

# Massachusetts Application for State Financial Aid (MASFA)

Office of Student Financial Assistance | Massachusetts Department of Higher Education

## 2026-2027 Application Guide and Frequently Asked Questions



### WHAT IS THE MASFA?

The **Massachusetts Application for State Financial Aid (MASFA)** form is the first step in the financial aid process. The Massachusetts Office of Student Financial Assistance (OSFA) and your college/university will use information collected from the MASFA form to help determine student eligibility for MA state and institutional financial aid programs.



### WHO SHOULD COMPLETE THE MASFA?

Complete the **2026-2027 MASFA** if you are [ineligible or unable to file the Free Application for Federal Student Aid \(FAFSA\)](#) and meet the following requirements:

- Are not present in the United States on a [visa or immigration status within the meaning of 8 U.S.C. § 1101\(a\)\(15\)\(A-S\)](#); **and**
- Attended 3 years of high school in Massachusetts; **and**
- Earned a Massachusetts high school diploma or alternative (e.g., GED, HiSET)

Students should only complete the **ONE** financial aid application they are eligible to file (FAFSA or MASFA). Use our [FAFSA/MASFA Eligibility Questionnaire](#) to determine which application to complete.



### APPLY BY THE DEADLINE

Submit your application as soon as possible. The **Massachusetts 2026-2027 priority deadline** to be considered for most state financial aid programs, including MASSGrant, is **May 1, 2026**. The 2026-2027 MASFA form will remain open until June 30, 2027.

Please be advised that your college and/or other sources of aid may have their own filing deadlines for various forms. You should inquire with them about those dates.



### HOW DO I ACCESS THE MASFA FORM?

The application is only available in an online version (paper application is **not** available). We strongly advise students to complete the [FAFSA/MASFA Eligibility Questionnaire](#) to determine if they are eligible to file the MASFA.

### Complete the [2026-2027 MASFA Application](#)

This link will redirect students to the MASFA/MASSAid portal. Students **MUST** use this specific link to access the 2026-2027 application (do not create a general MASSAid account).

**PLEASE NOTE:** If the student previously created a MASSAid account [and/or filed a FAFSA] and is getting an error message that an account already exists, contact our office at [masfa@dhe.mass.edu](mailto:masfa@dhe.mass.edu) for assistance.



### WHAT HAPPENS AFTER I COMPLETE THE APPLICATION?

Once your application is complete, it will be reviewed by the Office of Student Financial Assistance (OSFA) and shared with the school(s) listed on the application. We highly encourage you to contact the Admission and Financial Aid office at the school you are or may be planning to attend for more information on admission/enrollment requirements and to determine your financial aid eligibility.



### QUESTIONS?

If you have questions regarding the MASFA, contact the MA Office of Student Financial Assistance at [masfa@dhe.mass.edu](mailto:masfa@dhe.mass.edu).

# Massachusetts Application for State Financial Aid (MASFA)

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## WHAT INFORMATION DOES THE STUDENT NEED TO PROVIDE ON THE APPLICATION?

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The 2026-2027 MASFA form has the following sections:

1. Student Demographic Information
2. School Selection
3. Dependency Verification
4. Student **2024** Tax Information
5. Independent Student Information (for *independent* students only)
6. Parent **2024** Tax Information (for *dependent* students only)
7. Student Certification/Signature

The student will be required to complete the form in its entirety and sign it before it is considered complete.

**PLEASE NOTE:** The 2026-2027 application does **NOT** require a parent/guardian to create an account, complete a portion of the application or sign the application. However, dependent students must provide their parent(s) information on their application.

### Unusual and Extenuating Circumstances

If there are unusual and extenuating circumstances why the student cannot provide parental information on their application, the student will be **REQUIRED** to provide the MA Office of Student Financial Assistance (OSFA) with documentation.

#### Unusual Circumstances that **MAY** qualify for an appeal:

- Parental abandonment or estrangement
- Human Trafficking, as defined in the Trafficking Victims Protection Act of 2000
- Legally granted refugee or asylum status & parental location or status is unknown
- Parent incarceration/institutionalization
- Social service, police or legal intervention

#### Unusual Circumstances that **do NOT** qualify for an appeal:

- Parent(s) unwilling to provide information on MASFA
- Parent(s) refuse to contribute to student's education
- Parent(s) do not claim student as a dependent for income tax purposes
- Student lives on their own/demonstrates self-sufficiency (without a qualifying situation)
- Parent(s) not a resident of Massachusetts and/or living outside of Massachusetts or the United States

### Special Circumstances

If you and your family experienced significant changes to your financial situation (such as loss of employment), or other special circumstances, complete and submit the MASFA form as instructed. Once you submit the form, you may follow up with the MA Office of Student Financial Assistance (OSFA) to discuss your special circumstances.

