)653-6936
Email Address	<input type="text"/>
Date of Birth	10/09/1992

Application Information

Institution	002217-00, STONEHILL COLLEGE	P-Note Created Date	01/24/2013
Dependency Status	Dependent	P-Note Received Date	01/24/2013
EFC	6869	P-Note Approved Date	01/24/2013
Final Disclosure Sent Date		Right to Cancel Date	01/30/2013
1st Disbursement Letter Sent Date		P-Note Unique ID	P002336

Promissory Note Information

Loan Amount	\$1,000.00	Disbursement Preference	Fall Only
Loan Period Begin Date	08/29/2012	Fall Disbursement Date	12/01/2012
Loan Period End Date	12/31/2012	Spring Disbursement Date	
Graduation Date	06/30/2013	Summer Disbursement Date	

Reference Information

Reference 1	Reference 2
Name: ahern, andy	Name: ahern, drew
Address: 123 main street	Address: 234 main street

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

The screenshot shows a web browser window with the URL <https://massaid-beta.guarantorsolutions.com/Navigation/f>. The browser tabs include 'MASSAid', 'Whom Do I Call?', and 'Login'. The browser's address bar shows the URL. The browser's menu bar includes 'File', 'Edit', 'View', 'Favorites', 'Tools', and 'Help'. The browser's toolbar includes 'Suggested Sites', 'Microsoft', 'Best of the Web', 'BHE Staff Web', 'Channel Guide', 'gometro Ashburton Café', 'gometro MITC Café', 'Internet Start', 'Massachusetts Board of H...', 'Massachusetts Office of S...', 'Microsoft', 'OSFA Intranet', and 'Web Slice Gallery'. The browser's status bar shows 'Home(Message Board)', 'NIL Promissory Note Creation(No Interest Loan Origination) X', and 'Payment History(No Interest Loan Origination) X'. The browser's content area displays the 'Payment History' for 'STONEHILL COLLEGE, 002217-00'. The browser's content area includes a 'Change Academic Year' dropdown menu set to '2012-2013'. The browser's content area displays a table with the following data:

Academic Year 2012-2013								
Date	Program	Term	Type	Batch Number	Reconciled	Number Of Students	Payment Amount	
01/31/2013	NIL	Fall	Payment	B0105118	Y	1	\$1,000.00	
01/03/2013	NIL	Fall	Payment	B0105065	Y	44	\$84,750.00	
12/27/2012	NIL	Fall	Payment	B0105061	Y	107	\$194,261.00	
							Total:	\$280,011.00

The browser's content area also includes a sidebar with the following links: 'Click to exit MASSAid', 'MASSAid', 'MASSGrant', 'No Interest Loan Origination', 'NIL Award Info', 'School Profile', 'Payment History', 'NIL Promissory Note Creation', 'File Requests', 'View Privacy Policy', 'View Accessibility Statement', and 'Quick View'. The browser's content area also includes a 'Change Academic Year' dropdown menu set to '2012-2013'.

No Interest Loan

Loan Origination

The screenshot shows a web browser window with the URL <https://massaid-beta.guara...>. The browser tabs include MASSAid, Whom Do I Call?, and Login. The browser's address bar and menu bar are visible. The page content includes the MASSAid logo, a navigation menu on the left, and a main content area titled "MASSAid Report Options".

MASSAid Report Options

Activity Reports | **NIL Reports** | NIL Forms | Rosters

- NIL Activity Report
- NIL Default Students Report
- NIL Disbursement Roster**
- NIL History Report
- NIL Reconciliation Roster
- NIL Students Roster

School:

Batch Number:

Please be aware! The information you are accessing may display the student's Social Security Number (SSN) and should be considered confidential.

Navigation Menu:

- Click to exit MASSAid
- MASSAid
- Reports**
- Search
- Send Email
- Help
- MASSGrant
- No Interest Loan Origination
- File Requests
- View Privacy Policy
- View Accessibility Statement
- Quick View

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

- **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 2023 cohort default rate**
 - **By request, OSFA will mail 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

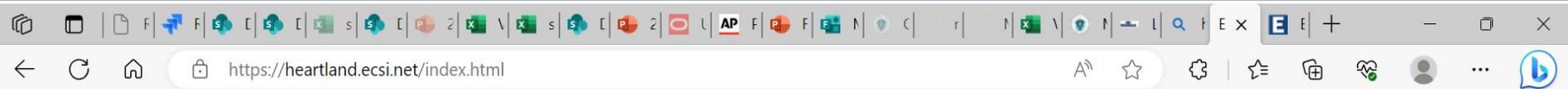
Default Management

- 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**

Default Management

- 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



⚠ ECSI will be performing system maintenance on **Sunday, July 9, 2023 from 2:00 am ET to 7:00 am ET** and **Sunday, July 16, 2023 from 2:00 am ET to 7:00 am ET**. You will not have access to our system during this maintenance period. Thank you for your patience.



