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

STATE FINANCIAL AID PROGRAMS
2024-2025 TRAINING Workshops
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
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 $42m Mass High Demand Scholarship
  - Expands High Demand Scholarships to public and private college students

Expansion of State Financial Aid – baseed on Conference budget

- $24m MassReconnect
- $80m Financial Aid Expansion – MG Plus & MG Plus Expansion
- $20m Nursing Scholarship
- $10 - $20m In-Demand Scholarship
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
Data Submission & Policy Development
Dr. Mario Delci, Associate Commissioner  Research & Planning
High Demand Scholarship

2024-2025
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
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!
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)

**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)

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

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
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!
Financial Aid Programs

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
Financial Aid Programs

Adopted and Foster Child Fee Assistance Program

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

- Fee waiver awards are generally paid out as reimbursements for eligible billed fees.
  - Schools can only request reimbursement for state-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**
Financial Aid Programs
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.
Financial Aid Programs

Adopted and Foster Child Fee Assistance Program

DCF Fee Assistance Totals

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount Paid</th>
<th>Number of Students</th>
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<tbody>
<tr>
<td>FY2015</td>
<td>$4,187,416</td>
<td>905</td>
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<tr>
<td>FY2016</td>
<td>$4,656,160</td>
<td>884</td>
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<tr>
<td>FY2017</td>
<td>$4,970,517</td>
<td>882</td>
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<tr>
<td>FY2018</td>
<td>$5,670,220</td>
<td>899</td>
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<tr>
<td>FY2019</td>
<td>$6,118,008</td>
<td>873</td>
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<tr>
<td>FY2020</td>
<td>$6,636,746</td>
<td>903</td>
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<td>FY2021</td>
<td>$6,563,526</td>
<td>821</td>
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<td>FY2022</td>
<td>$6,545,980</td>
<td>790</td>
</tr>
<tr>
<td>FY2023</td>
<td>$6,851,423</td>
<td>799</td>
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Financial Aid Programs

Adopted and Foster Child Fee Assistance Program

<table>
<thead>
<tr>
<th>Award Rules</th>
<th>DCF Adopted and Foster Child Fee Assistance</th>
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<tbody>
<tr>
<td></td>
<td>Academic Year 2023 - 2024</td>
</tr>
<tr>
<td></td>
<td>Change Academic Year: Year 2023 To 2024</td>
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<table>
<thead>
<tr>
<th></th>
<th>Fall Create Records Available Date</th>
<th>Fall Application Cutoff Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>09/01/2023</td>
<td>11/10/2023</td>
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</table>

<table>
<thead>
<tr>
<th></th>
<th>Fall Awarding Percent</th>
<th>Spring Create Records Available Date</th>
<th>Spring Application Cutoff Date</th>
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<tr>
<td></td>
<td>100</td>
<td>01/10/2024</td>
<td>03/22/2024</td>
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</table>

<table>
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<tr>
<th></th>
<th>Spring Awarding Percent</th>
<th>Activity Code</th>
<th>Encumbrance Code</th>
</tr>
</thead>
<tbody>
<tr>
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<td>100</td>
<td>FAFW</td>
<td>RR130023241AUCU1FAFW</td>
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<table>
<thead>
<tr>
<th></th>
<th># Days Buffer for MMARS</th>
<th>Payment File Create End Date</th>
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<td></td>
<td>5</td>
<td>07/15/2024</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Age Cutoff</th>
<th>Age As Of Date</th>
<th>EFC Cutoff</th>
<th># Days to Send 2nd Ineligible Email</th>
<th>Program Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>24</td>
<td>09/01/2023</td>
<td>1,000,000</td>
<td>14</td>
<td><a href="mailto:sbarboza@dhe.mass.edu">sbarboza@dhe.mass.edu</a></td>
</tr>
</tbody>
</table>

[Buttons: UPDATE AWARD RULES, VIEW TRANSACTION HISTORY]
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
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
Financial Aid Programs

Adopted and Foster Child Fee Assistance Program

Creating DCF Fee Assistance Records

002181-00, MASSACHUSETTS MARITIME ACADEMY

Create DCF Adopted and Foster Child Fee Assistance Records

Search Students Fall 2022-2023

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>SSN</th>
</tr>
</thead>
</table>

