

Office of Student Financial Assistance | October 4, 2024

# MASSACHUSETTS STATE FINANCIAL AID PROGRAMS

## 2024 MEFA NOVICE TRAINING WORKSHOP



MASSACHUSETTS  
Department of  
Higher Education

# Presenter

Dr. Clantha McCurdy  
Senior Deputy Commissioner  
Access and Student Financial  
Assistance  
W 617-391-6098 | C 617-775-1104 |  
Fax 617-391-6085  
[cmccurdy@dhe.mass.edu](mailto:cmccurdy@dhe.mass.edu)

# New Initiatives & Legislative Update

Massachusetts Department of Higher Education  
Office of Student Financial Assistance

# Legislative Update – FY25 Budget

- **Continued historic investment in State Financial Aid**
  - 7070-0065 \$175m General Scholarship
  - 7066-0021 \$7.2m Adopted and Foster Fee Assistance
  - 7066-0016 \$1.4m Foster Child Grant
  - 7070-0066 \$42m Mass High Demand Scholarship
    - Expands High Demand Scholarships to **public and private** college students
- Expansion of State Financial Aid
  - **Free Community College - \$117m**
    - \$24m MassReconnect
    - \$93m MassEducate
  - \$80m Financial Aid Expansion – MASSGrant Plus & MASSGrant Plus Expansion
  - \$10m In-Demand Scholarship
  - \$10m Teacher Educator Scholarship & Educator Loan Repayment
  - \$42m High Demand Scholarship (Federal ARPA funds)

# FY25 Budget

- General Scholarship Account (7070-0065) supports the following programs:
  - Cash Grant
  - Gilbert Grant
  - ECE Scholarship
  - Paraprofessional Teacher Preparation Grant
  - Part Time Grant
  - One Family Scholarship
  - Pilot Programs
    - Emergency Fund
    - Completion Grant
    - Career Pathway – Civic Engagement Internship
    - BNS Housing Grant

# Tuition Equity Law

# Tuition Equity Law

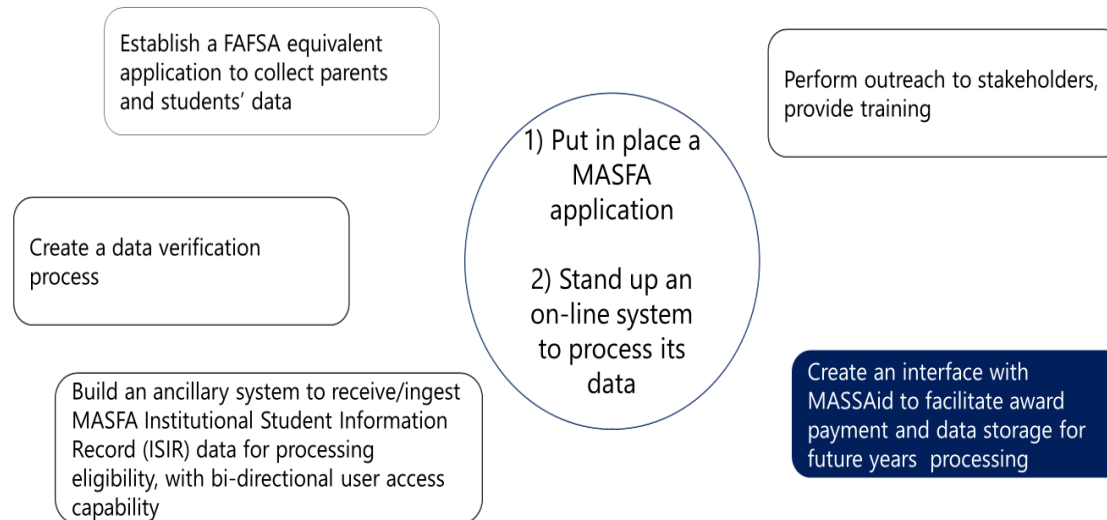
- **Tuition Equity Law notably carves a pathway to in-state tuition rates and state financial aid for certain non-US citizen students, including undocumented students,** who have attended high school in Massachusetts for at least three (3) years and earned a high school diploma (or the equivalent) in the Commonwealth
- Students across the Commonwealth will benefit from this expanded access to affordable higher education
- **Creation of Massachusetts Application for State Financial Aid (MASFA) application** allows students to apply for need-based state financial aid
- MASFA launched in January 2024 for the 2023-24 academic year; and March 2024 for 2024-25.
  - **Over 500 students completed the 2023-24 MASFA**
  - **1375 applicants have been received for 2024-25**