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# Massachusetts Application for State Financial Aid (MASFA)

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## ACCOUNT CREATION

### ❖ Create an Account: [2026-2027 MASFA Application](#)

All 2026-2027 MASFA applicants are considered 'first time' applicants in the MASSAid system

- Select **"Click here to create an account"** option

Massachusetts Department of Higher Education  
Office of Student Financial Assistance

**Log In**

User Name

[Forgot your User Name, click here](#)

If this is your first time accessing the Student Portal, [click here to create an account](#)

**Log In**

### Enter all information requested on the "Create Your Account" page.

If you do not have a Social Security Number, you will be able to check the box that states 'I do not have an SSN'.

Use a **PERSONAL EMAIL ADDRESS** that you have access to (do not use your school email address)

Massachusetts Department of Higher Education  
Office of Student Financial Assistance

**Create Your Account**

Please complete this form to create an account. Required fields are in bold:

User Name (required)   
*Your User Name must be 6 to 25 alpha numeric characters with no blank spaces.*

First Name (required)

Middle Initial

Last Name (required)

**SSN or Applicant ID provided by OSFA (required)**  I do not have a Social Security Number (SSN)

Re-enter SSN (required)

Date of Birth (mm/dd/ccyy) (required)

Account Email Address (required)

Re-enter Email Address (required)

Cell Phone Number  -  -

Send me a text to opt-in to receiving text alerts from OSFA. You will receive the text shortly and must reply YES.

Password (required)   
*Passwords are case sensitive, must be 6-25 characters, must include letters and numbers, and cannot be the same as the User Name.*

Re-enter Password (required)

**Username: Letters and Numbers ONLY – NO SPECIAL CHARACTERS**

**Enter First and Last Name as it appears on government issued document(s) (i.e., birth certificate, Social Security card, ITIN document, etc.)**

**If student does not have SSN, check the box that states "I do not have a SSN". The SSN field will grey out.**

**SSN or Applicant ID provided by OSFA (required)**  I do not have a Social Security Number (SSN)

Re-enter SSN (required)

**PASSWORD: Letters and Numbers ONLY – NO SPECIAL CHARACTERS**

# Massachusetts Application for State Financial Aid (MASFA)

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## ❖ Account Creation, continued

To finalize account creation, student will make a “Personal Image Selection” (security feature) and acknowledge the “Terms and Conditions”.

### Personal Image Selection

Your Personal Image helps you know for sure that you are at the valid site. Every time you sign in, you will see your Personal Image after you enter your User Name.

Please select a Personal Image:



### Terms and Conditions

I acknowledge by gaining access to this site I certify that I am the student/borrower or have the student/borrower's permission to access the information. Access without permission may subject you to civil penalties or criminal prosecution.

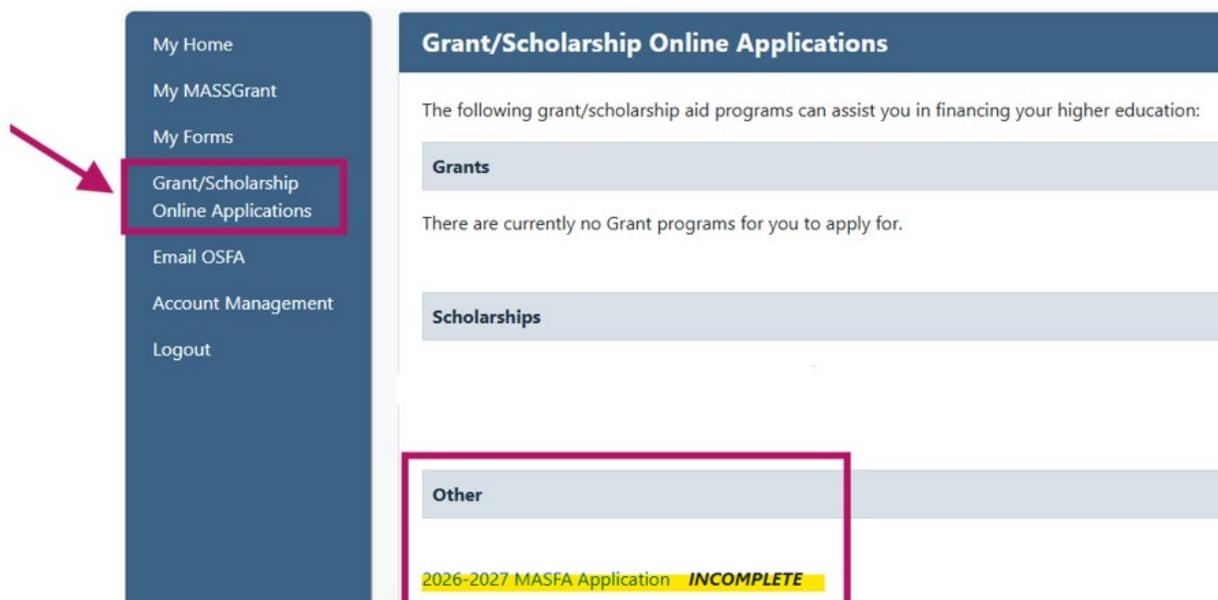
Once the account has been created, student will automatically be redirected to the MASFA homepage.