SEARCH  ADD NON-RESIDENT  ADD RENEWAL NON-RESIDENT

UPLOAD FILE  RESET

Tips:
- 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

DCF Adopted and Foster Child Fee Assistance

Fall 2022-2023

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

Fee Assistance Type *(required)*: Adopted

Estimated Family Contribution *(EFC)*: 0

Family Size: 1

Parent Adjusted Gross Income

Fall Enrollment: FullTime

Number of State Supported Fall Credits *(required)*:

Number of Non-State Supported Fall Credits *(required)*:

Total Fall Fees Waived (State Supported Only) *(required)*:

SAVE CANCEL
Financial Aid Programs

Adopted and Foster Child Fee Assistance Program

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

### Adopted and Foster Child Fee Assistance Program

The image shows a screenshot of the MASSAid system, which is used for managing financial aid programs. The screenshot includes options for generating reports, with a focus on the Eligible Students Report.

### Eligible Students Report
- **Harter 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**

The academic year selected is 2023-2024, and the aid program is set to **DCF Adopted and Foster Child Fee Assistance**.

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

### Display Options
- **Alphabetical By Last Name**
- **Numerical By SSN**

The screenshot includes a button labeled **Generate Report**.
## Requests for Additional Disbursements

**DCF Adopted and Foster Child Fee Assistance**  
**Academic Year 2015 - 2016**

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

**Update Financial Information**  
**PROVOST, MEGHAN A, XXX-XX-3874**

**REQUEST ADDITIONAL DISBURSEMENT**

**REQUEST ADDITIONAL DISBURSEMENT**

**SAVE**  
**CANCEL**
Requests for additional disbursements are approved based on the availability of funds.
Financial Aid Programs

Adopted and Foster Child Fee Assistance Program

Schools have 30 days to reconcile payments

Schools must also complete year-end reconciliation
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
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
Financial Aid Programs

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
Financial Aid Programs

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
Financial Aid Programs

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

<table>
<thead>
<tr>
<th>Institution Type</th>
<th>Maximum award amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Massachusetts</td>
<td>$750 per credit, maximum of $6,750 per semester</td>
</tr>
<tr>
<td>Private College/University</td>
<td>$750 per credit, maximum of $6,750 per semester</td>
</tr>
<tr>
<td>State University</td>
<td>$550 per credit, maximum of $4,950 per semester</td>
</tr>
<tr>
<td>Community College</td>
<td>$350 per credit, maximum of $3,150 per semester</td>
</tr>
</tbody>
</table>
Financial Aid Programs

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

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

Paraprofessional Teachers Preparation Grant

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

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

### Paraprofessional Teachers Preparation Grant

<table>
<thead>
<tr>
<th>Institution Type</th>
<th>Maximum Award Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Massachusetts</td>
<td>$750 per credit, maximum of $13,500 per academic year</td>
</tr>
<tr>
<td>Private College/University</td>
<td>$750 per credit, maximum of $13,500 per academic year</td>
</tr>
<tr>
<td>State University</td>
<td>$550 per credit, maximum of $9,900 per academic year</td>
</tr>
<tr>
<td>Community College</td>
<td>$350 per credit, maximum of $6,300 per academic year</td>
</tr>
</tbody>
</table>
Financial Aid Programs

Paraprofessional Teacher Preparation Grant

- Scholarships are based on a per credit rate, depending on the type of institution (2-year or 4-year) - max credits to be set by OSFA
- Certification opens
  - August 28, 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
Resources for Teacher Education

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
Resources for Teacher Education

Tomorrow's Teacher Scholarship Program

- Has not earned prior baccalaureate degree, or the equivalent, *except for those pursuing or intending to pursue post-baccalaureate course work* in an approved educator preparation program

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

**Scholarship Conditions & Recipient Responsibilities**

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

Tomorrow's Teacher Scholarship Program

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

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

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

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

Tomorrow's Teacher Scholarship Program

- Become employed as a teacher of record, within 12 months of degree completion or the completion of post-baccalaureate course work in an approved educator preparation program.