Toll-Free +1 (888) 549-3274

[Sign In](#) | [Register](#)

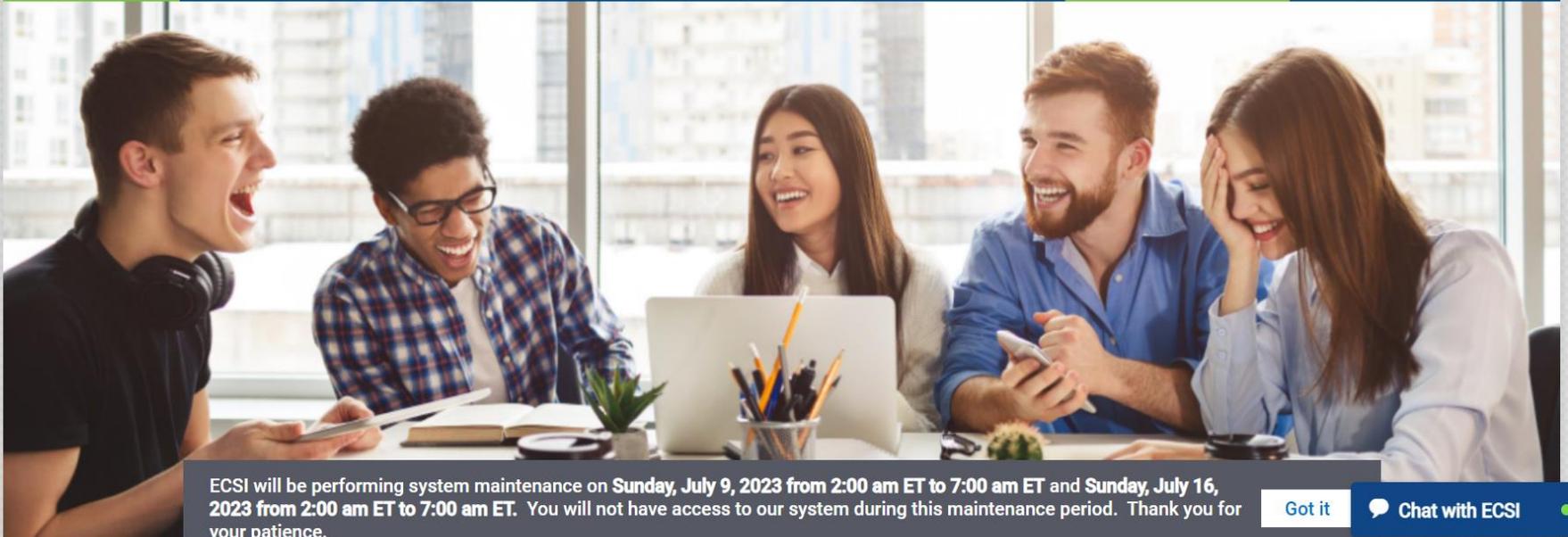
[Home](#)

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[Help Center](#)

[Contact Us](#)



ECSI will be performing system maintenance on **Sunday, July 9, 2023 from 2:00 am ET to 7:00 am ET** and **Sunday, July 16, 2023 from 2:00 am ET to 7:00 am ET**. You will not have access to our system during this maintenance period. Thank you for your patience.

[Got it](#)

[Chat with ECSI](#)

No Interest Loan

Loan Servicing

Heartland ECSI accounts together.

Sign In

TO AN EXISTING PROFILE

Register

AND CREATE A NEW PROFILE

Forgot your username or password? [Reset it here »](#)

 **Live Chat**

No Interest Loan

Default Management

The screenshot shows a web browser window with the URL <https://heartland.ecsi.net/index.main.html#/app/page/connectA>. The page content includes the following elements:

- Header text: "your profile. If you don't know your Heartland key, search using the fields below." (A red oval highlights the word "profile").
- Section 1: "Connect An Account" with the instruction "ENTER YOUR HEARTLAND KEY BELOW TO CONNECT AN ACCOUNT". It features a single text input field and a "Connect" button.
- Section 2: "Search for Heartland Key" with the instruction "IF YOU DO NOT KNOW YOUR HEARTLAND KEY, YOU CAN SEARCH FOR IT BELOW". It features three stacked text input fields labeled "School Code", "Account Number", and "PIN/Password", followed by a "Search" button.
- Footer text: "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 »](#)"
- Bottom left: A red "Live Chat Online" button.
- Bottom right: A large blue arrow pointing left and a zoom level indicator set to 100%.

No Interest Loan Default Management

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

The image shows a browser window displaying the ECSI website. The address bar shows the URL <https://home.ecsi.net>. The website header includes the ECSI logo (A Global Payments Company) and navigation links for Solutions, Events, News & Trends, and About. A search icon is also present. In the top right corner, there are two buttons: "Create a ticket" (circled in red) and "Login to WebX Reports". Below the navigation, there is a large banner image with a blue tint, featuring trees on the left and two smiling women on the right. A green button labeled "Schedule" is visible on the right side of the banner. Two blue arrows point to the "Create a ticket" button and the "Schedule" button.

No Interest Loan

Default Management

WebExits by Date Range - Windows Internet Explorer provided by Mass Board of Higher Education

https://www.ecsi.net/cgi-bin/webx.exe

File Edit View Favorites Tools Help

WebExits by Date Range OSFA Intranet

 **EC SI**
Service Never Rests.™

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:

From: / / To: / / [\[Find\]](#)

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

Return to the [\[Menu\]](#).

Page: ccgi05 (Ver: 01.01.22)

Internet 100%

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

[View]	Account	Campus	Name	Loan Type	Total Financed	Signed	Memo
	[+]	[+]	[+]	[+]	[+]	[+]	[+]
	018724530	01	DORMON, PAULA T	NIL01A	4,000.00	04/24/2009 06.32.44	E-Signed Exit
			COLBY M	NIL01A	4,000.00		Unsigned Exit
			BRIAN J	NIL01A	2,000.00		Unsigned Exit
			LIN, MICHELE A	NIL01A	1,500.00	06/02/2009 21.16.53	E-Signed Exit

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

Return to the [\[Memo\]](#).

Default Management

- **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>
 - <https://studentaid.ed.gov/sa/types/scams>

Wellness Program

- **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)**

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

Wrap-UP

Questions