

# Best Practices for Counseling Students in Light of the New MA State Financial Aid Programs

November 15, 2024

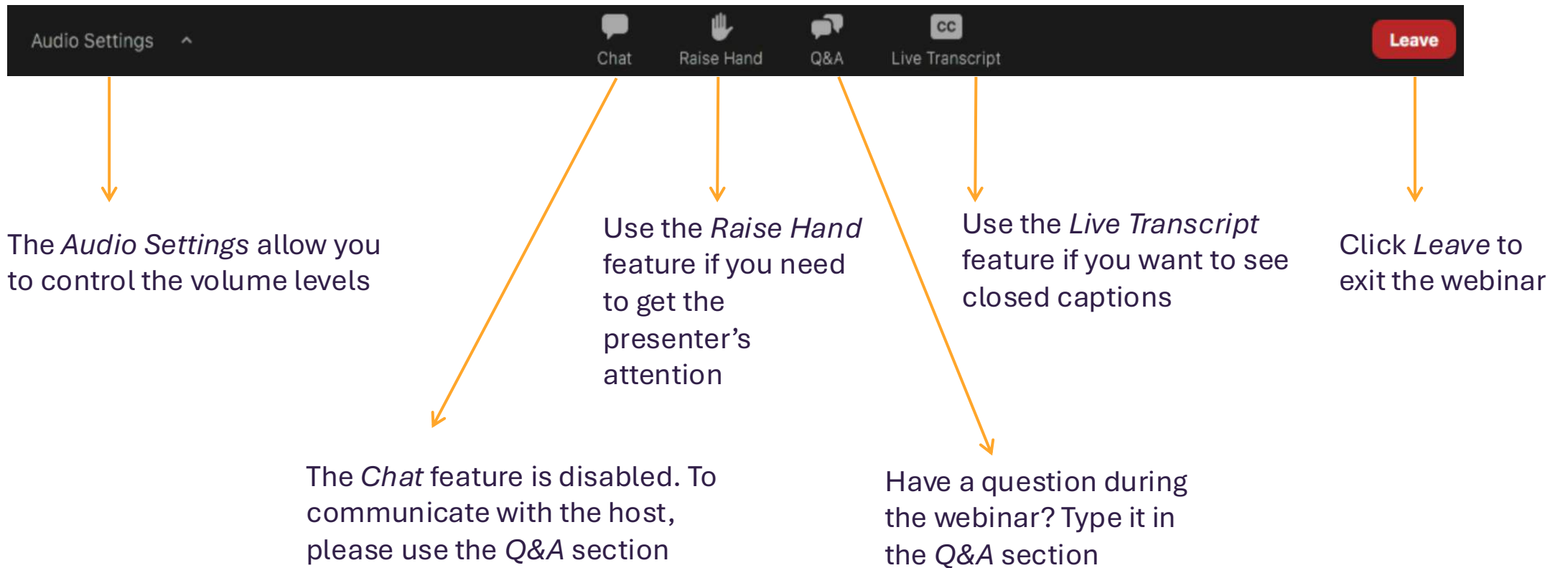


# About MEFA

State authority created by the Commonwealth of Massachusetts in 1982, helping families plan, save, and pay for college