- Annually provide proof of employment to document fulfillment of the service obligation.

Scholarship Award Value:

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

- Undergraduate students may receive scholarship funds for up to a maximum of 4 years or 8 semesters. Students pursuing post-baccalaureate coursework may receive scholarship funds for up to a maximum of 3 semesters.
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
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 Early Awareness and Readiness for Undergraduate Programs**
- **Federally funded, $29.79M seven year (2018-2025), grant program, with matching funds from the Commonwealth**
- Designed to increase the number of low-income students who are prepared to enter and succeed in postsecondary education
Who does GEAR UP serve?

- **Nationally**, GEAR UP serves over **560,000** students, representing **45** states.

- **In Massachusetts**, GEAR UP serves approximately **6,300** students, representing **8** middle schools and **8** high schools.

- Students in grades **7** through **1st year** of higher education who qualify for **free** or reduced lunch and attend partner schools.
Who does GEAR UP serve?

In Massachusetts:

- 56% of GEAR UP participants are female
- 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

"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..."
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.
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.
Financial Aid Programs

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
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.
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.
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
2023-2024 Processing

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 students

- 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
### 2024-2025 MASSGrant Processing

**On-time Applicants Across 5 years**

<table>
<thead>
<tr>
<th>Award Year</th>
<th>Number of Applications</th>
</tr>
</thead>
<tbody>
<tr>
<td>2024-2025 (as of 06/28)</td>
<td>235,257 (July 1 deadline)</td>
</tr>
<tr>
<td>2023-2024</td>
<td>252,913</td>
</tr>
<tr>
<td>2022-2023</td>
<td>245,898</td>
</tr>
<tr>
<td>2021-2022</td>
<td>264,495</td>
</tr>
<tr>
<td>2020-2021</td>
<td>269,726</td>
</tr>
<tr>
<td>Award Year (as of 06/28)</td>
<td>Eligible SAI –1500-500 (24-25 EFC-0-200 (23-24 and prior)</td>
</tr>
<tr>
<td>--------------------------</td>
<td>----------------------------------------------------------</td>
</tr>
<tr>
<td>2024-2025</td>
<td>50,895 (75%)</td>
</tr>
<tr>
<td>2023-2024</td>
<td>38,548</td>
</tr>
<tr>
<td>2022-2023</td>
<td>35,517</td>
</tr>
<tr>
<td>2021-2022</td>
<td>42,323</td>
</tr>
<tr>
<td>2020-2021</td>
<td>45,951</td>
</tr>
<tr>
<td>2019-2020</td>
<td>51,242</td>
</tr>
<tr>
<td>2018-2019</td>
<td>47,681</td>
</tr>
<tr>
<td>2017-2018</td>
<td>50,026</td>
</tr>
<tr>
<td>School Type</td>
<td>Eligible Students</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>MA Private</td>
<td>16,970</td>
</tr>
<tr>
<td>University of Massachusetts</td>
<td>14,217</td>
</tr>
<tr>
<td>MA Public Universities</td>
<td>9,200</td>
</tr>
<tr>
<td>MA Community Colleges</td>
<td>24,275</td>
</tr>
<tr>
<td>MA Proprietary</td>
<td>632</td>
</tr>
<tr>
<td>MA Vocational Technical</td>
<td>223</td>
</tr>
<tr>
<td>MA Nursing</td>
<td>350</td>
</tr>
<tr>
<td>Out of State</td>
<td>1364</td>
</tr>
</tbody>
</table>
2024-2025 MASSGrant Processing

Transitioning from EFC to SAI
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
2024-2025 Processing

Processing Activities

- Students and schools have the standard 21-day period to resolve discrepancies
- OSFA continues to receive ISIR transactions (new and correction) daily and uploads them at night
- Students 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
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.
2023-2024 Processing

MASSGrant and Other Ineligible Reasons

- Student not meeting Massachusetts residency requirements
- Parent(s) not meeting Massachusetts residency requirements
- Maximum number of semesters of eligibility reached
- 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")
2024-2025 Processing