## 2026-2027 Massachusetts Application for State Financial Aid (MASFA)

Students must complete the MASFA application once per academic school year. For priority consideration, students should complete the application by May 1, 2026. The 2026-2027 application will remain open until June 30, 2027.

The student does not need to complete the entire application at once. They can save their information and exit, if needed. To log back in to the application (*only if they have already created an account*), use the following URL: [MASSAid Portal for students - User Login](#). Once logged in to the account, go to “Grant/Scholarship Online Applications” page. Under the “Other” section, click the hyperlink for the 2026-2027 MASFA.



My Home  
My MASSGrant  
My Forms  
**Grant/Scholarship Online Applications**  
Email OSFA  
Account Management  
Logout

### Grant/Scholarship Online Applications

The following grant/scholarship aid programs can assist you in financing your higher education:

**Grants**

There are currently no Grant programs for you to apply for.

**Scholarships**

**Other**

2026-2027 MASFA Application **INCOMPLETE**

# Massachusetts Application for State Financial Aid (MASFA)

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The following is a breakdown of each section of the MASFA form:

## ❖ HOMEPAGE

The homepage provides information on the requirements to complete a MASFA. If the student is eligible to file the FAFSA, they should **not** complete the MASFA form.

- On the homepage, student can select to view application in English or Spanish



## 2026-2027 Massachusetts Application for State Financial Aid (MASFA)

Students must complete the MASFA application once per academic school year. For priority consideration, students should complete the application by May 1, 2026. The 2026-2027 application will remain open until June 30, 2027.

Let us walk you through the steps to complete the application.

\* = Required

English ▼



MASFA



Student Demographic Information



School Selection



Dependency Verification



Student Tax Information



Independent Student Information



Parent Tax Information



Sign and Submit Page

### MASFA

To be eligible for most types of financial aid, students must complete either the Free Application for Federal Student Aid (FAFSA) or Massachusetts Application for State Financial Aid (MASFA). Students should only complete **ONE** financial aid application.

- **Complete the Free Application for Federal Student Aid (FAFSA)** if you are a U.S. Citizen or eligible noncitizen.
  - Complete the 2026-2027 FAFSA by visiting the following website: <https://studentaid.gov/h/apply-for-aid/fafsa>
- **Complete the Massachusetts Application for State Financial Aid (MASFA)** only if you meet all the following criteria:
  - Are **ineligible to complete the FAFSA**; **and**
  - Are not present in the United States on a **visa or immigration status within the meaning of 8 U.S.C. § 1101(a)(15)(A-S)**; **and**
  - Attended 3 years of high school in Massachusetts; **and**
  - Earned a Massachusetts high school diploma or alternative (e.g., GED, HiSET); **and**
  - Have physically resided in Massachusetts for at least one year prior to the start of the academic year

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## ❖ Student Demographic Information:

- a) First and Last Name – *information is pre-populated*
- b) Date of Birth - *information is pre-populated*
- c) Gender
- d) Mailing Address **STATE** (the application does not collect home address)
- e) Telephone Number - *information is pre-populated if entered during account creation*
- f) Preferred Email Address - *information is pre-populated*
- g) Marital Status (Single, Married, Divorced, Separated, Widowed)
- h) State of Residence
- i) Month/Date since you have been residing in the state

## 2026-2027 Massachusetts Application for State Financial Aid (MASFA)

Students must complete the MASFA application once per academic school year. For priority consideration, students should complete the application by May 1, 2026. The 2026-2027 application will remain open until June 30, 2027.

Let us walk you through the steps to complete the application.