# MASFA Processing Platform

## State Aid to MA High School Completers

### Massachusetts High School Completers

## Access to Massachusetts State Financial Aid





# MASFA – Student Experience Portal

## Massachusetts Application for State Financial Aid (MASFA)

- The MASFA is an electronic online application. Paper applications are **not** available.
- The MASFA 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 for the form to automatically calculate a student's SAI (2024-25 form)**. Selecting 'Paper-Signature' requires a manual review of the signed form by the Massachusetts Office of Student Financial Assistance before an EFC or SAI can be calculated.

# MASFA – Student Portal

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

# MASFA Processing Platform

## Key Features

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

# MASFA Processing Platform

## Key Features

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

# MASFA Processing Platform

## Key Features

- Professional judgement feature added to 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

# Data Submission & Policy Development

State Financial Aid

# Data Submission Requirements

- Institutions are required to report recipient, programmatic, and other data to the Department of Higher Education (DHE) upon request.
  - Data submission is planned for at least quarterly for certain programs such as MassEducate, MassReconnect and MassGrant Plus
  - Allows the DHE to make necessary adjustments in campus allocations
  - Ensures that appropriated funds are fully expended
  - New platform will be released for data collection – which will occur during the academic term
  
- All financial aid program guidelines have been amended to reflect the data submission requirement

## Year-End Data File - Target Dates

- Fy24 year-end financial aid data file layout will soon be released to production on OSFA's website
- Deadline for Massachusetts institutions to submit FY24 year-end data file is November 30, 2024
- There will be minor changes to the FY24 year-end data file layout to incorporate award disbursements to MA high school completers
- Requests for on-line access to the year-end data application can be sent to [rbrun@dhe.mass.edu](mailto:rbrun@dhe.mass.edu)



# High Demand Scholarship

2024-2025

# High Demand Overview

*Purpose: to encourage degree completion in high demand disciplines to address workforce needs in the Commonwealth*

- Program initially funded and implemented in FY2013
- Scholarship supports training and degree completion in disciplines that are deemed to be critical shortage areas (ex. STEM fields, health professions)
- Recipients must be enrolled in a high demand degree or certificate program and demonstrate a commitment to and academic success in the discipline (typically 3.0 GPA)
- Not need-based, and applicable to any costs in the COA
- Centralized financial aid program

# Changes to 2024-2025 High Demand

- More diversified major pool
  - Business/Economics
  - Social Work
  - Education (added 23-24)
  - Criminal Justice/Sociology (added 23-24)
- Higher award values
- aligned with other scholarship programs, no longer limited to "state-supported" coursework

# High Demand Process: Student

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

# High Demand Process: School

- After OSFA selects award recipients, awards will be available to certify in MASSAid under the "High Demand Scholarship" Heading
  - If you don't already have access to the High Demand program in MASSAid, let Brian ([beiermann@dhe.mass.edu](mailto:beiermann@dhe.mass.edu)) and Robert ([rbrun@dhe.mass.edu](mailto: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 - or reach out to the program manager, Brian Eiermann: [beiermann@dhe.mass.edu](mailto:beiermann@dhe.mass.edu)