MASSGrant and Other Shared Ineligible Reasons

- Applicant has prior bachelor’s degree
- Student’s Name, Date of Birth and/or Social Security Number Mismatch
- In default of Massachusetts No Interest Loan
- Christian A. Herter Memorial Scholarship recipient
- Student in default of Federal Title IV loan or owes refund on a Federal grant
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

### 2024-2025 Processing

#### ASSUMPTION COLLEGE

**Clear Ineligible Reasons - MASSGrant**

**ASSUMPTION COLLEGE Academic Year 2020-2021**

<table>
<thead>
<tr>
<th>Citizenship Status</th>
<th>21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior Bachelors Degree Received</td>
<td>267</td>
</tr>
<tr>
<td>Answered Yes to Drug Question</td>
<td>0</td>
</tr>
<tr>
<td>Loan Default and/or Refund Owed on Federal Financial Aid</td>
<td>2</td>
</tr>
</tbody>
</table>

[Click to exit 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/G2GpSfSfSu5T
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.
<table>
<thead>
<tr>
<th>SAI</th>
<th>MASS Private</th>
<th>UMASS</th>
<th>Public Univ</th>
<th>MA Comm Colleges</th>
<th>MA Nursing</th>
<th>MA Proprietary</th>
<th>MA Voc Tech</th>
<th>Out of State</th>
</tr>
</thead>
<tbody>
<tr>
<td>-1500-0500</td>
<td>3000</td>
<td>3000</td>
<td>3000</td>
<td>1900</td>
<td>1300</td>
<td>1100</td>
<td>1100</td>
<td>500</td>
</tr>
<tr>
<td>0501-3000</td>
<td>2200</td>
<td>2200</td>
<td>2200</td>
<td>1600</td>
<td>1100</td>
<td>1000</td>
<td>1000</td>
<td>500</td>
</tr>
<tr>
<td>3001-7500</td>
<td>1400</td>
<td>1400</td>
<td>1400</td>
<td>1000</td>
<td>800</td>
<td>800</td>
<td>800</td>
<td>500</td>
</tr>
<tr>
<td>7501+</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>500</td>
</tr>
</tbody>
</table>
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
2024-2025 Processing

MASSGrant Certification Options

Select Academic Term

- Fall

Options:
- UPLOAD ROSTER
- CERTIFICATION ROSTER
- DOWNLOAD ROSTER
2024-2025 Processing

MASSGrant Certification Process

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

2 Students Remaining to Certify

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

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

[Go To Certification] [Cancel]
### View Payment Batch
**MASSGrant**

<table>
<thead>
<tr>
<th>Batch Number</th>
<th>School Code</th>
<th>School</th>
<th>Term</th>
<th>Total Amount</th>
<th>Total Sent to School</th>
<th>Total Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>B0105133</td>
<td>002151-00</td>
<td>BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY</td>
<td>Spring</td>
<td>$1,600.00</td>
<td>$1,600.00</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total: $1,600.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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
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.
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.
### BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY
Reconcile Payments
MASSGrant
Batch #: B0105133

<table>
<thead>
<tr>
<th>Name</th>
<th>SSN</th>
<th>Term</th>
<th>Payment Amount</th>
<th>Reconciliation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>xxx-xx-4227</td>
<td>Spring</td>
<td>$800.00</td>
<td>Paid Full Amount</td>
</tr>
<tr>
<td>2.</td>
<td>xxx-xx-0435</td>
<td>Spring</td>
<td>$800.00</td>
<td>Paid Full Amount</td>
</tr>
</tbody>
</table>
2024-2025 Processing
MASSGrant Year-End Reconciliation
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
FY23 Year-End Data File

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 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.
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
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.
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.
MASFA – Student Portal

- Account Creation
- Email Authentication
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.
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.)
Once you complete the registration, you’ll be logged in to the MASFA Portal/Dashboard.
The “Documents” tab also shows you the applications available. Click “Review and Update” to review options.
**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.**
“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.
“Consent and Disclosures” – Enter your First and Last Name exactly as it appears on the application and confirm your account password. Click “Sign”
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.
- **DEPENDENT STUDENTS** will be asked to “Request Parent Signature”.