# How to Participate



# Massachusetts State Financial Aid

**Department of Higher Education  
Office of Student Financial Assistance**



MASSACHUSETTS  
Department of  
Higher Education

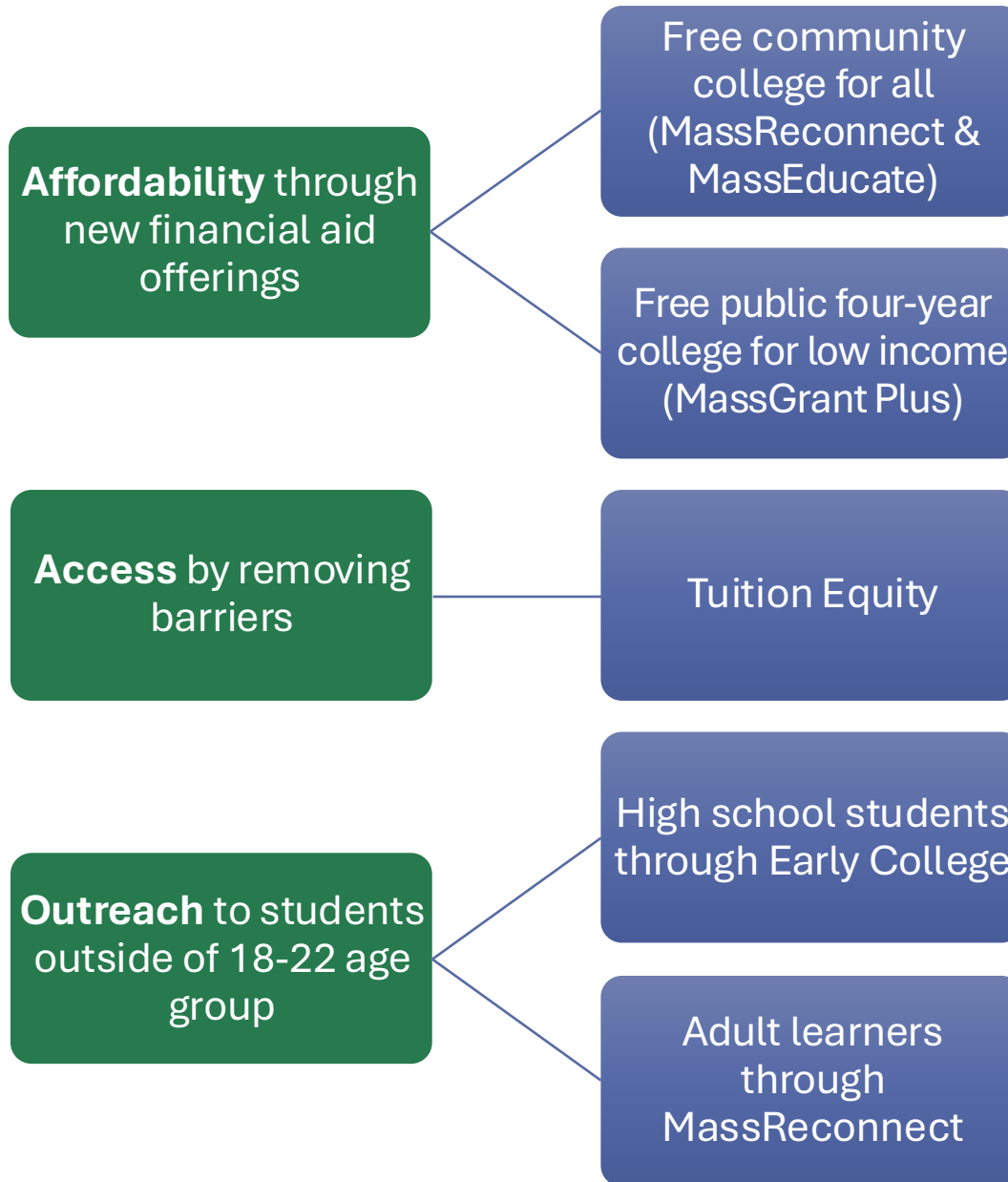
**MEFA™**

# Access & Affordability



MASSACHUSETTS  
Department of  
Higher Education

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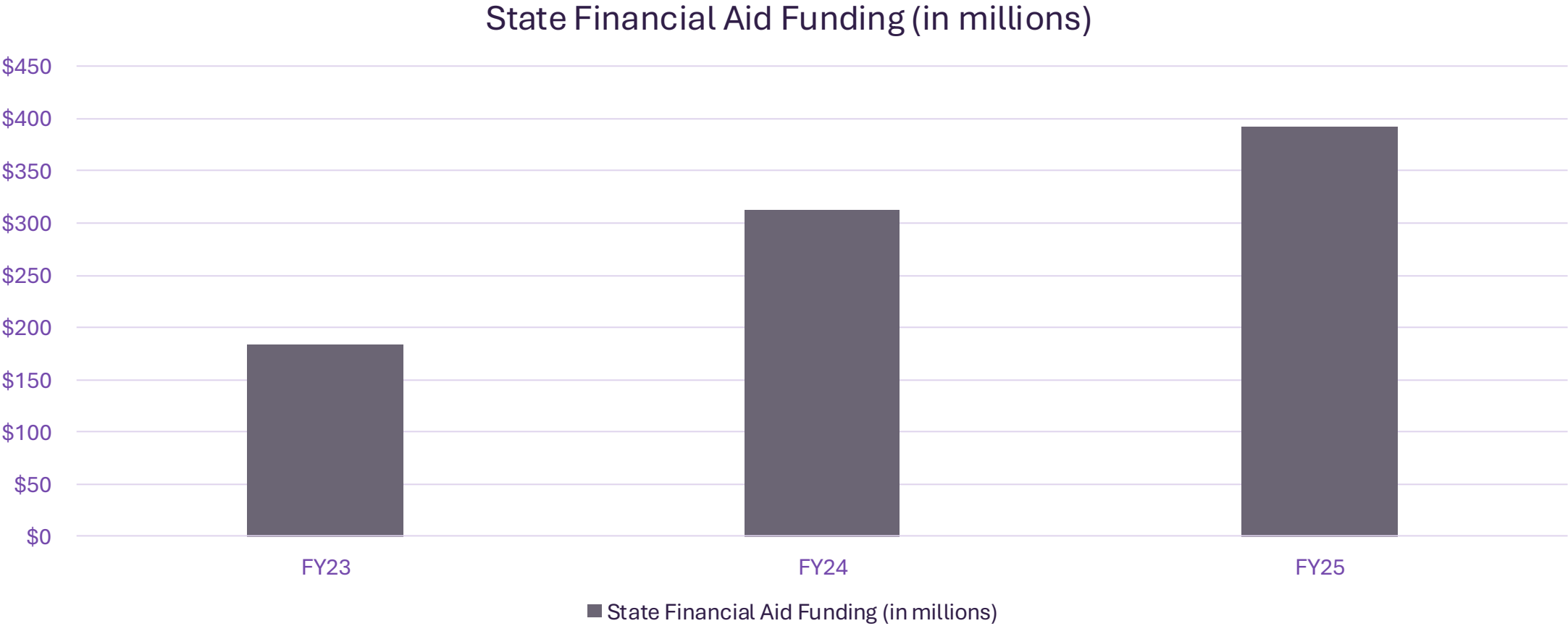


# Massachusetts State Financial Aid

## Removing Barriers

- **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
- **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 the 2024-25 academic year.
  - **Over 500 students completed the 2023-24 MASFA**
  - **1576 applicants have been received for 2024-25**
  - **Expect the 2025-26 MASFA to be available in mid-December or when the FAFSA is released for all students**

# \$200 Million Added to Financial Aid





# Free Community College

- Fully implemented during the 2024-25 academic year
- Funded through two major programs
  - **MassReconnect**
    - Supports students age 25+
    - Income not a factor
  - **MassEducate**
    - Supports students of all ages
    - Income not a factor

# Free Community College - 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.*

# Free Community College - MassReconnect

*MassReconnect is a grant program designed to provide financial assistance to full and part-time undergraduate students age 25+ who are pursuing an approved program of study.*

*MassReconnect 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.*



## MassEducate: Free Community College for Students of All Ages

# Free Community College

- Last dollar grant program
- Provides Free tuition & fees
- Full and Part-Time students (6 credit minimum)
- Provides a book/supply allowance up to \$1200
  - An allowance up to \$1200 for Books and supplies
  - Additional \$1200 allowance for other educational expenses for some students who meet certain income threshold



## Free and Affordable College

Free and affordable college tuition and fees are here across public Massachusetts community colleges and four-year universities!

### Community College Opportunities

Looking to go to public community college? Massachusetts has one of the nation's most comprehensive free community college programs, with universal aid for tuition and fees, as well as financial resources for books, supplies, and other expenses.

[LEARN MORE ABOUT MASSEDUKATE](#)

### Public Four-Year College Opportunities

Looking to go to a four-year public university? If your family makes up to \$85,000 a year before taxes, you can likely go tuition and fee free. Additionally, many students from middle-income families can get tuition and fees reduced by up to 50%.