\* = Required English ▾

**1**  
MASFA

**2**  
Student Demographic Information

3  
School Selection

4  
Dependency Verification

5  
Student Tax Information

6  
Independent Student Information

7  
Parent Tax Information

8  
Sign and Submit Page

### Student Demographic Information

* Your First Name	<input type="text"/>
Your Middle Name	<input type="text"/>
* Your Last Name	<input type="text"/>
* Your Date of Birth	<input type="text"/>
* Are you male or female (used to determine if Selective Service is required)?	<input type="text"/>
* Your Mailing Address State	<input type="text"/>
* Your permanent telephone number	<input type="text"/>
* Your e-mail address	<input type="text"/>
* Re-enter your e-mail address	<input type="text"/>
* What is your marital status as of today?	<input type="text"/>
* What is your state of residence?	<input type="text"/>
* When did you move to this state (enter two-digit month and four-digit year, i.e. MM/YYYY)?	<input type="text"/> - <input type="text"/>

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# Massachusetts Application for State Financial Aid (MASFA)

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## ❖ School Selection

- a) Parent College Completion Status
- b) Student's High School Completion Status [High School Diploma, GED/HiSet, Homeschooled]
- c) Grade Level in college during the 2026-2027 school year
- d) Degree/Certificate working on during the 2026-2027 school year
- e) School Selection – you can indicate up to 10 schools on your application. The **FIRST choice** should be the college you are most likely to attend

1  
MASFA

2  
Student Demographic Information

3  
School Selection

4  
Dependency Verification

5  
Student Tax Information

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Sign and Submit Page

### School Selection

\* Did either of your parents attend or complete college?

\* When you begin college in the 2026-2027 school year, what will be your high school completion status?

\* When you begin the 2026-2027 school year, what will be your grade level in college?

\* When you begin the 2026-2027 school year, what degree or certificate will you be working on?

\* Will you have your first bachelor's degree before July 1, 2026?  Yes  No

Tell us which college(s) you are thinking of attending during the 2026-2027 school year. Your first selection should be the college you are most likely to attend.

\* 1st Choice

2nd Choice

3rd Choice

4th Choice

5th Choice

6th Choice

7th Choice

8th Choice

9th Choice

10th Choice

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# Massachusetts Application for State Financial Aid (MASFA)

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## ❖ Dependency Verification

- a) Students will be required to answer the following questions to determine their dependency status (dependent versus independent).
- b) **Unusual Circumstances** - Dependent students who answer “Yes” to the question regarding ‘unusual circumstances’ will be required to complete a form and provide documentation to OSFA that demonstrates they have extenuating circumstances that prevents them from providing parent information (personal statement, income verification, letters of support).
- If you currently live with at least one parent, select “**NO**” under unusual circumstances. You will then provide information for the parent that you currently reside with.
  - **Please note:** *Parents refusing to provide information does **not** count as an extenuating circumstance.*

The screenshot displays the MASFA application interface. At the top, there is a progress bar with eight steps: 1. MASFA, 2. Student Demographic Information, 3. School Selection, 4. Dependency Verification (highlighted in blue), 5. Student Tax Information, 6. Independent Student Information, 7. Parent Tax Information, and 8. Sign and Submit Page. Below the progress bar, the title "Dependency Verification" is shown. The main content area contains a list of nine questions, each with "Yes" and "No" radio button options. The last question is highlighted with a red border. At the bottom, there is a help link and three buttons: "Save & Exit", "Previous", and "Next".

**Dependency Verification**

\* Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?  Yes  No

\* Are you a veteran of the U.S. Armed Forces?  Yes  No

\* Do you have children or other people (excluding your spouse) who live with you and receive more than half of their support from you, now and between July 1, 2026, and June 30, 2027?  Yes  No

\* At any time since you turned age 13, were you an orphan (no living biological or adoptive parent)?  Yes  No

\* At any time since you turned age 13, were you a ward of the court?  Yes  No

\* At any time since you turned age 13, were you in foster care?  Yes  No

\* As determined by a court in Massachusetts, are you or were you an emancipated minor?  Yes  No

\* Does someone other than your parent or step parent have legal guardianship of you, as determined by a court in Massachusetts?  Yes  No

\* At any time on or after July 1, 2025, were you unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?  Yes  No

\* Do unusual circumstances prevent you from contacting your parents or would contacting your parents pose a risk to you?  Yes  No

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[Save & Exit](#) [Previous](#) [Next](#)



# Massachusetts Application for State Financial Aid (MASFA)

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## ❖ Student Tax Information, continued

If a response is not applicable or a negative number, please enter "0" in the field

\* Did or will you file a 2024 IRS Form 1040 or 1040-NR?  Yes  No

\* Did you either (1) earn income in a foreign country in 2024, (2) work for an international organization in 2024 without being required to report income on any tax return, or (3) file a 2024 tax return with Puerto Rico or another U.S. territory?  Yes  No

\* Did or will you file a 2024 joint tax return with your current spouse?  Yes  No

Please complete the following using the information from your 2024 income tax return. If the answer is zero or does not apply enter "0".