![Image of MASFA – Student Portal with a highlighted button for Request Parent Signature]
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.
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.
Massachusetts High School Completers
Access to Massachusetts State Financial Aid

1) Put in place a MASFA application
2) Stand up an on-line system to process its data

Establish a FAPSA equivalent application to collect parents and students’ data

Perform outreach to stakeholders, provide training

Create a data verification process

Build an ancillary system to receive/ingest MASFA Institutional Student Information Record (ISIR) data for processing eligibility, with bi-directional user access capability

Create an interface with MASSAid to facilitate award payment and data storage for future years processing
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
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 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.
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
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.
<table>
<thead>
<tr>
<th>Student</th>
<th>Status</th>
<th>FAA Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>SALLY KELLY</td>
<td>EFC 000000</td>
<td>Verification Completed</td>
</tr>
<tr>
<td></td>
<td>Independent</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High School State MA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No Prior B.A.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Last transaction 50</td>
<td></td>
</tr>
<tr>
<td></td>
<td>MASSGrant Fall: $1,500 Spring: $1,500</td>
<td></td>
</tr>
<tr>
<td>DAVID JONES</td>
<td>EFC 000000</td>
<td>Verification Completed</td>
</tr>
<tr>
<td></td>
<td>Dependent</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High School State MA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No Prior B.A.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Last transaction 50</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Spring School not claimed</td>
<td></td>
</tr>
<tr>
<td>KENNY SMITH</td>
<td>EFC 000239</td>
<td>Verification Completed</td>
</tr>
<tr>
<td></td>
<td>Dependent</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High School State MA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No Prior B.A.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Last transaction 50</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Spring School 022119</td>
<td></td>
</tr>
<tr>
<td>BANDY MILLER</td>
<td>EFC 001693</td>
<td>Awaiting verification</td>
</tr>
<tr>
<td></td>
<td>Dependent</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High School State MA</td>
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</tr>
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<td>No Prior B.A.</td>
<td></td>
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<tr>
<td></td>
<td>Last transaction 50</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Spring School 022117</td>
<td></td>
</tr>
<tr>
<td>MARIA SMITH</td>
<td>EFC 000000</td>
<td>Verification Completed</td>
</tr>
<tr>
<td></td>
<td>Dependent</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High School State MA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No Prior B.A.</td>
<td></td>
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<tr>
<td></td>
<td>Last transaction 50</td>
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<tr>
<td></td>
<td>Spring School 022119</td>
<td></td>
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</table>
# Claim a Student

## Welcome ATLANTIC UNION COLLEGE for 2023-2024.

<table>
<thead>
<tr>
<th>Student</th>
<th>Status</th>
<th>FAA Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>DAVID JONES</td>
<td>EFC 000000</td>
<td>Verification Completed</td>
</tr>
<tr>
<td>805345886</td>
<td>Dependent</td>
<td>Affidavit Completed</td>
</tr>
<tr>
<td>Date of Birth</td>
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<td>Fall School not claimed</td>
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<tr>
<td>08/27/2003</td>
<td>No Prior B.A.</td>
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<tr>
<td>Penn Resid State is MA</td>
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<tr>
<td>Legal Resid State is MA</td>
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<td>Summer School not claimed Claim Student</td>
</tr>
<tr>
<td>Parent State is MA</td>
<td></td>
<td></td>
</tr>
</tbody>
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---

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Massachusetts Office of Student Financial Assistance
130 Sentinel Highway, Everett, MA 02149
Phone: (617) 591-6070 Fax: (617) 591-6088 E-mail: webmaster@mass.edu
Welcome ATLANTIC UNION COLLEGE for 2023-2024.