# High Demand Scholarship

## **Full-time enrollment (12+ credits)**

**Up to** \$11,000 per year or \$5,500 per semester at independent institutions

**Up to** \$11,000 per year or \$5,500 per semester at UMass

**Up to** \$8,000 per year or \$4,000 per semester at State Universities

**Up to** \$5,000 per year or \$2,500 per semester at Community Colleges

## **Part-time enrollment (6-11 credits)**

**Up to** \$5,500 per year or \$2,750 per semester at independent institutions

**Up to** \$5,500 per year or \$2,750 per semester at UMass

**Up to** \$4,000 per year or \$2,000 per semester at State Universities

**Up to** \$2,500 per year or \$1,250 per semester at Community Colleges

# FREE COMMUNITY COLLEGE

MassEducate and MassReconnect

# MassEducate

*MassEducate is the Commonwealth's "free community college" grant program designed to provide financial assistance to full and part-time undergraduate students who are enrolled in and pursuing an approved program of study.*

*MassEducate provides "last dollar" financial assistance to ensure that eligible community college students have adequate resources to fully cover the direct costs of tuition and fees towards a certificate or associate degree at a public community college.*



## ■ ***Student Eligibility Requirements***

- *Enroll, as a matriculated student, on a full or part-time basis (minimum of 6 credits, or the equivalent) in an approved undergraduate program of study leading to a certificate or an associate degree;*
- *Physically reside in Massachusetts for at least one year, as of the start of the enrolled term, with an intent to remain in Massachusetts consistent with Board of Higher Education policy*
- *Complete the FAFSA or MASFA (for students eligible under the Tuition Equity Law) annually*

## ■ ***Student Eligibility Requirements***

- *Be a US citizen, permanent resident, or non-citizen eligible under Title IV regulations; or have an approved eligibility status designated by the BHE pursuant to Section 9 of Chapter 15A, as amended by Section 11 of Chapter 28 of the Acts of 2023*
- *Not be in default of any federal or state loans for attendance at any institution, or owe a refund for any previous state financial program*
- *Meet Satisfactory Academic Progress (SAP)*
- *Have not earned a prior baccalaureate degree, or the equivalent*
  - *A student with a prior associate degree can earn an additional associate under MassEducate*

# MassEducate – Institutional Responsibility

- Verify recipient eligibility, including degree completion status
  - No more than one prior associate degree, or a baccalaureate degree (or equivalent)
  - Affidavit may be signed by student, after all attempts to verify degree status
- Provide recipient data to the DHE, upon request, and no less than on a quarterly basis
- Expend allocated funds by end of the academic year
  - Funds may be used to support summer enrollment that occurs prior to the end of the corresponding academic year, if available
- Facilitate access to support services for students participating in the MassEducate program

# MassEducate

- MassEducate is awarded as a last dollar resource to eligible students and cannot exceed the calculated cost of tuition and fees as published in the COA
  - *Higher cost certificate or degree programs that exceed 150% of the institution's average tuition and fee costs may require annual approval by the Department of Higher Education*
- An allowance of up to \$1,200 for books and supplies, and other approved costs, may be awarded to students whose household income is at or below 125 percent of the state median income (SAI at or below \$20,000), or other income level established by the department
  - *Students receiving an Allowance and Support award through MassEducate may also be eligible to receive an additional allowance through the MASSGrant Plus program, subject to guidelines of the program*
- **MassEducate Award = Tuition and Fees (minus) All other Non-Loan Aid**

# MassEducate

- Semester limits are defined for the number of terms that a student may receive MassEducate funds:
  - **Associate Degree**
    - Full-Time    Maximum of 3 years, 6 semesters
    - Part-Time    Maximum of 5 years, 10 semesters
  
  - **Certificate Program**
    - Full-time    Maximum of 4 semesters
    - Part-Time    Maximum of 8 semesters
  
- Allowance for books, supplies and other costs:
  - Full-time        \$1200
  - ¾ time            \$900
  - ½ time            \$600