\* For 2024, what is your tax filing status according to your tax return?

\* Income earned from work from IRS Form 1040 (or 1040-NR): line 1z + Schedule 1: lines 3 + 6

\* Tax-exempt interest income from IRS Form 1040, line 2a

\* Untaxed portions of IRA distributions from IRS Form 1040: line 4a minus 4b

\* IRA rollover into another IRA or qualified plan

\* Untaxed portions of pensions from IRS Form 1040: line 5a minus 5b

\* Pension rollover into an IRA or other qualified plan

\* Adjusted gross income from IRS Form 1040 (or IRS Form 1040-NR): line 11

\* Income tax paid from IRS Form 1040: line 22 minus Schedule 2: line 2. If negative, enter a zero.

\* IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans from IRS Form 1040 Schedule 1: total of lines 16 + 20

\* Education credits (American Opportunity and Lifetime Learning credits) from IRS Form 1040 Schedule 3: line 3

\* Did you file a Schedule A, B, D, E, F, or H with your 2024 IRS Form 1040?

\* Net profit or loss from IRS Form 1040 Schedule C: line 31

\* Amount of college grants, scholarships, or AmeriCorps benefits reported as income to the IRS. You would have paid taxes on these grants, scholarships, or benefits. These usually do not apply to first-time applicants. If married, include the spouse's reported amount.

\* Foreign earned income exclusion from IRS Form 1040 Schedule 1: line 8d

# Massachusetts Application for State Financial Aid (MASFA)

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## ❖ Student Tax Information, continued

\* Enter total amount you received in child support for the last complete calendar year. If you are "Married" or "Remarried," enter the combined amount you and your spouse received

\* Current total of cash, savings, and checking accounts. If you are "Married" or "Remarried," enter the combined amount you and your spouse received

\* Current net worth of investments, including real estate. If you are "Married" or "Remarried," enter the combined amount you and your spouse received

\* Current net worth of businesses and investment farms. If you are "Married" or "Remarried," enter the combined amount you and your spouse received

Based on your answers to the dependency status questions, **you are considered a dependent student for financial aid purposes**. This means you must provide parental information. Select "I will provide parental information" and click next to continue to the parent section.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your application without parental information. Select "I am unable to provide parental information" and click next to advance.

\* Will parental information be provided?

- I will provide parental information
- I am unable to provide parental information  
(we will contact you for further information)

Need help or have questions? Call the MA Office of Student Financial Assistance at 617-391-6070.

Save & Exit

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At the end of this section, students must indicate if parental information will be provided. Dependent students who indicate they are unable to provide parental information will be required to provide documentation to **OSFA** that demonstrates they have extenuating circumstances that prevent them from providing parent information.

- If you currently live with at least one parent, select "**NO**" under unusual circumstances. You will then provide information for the parent that you currently reside with.
- **Please note:** *Parents refusing to provide information does **not** count as an extenuating circumstance.*

### Unusual Circumstances that **MAY** qualify for an appeal:

- Parental abandonment or estrangement
- Human Trafficking, as defined in the Trafficking Victims Protection Act of 2000
- Legally granted refugee or asylum status & parental location or status is unknown
- Parent incarceration/institutionalization
- Social service, police or legal intervention

### Unusual Circumstances that **do NOT** qualify for an appeal:

- Parent(s) unwilling to provide information on MASFA
- Parent(s) refuse to contribute to student's education
- Parent(s) do not claim student as a dependent for income tax purposes
- Student lives on their own/demonstrates self-sufficiency (without a qualifying situation)
- Parent(s) not a resident of Massachusetts and/or living outside of Massachusetts or the United States

## ❖ Independent Student

If student is determined to be independent, they will provide information on their household/family size. The student should **only include family members that reside in their home and that the student provides financial support** for now and through June 30, 2027.

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## ❖ Parent Tax information [this section is for Dependent Students only]

- Parent(s) Marital Status
  - Parent Name and Date of Birth
  - Parent's Spouse or Partner's Name and Date of Birth (if applicable)
  - Parent(s) State of Residence and Date they moved to this State
  - Parent's Household/Family Size/Number Attending College
- Household members include parent(s), dependent children of parent(s), and other people that live with parents, **if parents will provide more than half of their support through June 30, 2027.**

Please list all individuals you included in your household size (include yourself):				
Name	Relationship to Student	Age	Attending College During the 2026-2027 School Year? <input type="radio"/> Yes <input type="radio"/> No	College Attending
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>

### Who is considered a parent on the MASFA form?

Legal parents are biological or adoptive. Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are **not** considered parents on this form unless they have legally adopted the student.