<table>
<thead>
<tr>
<th>Student First Name</th>
<th>Student Last Name</th>
<th>EFC</th>
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<th>FAA Information</th>
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<tr>
<td>SALLY</td>
<td>KELLY</td>
<td>000000</td>
<td>Independent</td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>High School State MA</td>
<td>Confirm Affidavit: Have signed affidavit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No Prior B.A.</td>
<td>Fall School 002119</td>
</tr>
<tr>
<td></td>
<td></td>
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<td>Last transaction 0</td>
<td>Spring School 002119</td>
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<td></td>
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<td></td>
<td>MASS Grant Fall: $1,500 Spring: $1,500</td>
<td>Summer School 002119</td>
</tr>
<tr>
<td>KENNY</td>
<td>SMITH</td>
<td>000000</td>
<td>Dependent</td>
<td>Verification Completed</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>High School State MA</td>
<td>Confirm Affidavit: Have signed affidavit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No Prior B.A.</td>
<td>Fall School 002119</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Last transaction 0</td>
<td>Spring School 002119</td>
</tr>
<tr>
<td></td>
<td></td>
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<td>MASS Grant Fall: $1,500 Spring: $1,500</td>
<td>Summer School 002119</td>
</tr>
<tr>
<td>RANDY</td>
<td>MILLER</td>
<td>001893</td>
<td>Dependent</td>
<td>Awaiting Verification</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>High School State MA</td>
<td>Confirm Affidavit: Have signed affidavit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No Prior B.A.</td>
<td>Fall School 002119</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Last transaction 0</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>MASS Grant Fall: $0 Spring: $0</td>
<td>Summer School 002117</td>
</tr>
<tr>
<td>MARIA</td>
<td>SMITH</td>
<td>000000</td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>High School State MA</td>
<td>Confirm Affidavit: Have signed affidavit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No Prior B.A.</td>
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</tr>
<tr>
<td></td>
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<td>Last transaction 0</td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>MASS Grant Fall: $1,500 Spring: $1,500</td>
<td>Summer School 002119</td>
</tr>
</tbody>
</table>
MASFA Platform
Transfer a Student

Please enter the student's last name.

Student's Last Name: [Input Field]

Submit
### Welcome ATLANTIC UNION COLLEGE for 2023-2024.

<table>
<thead>
<tr>
<th>Student</th>
<th>Status</th>
<th>FAA Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>RANDY MILLER</td>
<td>EFC 001893</td>
<td>Awaiting Verification</td>
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<tr>
<td>092860281</td>
<td>Dependent</td>
<td>Awaiting Affidavit</td>
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<tr>
<td>Date of Birth 02/12/2004</td>
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<td>Fall School 002110</td>
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<td>Perm Resid State is MA</td>
<td>No Prior B.A.</td>
<td>Spring School 002117 Transfer for Spring</td>
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<tr>
<td>Legal Resid State is MA</td>
<td>Last transaction 30</td>
<td>Summer School 002117 Transfer for Summer</td>
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<tr>
<td>Parent State is MA</td>
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<td></td>
</tr>
<tr>
<td>Student Name</td>
<td>Date of Birth</td>
<td>Change Fall Amount</td>
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<tr>
<td>------------------</td>
<td>---------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>SALLY KELLY</td>
<td>03/28/2004</td>
<td>1500</td>
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<tr>
<td>MASSGrant Fall</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MASSGrant Spring</td>
<td></td>
<td></td>
</tr>
<tr>
<td>KENNY SMITH</td>
<td>12/02/2002</td>
<td>1500</td>
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<td>MASSGrant Fall</td>
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<td></td>
</tr>
<tr>
<td>MASSGrant Spring</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MARIA SMITH</td>
<td>11/17/2004</td>
<td>1500</td>
</tr>
<tr>
<td>MASSGrant Fall</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MASSGrant Spring</td>
<td></td>
<td></td>
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</table>
### Masfa Platform
Certifying Eligibility (continued)

#### Massachusetts Department of Higher Education
Office of Student Financial Assistance

Welcome ATLANTIC UNION COLLEGE for 2023-2024.