# MassReconnect

- Guidelines updated for alignment with MassEducate
  - Modified text for FAFSA/MASFA
  - Data reporting requirements updated
  - Institutional responsibilities aligned
    - Allocated funds must be expended by end of academic year (summer terms permitted with available funds)
- Student Eligibility criteria
  - **Student cannot have earned a prior associate or bachelor's degree**
  - **Must be age 25 or older as of first day of classes**
- Award value for tuition, fees and books
  - Primary last dollar resource after all non-loan aid (federal and state)
  - Semesters of eligibility aligned with MassEducate for associate degree and certificate programs
  - Require approval for high-cost programs- over 150% of average

- Student Eligibility criteria consistent with MassEducate
  - Student cannot have earned a prior associate or bachelor's degree
  - Allows flexibility for an additional *Allowance and Support award* (up to \$1200) for MassEducate and MassReconnect students who meet established income level (up to \$85K)
- Student will essentially be awarded either the MassEducate or MassReconnect to cover cost of tuition and fees
- Calculation of Award for cost of tuition and fees:
  - Primary last dollar resource after all non-loan aid (federal and state)
  - Provides book allowance – up to \$1200

# MASSGrant Plus & Expansion Programs

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



# MASSGrant Plus & Expansion

- ***MASSGrant Plus:***
  - Prioritized for Pell eligible students at two-year and four-year institutions
- ***MASSGrant Plus Expansion***
  - *Non-Pell Grant-Eligible students at four-year public institutions*
  - *Middle-income family students (SAI cannot exceed \$15,000)*
- Guidelines include eligibility requirements for each group
  - Common Eligibility Requirements for students under both categories
  - *Award calculation differs for students under the two categories*

# MASSGrant Plus & MGP Expansion Awards Terms

- **Bachelor's Degree**

Full-Time - Maximum of 5 years, 10 semesters for full-time (minimum of 12 enrolled credits per academic term)

Part-Time - Maximum of 7 years, 14 semesters for part-time (minimum of 6 enrolled credits per academic term)

- **Associate Degree**

Full-Time - Maximum of 3 years, 6 semesters for full-time (minimum of 12 enrolled credits per academic term). An additional year of assistance may be awarded based on extenuating circumstances, with approval of a written appeal.

Part-Time - Maximum of 5 years, 10 semesters for part-time (6 enrolled credits minimum per academic term). An additional year of assistance may be awarded based on extenuating circumstances, with approval of a written appeal.



# MASSGrant Plus & MGP Expansion Awards Terms

- **MassGrant Plus Award** = Tuition and Fees (**minus**) All Other Non-Loan Aid
- **MASSGrant Plus Allowance and Support Award** = Cost of Attendance COA (**minus**) All Other Non-Loan Aid
  - 12 or more credits            up to \$1,200 per academic year; \$600 per semester
  - 9-11 credits                    up to \$900 per year; \$450 per semester
  - 6-8 credits                      up to \$600 per year; \$300 per semester
- **MASSGrant Plus Expansion Award** = [Tuition and Fees (**minus**) All Other Non-Loan Aid] (**multiplied by**) 0.50 (50 percent)
- An eligible student enrolled in an undergraduate program of study leading to a bachelor's degree and whose Student Aid Index (SAI) does not exceed \$15,000 may receive a MASSGrant Plus Expansion award for up to half of the costs associated with tuition and fees charged for the academic term or year