[LEARN MORE ABOUT MASSGRANT PLUS](#)

### Other Financial Aid and Financial Aid Applications

[Mass.gov/StudentAid](https://www.mass.gov/StudentAid)

# Expanding MASSGrant Plus

- Free tuition and fees at all public institutions of higher education for low-income students (Pell-eligibility standards)
  - \$1,200 allowance for books and supplies
- Available at all nine state universities and all UMass campuses



# Affordable College - MASSGrant Plus

- Last dollar grant for tuition and fees
- Award is determined after all other non-loan is considered
- Supports full and part-time Pell eligible students at public 4-year colleges and universities
- Student encouraged to complete the FAFSA or MASFA by the institution's published financial aid deadline (or other date imposed by the Legislature) to ensure that they receive assistance



# Affordable College - MASSGrant Plus Expansion

- Last dollar grant for tuition and fees
- Award is determined after all other non-loan is considered
- Provides aid for half (50%) of tuition and fees
- Supports only full-time non-Pell students at public 4-year colleges and universities who meet income threshold (SAI = 15,000)
- Student encouraged to complete FAFSA or MASFA by the institution's published financial aid deadline (or other date imposed by the Legislature) to ensure that they receive assistance

# State Financial Aid Programs

Massachusetts continues to support students with their educational costs through several other state financial aid programs. Eligibility is based on financial need and type of institution attended. These include:

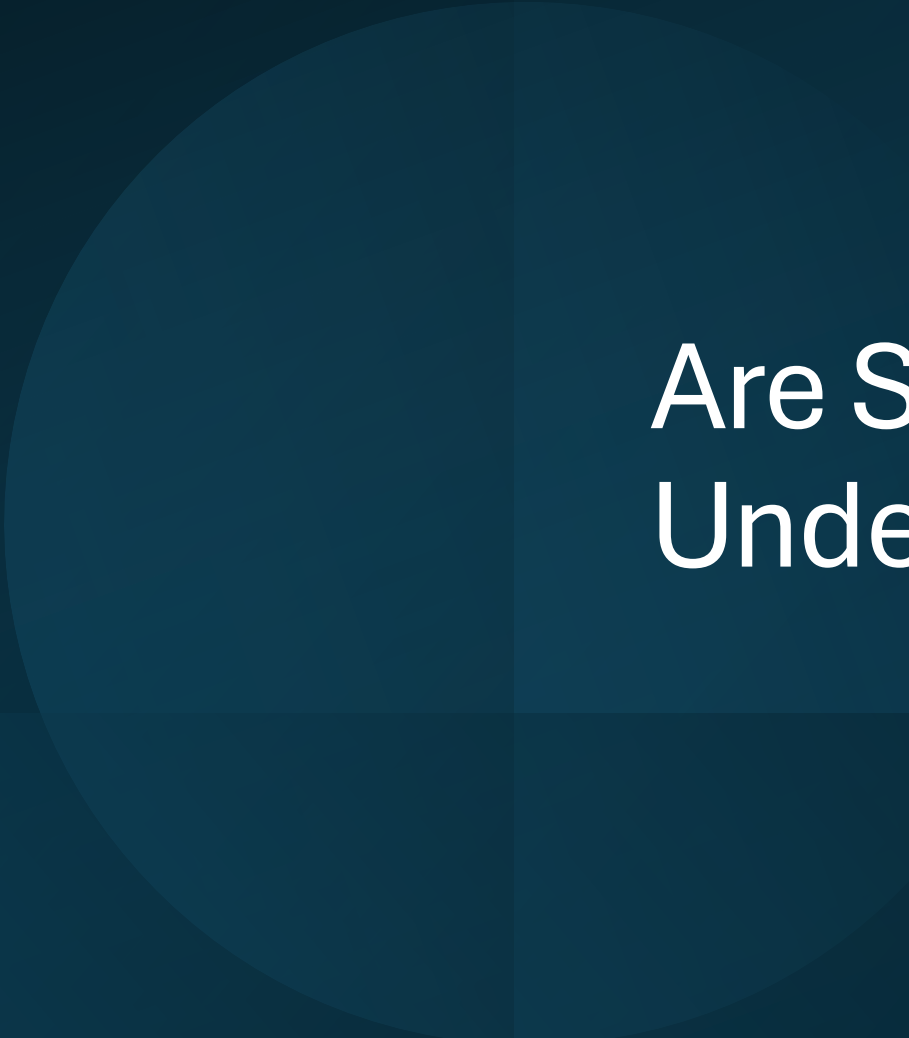
- MASSGrant – full-time students
- Cash Grant – full or part-time students
- In-Demand Scholarship
- Tuition Waivers (Adams Scholarship, Koplik Certificate, Need-Based)
- High Demand Scholarship
- Early Childhood Educators Scholarship
- Paraprofessional Teacher Preparation Grant
- Gilbert Matching Grant