### Which parent(s) information should I include in the form?

- If the **student's parent was never married** and does not live with the student's other legal parent, provide only that one parent's information
- If the **parent is widowed and not remarried**, provide only that one parent's information
  - If the student's **widowed parent is remarried** as of today, answer the questions about that parent and the stepparent.
- If the **parents are divorced or separated**, answer the questions about the parent who provides the greater portion of the student's financial support, even if the student does not live with them.
  - If this **parent is remarried** as of today, answer the questions about that parent and the stepparent.

# Massachusetts Application for State Financial Aid (MASFA)

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## ❖ Parent Tax Information, continued

- a) Indicate if parent or anyone in the family received certain federal benefits during 2024 and/or 2025 (*answering these questions does not affect a student's potential eligibility for state financial aid*)
- b) Indicate if parent(s) filed a 2024 IRS tax form (Form 1040 or 1040NR)
- If parent(s) filed a 2024 tax return, provide specific information from their tax return (the application will indicate what specific information is needed and where it is located on the IRS tax form).
  - If parent(s) did not file a 2024 tax return, indicate "No" on the form

In 2024 or 2025, did you, your parents, or anyone in your parents' household receive benefits from any of the federal benefits programs listed below?

\* Earned income tax credit (EITC)  Yes  No

\* Federal housing assistance  Yes  No

\* Free or reduced-price school lunch  Yes  No

\* Medicaid  Yes  No

\* Refundable credit for coverage under a qualified health plan (QHP)  Yes  No

\* Supplemental Nutrition Assistance Program (SNAP-Food Stamps)  Yes  No

\* Supplemental Security Income (SSI)  Yes  No

\* Temporary Assistance for Needy Families (TANF)  Yes  No

\* Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)  Yes  No

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\* Did or will your parent file a 2024 IRS Form 1040 or 1040-NR?  Yes  No

\* Indicate which of the following situations applies to your parent for 2024

\* Did or will your parent file a 2024 joint tax return with their current spouse?  Yes  No

# Massachusetts Application for State Financial Aid (MASFA)

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## ❖ Parent Tax Information, continued

a) **If a response is not applicable or a negative number, please enter "0" in the field**

Please complete the following using the information from your parent's 2024 income tax return

* For 2024, what is/will be your parents' tax filing status on their tax return?	<input type="text"/>
* Income earned from work from IRS Form 1040 (or 1040-NR): line 1z + Schedule 1: lines 3 + 6	<input type="text"/>
* Tax-exempt interest income from IRS Form 1040, line 2a	<input type="text"/>
* Untaxed portions of IRA distributions from IRS Form 1040: line 4a minus 4b	<input type="text"/>
* IRA rollover into another IRA or qualified plan	<input type="text"/>
* Untaxed portions of pensions from IRS Form 1040: line 5a minus 5b	<input type="text"/>
* Pension rollover into an IRA or other qualified plan	<input type="text"/>
* Adjusted gross income from IRS Form 1040 (or IRS Form 1040-NR): line 11	<input type="text"/>
* Income tax paid from IRS Form 1040: line 22 minus Schedule 2: line 2. If negative, enter a zero.	<input type="text"/>
* IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans from IRS Form 1040 Schedule 1: total of lines 16 + 20	<input type="text"/>
* Education credits (American Opportunity and Lifetime Learning credits) from IRS Form 1040 Schedule 3: line 3	<input type="text"/>
* Did your parent file a Schedule A, B, D, E, F, or H with their 2024 IRS Form 1040?	<input type="text"/>
* Net profit or loss from IRS Form 1040 Schedule C: line 31	<input type="text"/>
* Amount of college grants, scholarships, or AmeriCorps benefits reported as income to the IRS. You would have paid taxes on these grants, scholarships, or benefits. These usually do not apply to first-time applicants. If married, include the spouse's reported amount.	<input type="text"/>
* Foreign earned income exclusion from IRS Form 1040 Schedule 1: line 8d	<input type="text"/>
* Enter total amount your parent received in child support for the last complete calendar year. If they are "Married," "Remarried," or "Unmarried and both legal parents living together," enter the combined amount your parent and their spouse received.	<input type="text"/>
* Current total of cash, savings, and checking accounts. If your parents are "Married", "Remarried" or "Unmarried and both legal parents living together," enter the combined amounts held by your parent and their spouse	<input type="text"/>
* Current net worth of investments, including real estate. If your parents are "Married", "Remarried" or "Unmarried and both legal parents living together," enter the combined amounts held by your parent and their spouse	<input type="text"/>
* Current net worth of businesses and investment farms. If your parents are "Married", "Remarried" or "Unmarried and both legal parents living together," enter the combined amounts held by your parent and their spouse	<input type="text"/>

📞 Need help or have questions? Call the MA Office of Student Financial Assistance at 617-391-6070.