# Programs for Adopted and Foster Children

DCF Fee Assistance & Foster Child Grant 2024-2025

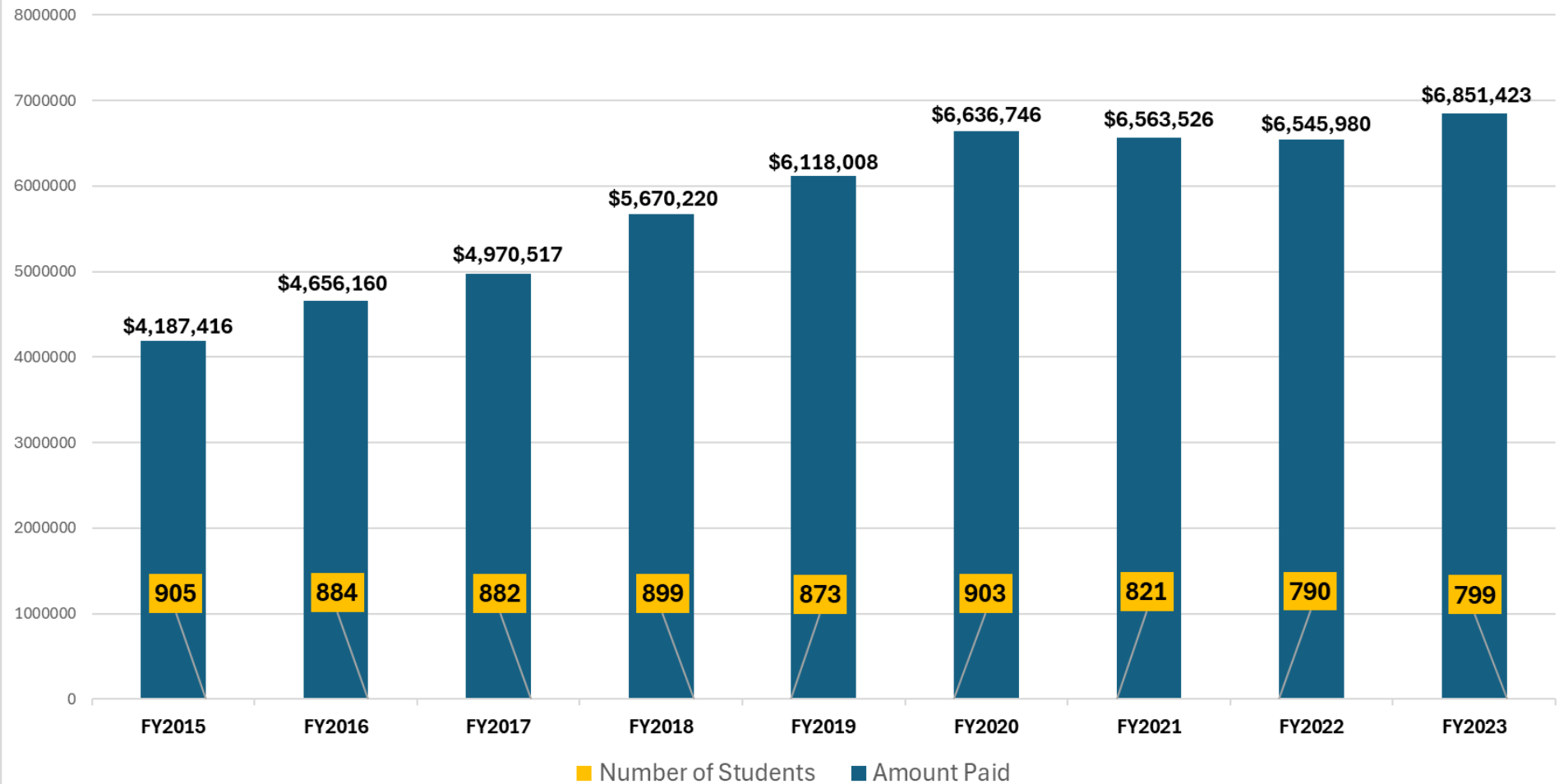
# Adopted and Foster Child Fee Assistance Program

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

- Fee waiver awards are generally paid out as reimbursements for eligible billed fees.
  - Schools can only request reimbursement for state-supported credits (fees)
  - **UMASS CAMPUSES ONLY:** due to tuition retention, schools can now request tuition and fees from OSFA
- FY2014 was the first year where 100% of all eligible fees were reimbursed
- The number of students assisted each year has shown a steady increase, growing from **550 in FY 2010** to **830 students in FY 2024**

# Adopted and Foster Child Fee Assistance Program

DCF Fee Assistance Totals



# Adopted and Foster Child Fee Assistance Program

- **Fall processing** began on September 1, 2024, and extend until November 15, 2024.
- **Spring processing** will open on January 10, 2025, and extend until March 21, 2025.
- Due to limited appropriation, OSFA will review any students submitted after the MASSAid deadline on a funds available basis with no guarantee of fee assistance awards.