<table>
<thead>
<tr>
<th>Student Awards</th>
<th>Adjustments</th>
<th>Certification</th>
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<tbody>
<tr>
<td>SALLY KELLY 830040192</td>
<td>Date of Birth 03/28/2004</td>
<td>Awaiting Affidavit: You have a signed affidavit</td>
</tr>
<tr>
<td>MASSGrant Fall: $1,500</td>
<td>Change Fall Amount: 1500</td>
<td>Certify Fall: ☐ Yes ☐ No</td>
</tr>
<tr>
<td>MASSGrant Spring: $1,500</td>
<td>Change Spring Amount: 1500</td>
<td>Certify Spring: ☐ Yes ☐ No</td>
</tr>
<tr>
<td>KENNY SMITH 209632491</td>
<td>Date of Birth 12/02/2002</td>
<td>Awaiting Affidavit: You have a signed affidavit</td>
</tr>
<tr>
<td>MASSGrant Fall: $1,500</td>
<td>Change Fall Amount: 1500</td>
<td>Certify Fall: ☐ Yes ☐ No</td>
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<tr>
<td>MASSGrant Spring: $1,500</td>
<td>Change Spring Amount: 1500</td>
<td>Certify Spring: ☐ Yes ☐ No</td>
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<tr>
<td>MARIA SMITH 964919385</td>
<td>Date of Birth 11/17/2004</td>
<td>Awaiting Affidavit: You have a signed affidavit</td>
</tr>
<tr>
<td>MASSGrant Fall: $1,500</td>
<td>Change Fall Amount: 1500</td>
<td>Certify Fall: ☐ Yes ☐ No</td>
</tr>
<tr>
<td>MASSGrant Spring: $1,500</td>
<td>Change Spring Amount: 1500</td>
<td>Certify Spring: ☐ Yes ☐ No</td>
</tr>
</tbody>
</table>
MassReconnect, MASSGrant Plus & MASSGrant Plus Expansion

2024-2025
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
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** 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

<table>
<thead>
<tr>
<th>Year</th>
<th>Dollars Disbursed</th>
<th>Disbursed Loans</th>
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<tbody>
<tr>
<td>2022-2023</td>
<td>$3,101,648</td>
<td>2,300</td>
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<tr>
<td>2023-2024</td>
<td>$3,241,458</td>
<td>2,24</td>
</tr>
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</table>
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 in Late July and MASSAid will be turned on August 1
  - Schools may notify OSFA if they need to receive an increase
No Interest Loan

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
No Interest Loan

Promissory Note Creation

NIL Promissory Note Creation
Academic Year 2012-2013

Promissory Note Information
- Loan Amount: from 1000 to 4000
- Loan Period Begin Date: 8/29/2012
- Loan Period End Date: 6/10/2013
- Graduation Date: 6/10/2013

Disbursement Information
- Fall Disbursement Date: 9/1/2012
- Spring Disbursement Date: 2/1/2013

School Certification for FAO Information
- FAO Name: Eric Nemnun
- FAO Title: Assistant Director for Loans
- Phone Number for PNote: (508)566-1078
- School Address for PNote: 320 Washington St
- School City for PNote: Easton
- School State for PNote: Massachusetts
- School Zip for PNote: 02367 - 0000

Additional Information:
- Home Phone Number: 617-240-8295
- Email Address: 
- Dependency Status: Dependent

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
No Interest Loan

Promissory Note Creation

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

<table>
<thead>
<tr>
<th>SSN</th>
<th>Name</th>
<th>Loan Amount</th>
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<tbody>
<tr>
<td>010-76-6443</td>
<td>SOPHIA R. ADRIEN</td>
<td>$1,000</td>
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OK  Cancel
No Interest Loan

Promissory Note Creation

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<tbody>
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<td><strong>Name:</strong> [Redacted]</td>
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<tr>
<td><strong>SSN:</strong> [Redacted]</td>
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<tr>
<td><strong>Address:</strong> 17 MIDDLE ST</td>
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<tr>
<td><strong>City, State, Zip:</strong> NATICK, MA 01760</td>
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<tr>
<td><strong>Home Phone Number:</strong> [Redacted]</td>
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<tr>
<td><strong>Email Address:</strong> [Redacted]</td>
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<tr>
<td><strong>Date of Birth:</strong> 10/09/1992</td>
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<tr>
<td><strong>Dependency Status:</strong> Dependent</td>
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<td><strong>EFC:</strong> 8930</td>
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<td><strong>Final Disclosure Sent Date:</strong> [Redacted]</td>
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<tr>
<td><strong>1st Disbursement Letter Sent Date:</strong> [Redacted]</td>
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<td><strong>Loan Amount:</strong> $1,000.00</td>
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<td><strong>Loan Period Begin Date:</strong> 08/29/2012</td>
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<td><strong>Loan Period End Date:</strong> 12/31/2012</td>
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<td><strong>Graduation Date:</strong> 06/01/2013</td>
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<td><strong>Disbursement Preferences:</strong> Fall Only</td>
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<td><strong>Disbursement Dates:</strong></td>
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<td>Fall Disbursement Date: 10/01/2012</td>
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<tr>
<td>Spring Disbursement Date:</td>
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<tr>
<td>Summer Disbursement Date:</td>
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</table>