Save & Exit

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# Massachusetts Application for State Financial Aid (MASFA)

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## ❖ Sign and Submit Page

- Student will complete the “Student Certification” section, acknowledging information submitted on the application is true and correct to the best of their knowledge.
- If student is a dependent, they must also complete the “Parent Certification” section

**NOTE** – once student submits application, they will not be able to access the application again or make corrections. **Students should verify all information is correct BEFORE submitting the application.**

\* = Required



MASFA



Student  
Demographic  
Information



School  
Selection



Dependency  
Verification



Student Tax  
Information



Independent  
Student  
Information



Parent Tax  
Information



Sign and  
Submit Page

## Sign and Submit Page

### Student Certification

By clicking this box, you are electronically signing this application and certifying that:

- you will only use any state financial aid awarded for educational costs, such as tuition and fees, books and equipment, transportation and related living expenses
- the student information you provided on the application is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed application

### Parent Certification

By clicking this box, you are electronically signing this application and certifying that:

- the parent information you provided on the application is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed application

📞 Need help or have questions? Call the MA Office of Student Financial Assistance at 617-391-6070.

Save & Exit

Previous

Next

Submit

# Massachusetts Application for State Financial Aid (MASFA)

Office of Student Financial Assistance | Massachusetts Department of Higher Education

## ❖ Post-Submittal Screen

Students will receive confirmation that the application has been submitted as well as information on their Student Aid Index (SAI). Students will also receive a confirmation email with the same information displayed on this screen.



Thank you for completing the **2026 - 2027 Massachusetts Application for State Financial Aid**. Based on your application information, your **Student Aid Index (SAI)** is: [REDACTED] You will receive a confirmation email of your application submission. The email will come from [osfmail@osfamass.org](mailto:osfmail@osfamass.org).

If additional information and/or documentation is needed for us to process your application, we will send you an email notification.

**Please note:** The college/university is responsible for final determination of eligibility based on your MASFA submission and verification of Massachusetts high school completer status. You may reach out to the school's financial aid office, after your application has been processed, to obtain more information on your financial aid eligibility, aid program options, and any additional steps and/or documentation you may need to provide to the school.

### Document Submission Options:

If you are required to submit documentation, please do so via one of the following options:

**Preferred Method** – Log in to the MASSAid Student Portal with your username and password and click the **My MASSGrant** option on the left-hand side of the screen. You will be able to view your application status and any ineligible reasons (if applicable) that must be corrected. From there you can upload the required documents.

**OR**

Mail your documentation (include your first and last name and date of birth on the documents) to:

MA Office of Student Financial Assistance  
135 Santilli Highway  
Everett, MA 02149

**ATTENTION: MASFA**

**YOU CAN SEND THIS INFORMATION BY REGULAR FIRST-CLASS MAIL. IT IS NOT NECESSARY TO SPEND ADDITIONAL FUNDS FOR FASTER DELIVERY.**

Close

📞 Need help or have questions? Call the MA Office of Student Financial Assistance at 617-391-6070.

Selecting the “Close” button at the bottom of the screen will redirect the student to their MASSAid Portal Homepage.

# Massachusetts Application for State Financial Aid (MASFA)

Office of Student Financial Assistance | Massachusetts Department of Higher Education

## ❖ Student MASSAid Portal

After submitting the application, students will be redirected to their MASSAid Portal.

Under the “**Grant/Scholarship Online Applications**” tab, they will see their application status (*Completed vs. Incomplete*). If the application is “Incomplete”, they may click on the hyperlink to return to the application.

The screenshot shows the Student MASSAid Portal interface. On the left is a navigation menu with options: My Home, My MASSGrant, My Forms, Grant/Scholarship Online Applications (highlighted with an orange box), Email OSFA, Account Management, and Logout. The main content area is titled "Grant/Scholarship Online Applications" and contains the following sections:

- Grants**: A section with the text "There are currently no Grant programs for you to apply for."
- Scholarships**: A list of three scholarships: 2025-2026 Early Childhood Educators Scholarship, 2025-2026 Tomorrow's Teachers Scholarship, and 2025-2026 Behavioral Health Workforce Scholarship (Graduate Only).
- Other**: A section with one entry: 2026-2027 MASFA Application (COMPLETED), which is highlighted with an orange box.