# Adopted and Foster Child Fee Waiver Program

## Adopted and Foster Child Fee Assistance Program FAQ's

- Students must be 24 or under as of September 1, 2024, to receive funding during 2024-2025
  - If the student turns 25 during the academic year, they may be awarded for **both** fall and spring semesters
- Out-of-state students who were adopted through the MA DCF by an eligible MA resident or eligible MA state employee may participate in the fee assistance program
  - Out-of-state students must have a current FAFSA on file and have submitted DCF eligibility documentation to their campus
  - Out of state students are only eligible for fee assistance equivalent to the **in-state resident rate** and are responsible for any billed fees above that amount
  - Campus must submit a copy of the students FAFSA to OSFA to complete eligibility review



# Adopted and Foster Child Fee Waiver Program

- **DCF eligibility documentation must originate from the Department of Children and Families.**
  - OSFA has no ability to provide this documentation to students
  - Students should contact DCF to obtain their letter of eligibility
  - DCF Email: [subsidy.unit@mass.gov](mailto:subsidy.unit@mass.gov)
- Students **cannot** receive fee assistance for summer credits
- Students can use fee assistance funds for **study abroad**, but only if the **credits are considered state supported**
  - Campus must be collecting tuition and fees on behalf of the Commonwealth and not the international institution
- **Students that are selected for verification must complete this process for continued eligibility under the DCF Fee Assistance Program**

# Foster Child Grant - Who qualifies?

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

# Foster Child Grant

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

# Foster Child Grant

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

# Gilbert Matching Grant

# Gilbert Matching Grant Program

- Program serves Massachusetts residents who attend independent (private) colleges and universities, including schools of nursing
- Institutional allocated funds based on a three-year average of institutional need-based funds awarded to meet need (not merit)
- Recipients must meet all eligibility criteria, including full-time enrollment and Massachusetts residency – one year prior to the beginning of the academic year – as of August 1st

# Gilbert Matching Grant Program

- Awards range from \$200 - \$2500 annually
- Recipient must demonstrate a \$500 minimum need to be eligible
- Year-End data required and matched to annual application for grant funds
- FY25 appropriation is \$22 million, earmarked in the General Scholarship account – 7070-0065
- Institutions will be notified of their 2024-25 allocation by mid-October

# Teacher Scholarship Programs

2024-2025



# Early Childhood Educators Scholarship

- Funded as a pilot initiative in FY2005 by the Legislature
  - Purpose: Increase the quality and availability of teachers and care providers to work with young children and youth in inclusive settings including infant/toddler, preschool and school age programs.
  - Initial appropriation: \$1 million
  - Current appropriation: \$5 million
- Student Eligibility
  - Employed for at least six months & 20 hours per week, as an educator or provider in an early education and care program or out of school time program
  - Enroll in a certificate, associate, bachelor's, or master's degree program in an eligible early childhood education program

# Early Childhood Educators Scholarship

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

## Early Childhood Educators Scholarship

- Applicants may receive scholarships to assist with the cost of no more than three courses (11 credits per semester)
- **Certification:**
  - **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: **October 1, 2024, but may be extended if additional resources become available**

# Paraprofessional Teacher Preparation Grant

- Provides financial assistance to Massachusetts residents who are currently employed as paraprofessionals in Massachusetts public schools and wish to become certified as full-time teachers.
- **Student Eligibility:**
  - Employed as a paraprofessional for at least two-years in a Massachusetts public K-12 school
  - Work at least 20 hours per week
    - Grants may be awarded to paraprofessionals with less than two years of employment if enrolled in a high-need discipline (Mathematics, Science, Foreign Languages, Bilingual Education)

# Paraprofessional Teachers Preparation Grant

- **Enroll in an undergraduate degree program (full-time or part-time) that offers a DESE approved teacher preparation program leading to licensure**
- **Service Obligation**
  - **Secure employment as a full-time teacher in a Massachusetts public school (K- 12)**
  - **Ranges from a minimum of two and a maximum of four years**