<table>
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<th>Reference 2</th>
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<td><strong>Name:</strong></td>
<td>andrew, andy</td>
<td>drew, drew</td>
</tr>
<tr>
<td><strong>Address:</strong></td>
<td>[Redacted]</td>
<td>[Redacted]</td>
</tr>
</tbody>
</table>
No Interest Loan

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)
No Interest Loan

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

Promissory note must be signed by school official.

Self Certification Form must accompany Original Promissory Note.

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

Denied promissory notes will be returned to School Official's attention.

No Interest Loan

Payment History

STONETTLE COLLEGE, 002217-00

<table>
<thead>
<tr>
<th>Date</th>
<th>Program</th>
<th>Form</th>
<th>Type</th>
<th>Batch Number</th>
<th>Reconciled</th>
<th>Number Of Students</th>
<th>Payment Amount</th>
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<tbody>
<tr>
<td>01/31/2013</td>
<td>NIL</td>
<td>Fall</td>
<td>Payment</td>
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<td>01/03/2013</td>
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<td>Fall</td>
<td>Payment</td>
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<td>12/27/2012</td>
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<td>Fall</td>
<td>Payment</td>
<td>00105561</td>
<td>Y</td>
<td>107</td>
<td>$194,251.00</td>
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</table>

Total: $280,011.00
No Interest Loan

Loan Origination

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

ECSI

Toll-Free +1 (888) 549-3274

Sign In  |  Register

Home  |  Find Your Tax Document  |  Download Forms  |  Help Center  |  Contact Us

Got it  |  Chat with ECSI

https://heartland.ecsi.net/index.html
No Interest Loan

Default Management

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

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

School Code
Account Number
PIN/Password

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

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

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

Not Sure Which Form To Choose?

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

To view the list, click here.
No Interest Loan

Default Management
No Interest Loan

Default Management

WebExits by Date Range

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

Select Your Campus: All Campuses

From: 06/01/2009 To: 06/30/2009 [Find]

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

Return to the [Menu].

Page: eggi05 (Ver: 01.01.22)
**No Interest Loan**

**Default Management**

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**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: [ ] 07/01/2009 To: [ ] 07/31/2009 [Find]

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

<table>
<thead>
<tr>
<th>[View]</th>
<th>Account</th>
<th>Campus</th>
<th>Name</th>
<th>Loan Type</th>
<th>Total Financed</th>
<th>Signed</th>
<th>Memo</th>
</tr>
</thead>
</table>
| 01577458(0) | DORMON, PAULA T | NIL01A | 4,000.00 04/24/2009 06:32:44 E-Signed Exit
| 01577458(0) | COBY M | NIL01A | 4,000.00 06/24/2009 06:32:44 E-Signed Exit
| 01577458(0) | BRIAN J | NIL01A | 2,000.00 Unsigned Exit
| 01577458(0) | IN, MICHELE A | NIL01A | 1,500.00 06/02/2009 21:16:53 E-Signed Exit

Total borrowers = 4
- E-Signed = 2
- P-Signed = 0
- Incomplete = 0
- Unsigned = 2
- Mailed = 0
- Canceled = 0
- Denied = 0
- PIF = 0
- Other = 0

Total WebExits = 4

Return to the [Menu]
Common Practices for Preventing Default

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

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

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

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

- Students should not pay a fee for help managing debt

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

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

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

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

Contact Information

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

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

**OSFA**
- Alison Connolly
  - 617-391-6073
  - aconnolly@dhe.mass.edu
Wrap-UP

Questions