At the bottom, there is a note: "In order to complete the online application process you must have access to a printer and ADOBE Acrobat Reader in order to view and print your application." Below this note is the Adobe Reader logo.

## ❖ My MASSGrant

Students may review their tentative eligibility on the My MASSGrant tab as well as print-out a copy of their MASFA Application responses.

The screenshot shows the My MASSGrant portal interface. On the left is a navigation menu with options: My Home, My MASSGrant (highlighted with a pink box), My Forms, Grant/Scholarship Online Applications, Email OSFA, Account Management, and Logout. The main content area is titled "My MASSGrant" and contains the following sections:

- Cumulative Program Summary**: A summary showing "Total Semesters Used: 0" and "Total Funds Received: \$00.00". Below this is a note: "2026-2027 MASSGrant award information displayed is subject to change, pending a final Fiscal Year 2027 Massachusetts State budget."
- Academic Year 2026 - 2027**: A section showing "Application Status: Eligible" with two buttons: "Print Letter" and "Print MASFA Application" (highlighted with a pink box).
- Awards Table**: A table listing awards for the academic year 2026-2027.

Institution	Term	Award	Status	Paid Date
SUFFOLK UNIVERSITY	Spring	\$250	Pending	
SUFFOLK UNIVERSITY	Fall	\$250	Pending	

Below the table, there is a note: "Your current application information: [Click here to update 2026-2027 application info](#)"

At the bottom, there is a summary of current application information:

- CURRENT INSTITUTION: SUFFOLK UNIVERSITY
- ANTICIPATED FALL ENROLLMENT: Full-time
- ANTICIPATED SPRING ENROLLMENT: Full-time
- DECLINE FALL AWARD: No
- DECLINE SPRING AWARD: No

# Massachusetts Application for State Financial Aid (MASFA)

Office of Student Financial Assistance | Massachusetts Department of Higher Education

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## Frequently Asked Questions

### Do I need to answer all the questions on the application?

Yes. Most of the questions on the MASFA form are required to calculate your Student Aid Index (SAI). The SAI measures your family's financial strength and is used to determine your eligibility for state and school aid.

### How do I find out my Student Aid Index (SAI)?

Your SAI will be provided to you once you complete the MASFA form. You will receive a confirmation email with your SAI information. You also be able to view your application summary details on the report available to you in the MASSAid portal – this is only available after you complete the application.

### How much financial aid will I receive?

The college is responsible for final determination of eligibility based on your MASFA submission and verification of high school completer status. The financial aid office will use the data on your MASFA form and your SAI to determine the amount of aid you are eligible to receive. The college will use your SAI to prepare a financial aid package. Any financial aid you are eligible to receive will be paid to you through your college.

After submitting the completed MASFA application, you must also complete and submit a copy of the [Tuition Equity Form and Affidavit](#) to the institution where you are **enrolled or seek to enroll**. For questions regarding how to submit the form to your institution, please contact your college or university financial aid office directly.

You may reach out directly to the college's financial aid office to obtain more information on your financial aid eligibility, aid options, and any additional steps and/or documentation you may need to provide to the school.

### I am having issues creating an account and/or accessing the application.

Please send an email to [masfa@dhe.mass.edu](mailto:masfa@dhe.mass.edu). Make sure to include your first and last name in the email. Include screenshots of any error messages you are receiving when attempting to create and/or access your account.

### I have created an account, but don't remember my username. How can I retrieve my account information?

- If you entered a Social Security Number (SSN) when you created your account, use the ["forgot username" feature](#). You will be prompted to enter the email address used to create your account, the last 4 digits of your SSN, and date of birth.
- If you did **not** enter a Social Security Number when you created your account, please email [masfa@dhe.mass.edu](mailto:masfa@dhe.mass.edu). In the email, make sure to include your first and last name and indicate you need to retrieve your account username.

### I filed a Free Application for Federal Student Aid (FAFSA) and am unable to create a MASFA account. What can I do?

We will most likely need to remove your FAFSA record from our system so you can proceed with the MASFA application. Please email [masfa@dhe.mass.edu](mailto:masfa@dhe.mass.edu) so we can review your account and inform you of next steps to complete the MASFA.

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**Additional Information on High School Completer Status and Required Documentation is available on our website:**  
[Frequently Asked Questions \(FAQ\) / Massachusetts Department of Higher Education](#)

**For more information on Massachusetts financial aid programs for eligible students at public and private colleges and universities, review our [Quick Guide for Students](#).**

**If you have questions regarding the MASFA, contact the MA Office of Student Financial Assistance at [masfa@dhe.mass.edu](mailto:masfa@dhe.mass.edu).**