# Paraprofessional Teachers Preparation Grant

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

# Paraprofessional Teacher Preparation Grant

- Scholarships are based on a per credit rate, depending on the type of institution (2-year or 4-year) - max credits to be set by OSFA
- **Certification typical dates:**
  - **August 28, 2024 - Fall**
  - **January 8, 2025 - Spring**
- Institutions must complete certification within 60 days via MASSAid
- Payment batch reconciliation must be completed within 30 days
- 2024-2025 PTPG Application Deadline: **September 1, 2024**

# Tomorrow's Teacher Scholarship Program

- Purposed to help diversify the teaching profession by attracting and encouraging underrepresented students (high school and college) to become licensed to teach in the Massachusetts K-12 public school system
  - First scholarships were awarded for the 2023-24 academic year
    - Students from each of the State Universities and UMass campuses were awarded
    - Total: **144 students were awarded**
    - Total: **\$2,601,347 was disbursed**
  - Application for 2024-2025 will be available once the state budget has been passed
  - TTSP applications are completed via the MASSAid student portal

## Eligibility Criteria:

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



# Tomorrow's Teacher Scholarship Program

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

## **Scholarship Conditions & Recipient Responsibilities**

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

# Tomorrow's Teacher Scholarship Program

- Acknowledge the set forth repayment through service schedule, that one year of teaching will forgive one year of scholarship.
- Complete the scholarship application (via MASSAid) and sign a promissory note, annually, for continuation of scholarship funds.
  - Promissory note will be electronic via Adobe sign
- Provide an official transcript to confirm eligibility requirements for program of study and progress towards degree completion
  - Incoming first-year students are required to submit a declaration of their major from the institution's registrar's office.
    - Students will need to upload documentation via the MASSAid Student Portal
- Sign a scholarship agreement to "obtain the appropriate certification in accordance with section 38G of chapter 71" and "commit to teaching for 4 years in a school district, as defined in section 2 of chapter 70, in the commonwealth." Failure to complete the required 4-year teaching service will result in a repayment of funds as defined in the agreement.

# Tomorrow's Teacher Scholarship Program

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

## Scholarship Award Value:

- Scholarships of up to **\$25,000 per academic year** will be awarded per student, subject to the availability of funds which may influence the amount awarded. The scholarships may be used to cover educational expenses that make up the Cost of Attendance (COA) including but not limited to **tuition, fees, room and board, books and supplies, transportation, childcare, and personal expenses.**
- Undergraduate students may receive scholarship funds for up to a maximum of 4 years or 8 semesters. Students pursuing post-baccalaureate coursework may receive scholarship funds for up to a maximum of 3 semesters.

# Tomorrow's Teacher Scholarship Program

## School User Award Process:

- Students determined to be eligible by OSFA and have submitted a fully completed and signed promissory note will populate on the school's certification roster (fall & spring)
  - Certification will include entering the COA data, as well as confirming student meets all other federal, state and TTSP eligibility criteria
  - Certification period: **60 days**
- Payment batches will be generated similar to all other programs
  - Payment batch reconciliation: **30 days**
- Information such as certification dates, application deadline, payment table will be available under 'Award Rules' in MASSAid

# Educator Loan Repayment Program

2024-2025

# Educator Loan Repayment Program

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

- Educators must have graduated after January 2020 from a Massachusetts Public Institution
- Must be employed as a full-time licensed educator in a Massachusetts public school
- Must have a balance on their state or federal loans (private or PLUS loans are ineligible)
- 2024-25 Application will OPEN in MASSAid during the winter
  - Deadline - May 31<sup>st</sup>
  - Educators will receive up to \$7500
    - Funds will be sent directly to billing servicer

# 2024-2025 MASSGrant

# On-time Applicants Across 5 years

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



# 2024-2025 MASSGrant Processing

## Eligible Applicants by EFC/SAI Level

Award Year (as of 09/28)	Eligible SAI –1500-500 (24-25 EFC-0-200 (23-24 and prior)	Eligible SAI >7500 (24-25) EFC>200 (23-24 and prior)	Total Eligible
2024-2025	50,895 (75%)	16,336	67,231
2023-2024	38,548	27,143	65,691
2022-2023	35,517	26,768	62,285
2021-2022	42,323	27,641	69,964
2020-2021	45,951	29,591	75,542
2019-2020	51,242	32,274	83,516
2018-2019	47,681	29,802	77,483
2017-2018	50,026	29,347	79,373

# Eligible Students by School Type (as of 09/30)

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

# Processing Activities

- **2024-2025 MASSGrant FAFSA filing deadline - August 1<sup>st</sup>**
- **Awards range from \$500 to \$3,000**
- **OSFA is up to date with sending 2024-2025 MASSGrant notifications of ineligibility**
- **Students with no e-mail addresses or undeliverable ones receive letters**

# Processing Activities

- Students and schools have the standard 21-day period to resolve discrepancies
- OSFA continues to receive ISIR transactions (new and correction) daily and uploads them at night
- Students must be Pell eligible in 2024-2025 to qualify for a MASSGrant and remain so all the way to disbursement
- OSFA will not be employing a SAI cap in 2024-2025
- Institutions are permitted to disburse MASSGrant awards to students, even if their SAI exceeds cost of attendance
- 2024-2025 MASSGrant program guidelines will reflect language that permits the above

# Correcting Discrepancies and Tracking Eligibility

- MA residency discrepancy (student and/or parent) requires student to submit documentation directly to OSFA
- Schools can clear the following ineligible reasons in MASSAid on behalf of students in batch format:
  1. Citizenship
  2. Prior Bachelor's Degree Received
  3. Loan Default and/or Owe Refund on Federal Aid
- Institutions are subject to the same 21-day period to correct discrepancies on a student's behalf

# MASSGrant and Other Ineligible Reasons

- Student not meeting Massachusetts residency requirements
- Parent(s) not meeting Massachusetts residency requirements
- Maximum number of semesters of eligibility reached
- SAI and/or dependency status could not be determined (Missing Information)
- FAFSA received by Federal Processor after 07/01/2024
- "Not Pell Eligible" (replacing "EFC Too High")

# MASSGrant 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

# 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



# No Interest Loan

# 2023-2024 Activity Summary

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

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

## 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 mailed to institutions in late July; Program activated in MASSAid *on August 1***
  - Schools may notify OSFA if they need to receive an increase

# Student Eligibility

- **Permanent legal resident of Massachusetts, United States citizen or eligible non citizen**
- **Enrolled full time**
- **SAI must fall within 0-15,000 range**
- **Enrolled in a certificate, associate or bachelor's degree program**
- **Not have received a prior bachelors degree or its equivalent**
- **In compliance with Selective Service Registration Requirements**
- **Not in default of any federal or state loans or owe a refund for any previous financial aid received**
- **Maintain satisfactory academic progress**

# Helpful Reminders

- **NIL CANNOT be consolidated**
- **NIL does not appear on NSLDS**
- **Students in default may have any state funds intercepted**
- **Students must complete a Commonwealth of Massachusetts exit interview**
- **Borrowers must complete exit interview EVEN IF they are continuing in the fall in a graduate program (must apply for deferment)**

# Contact Information

- **Heartland-Educational  
Computer Services, Inc (ECSI)**

Schools/Institutions

Phone 1-800-437-6931

- **Borrowers**

MDHE

C/O ECSI

PO Box 1289

Moon Township, PA 15180

Phone: 888-549-3274

Fax: 866-291-5384

Web: [www.heartlandecsi.com](http://www.heartlandecsi.com)

## OSFA

Alison Connolly

617-391-6073

[aconnolly@dhe.mass.edu](mailto:aconnolly@dhe.mass.edu)

# State Financial Aid

- Questions