# Massachusetts State Financial Aid

## Questions

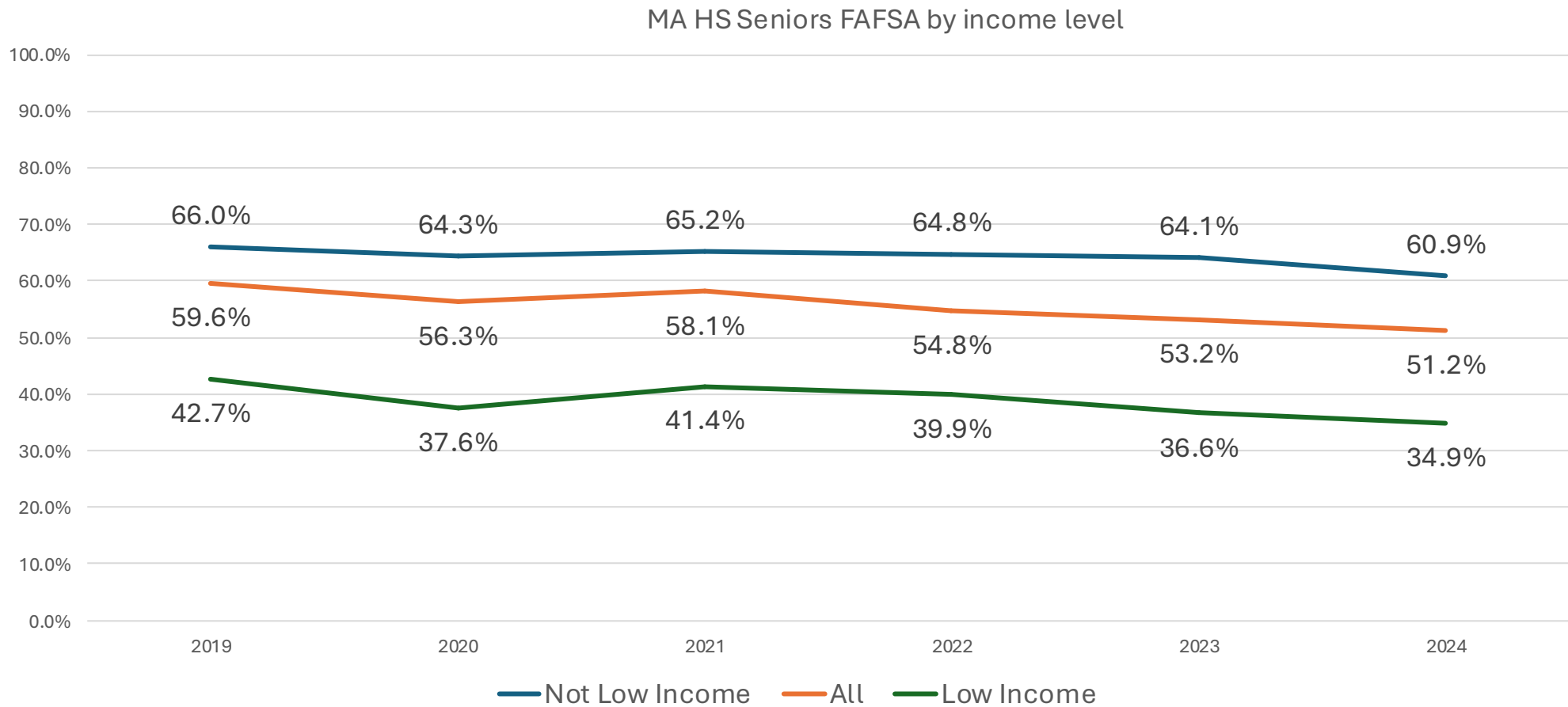


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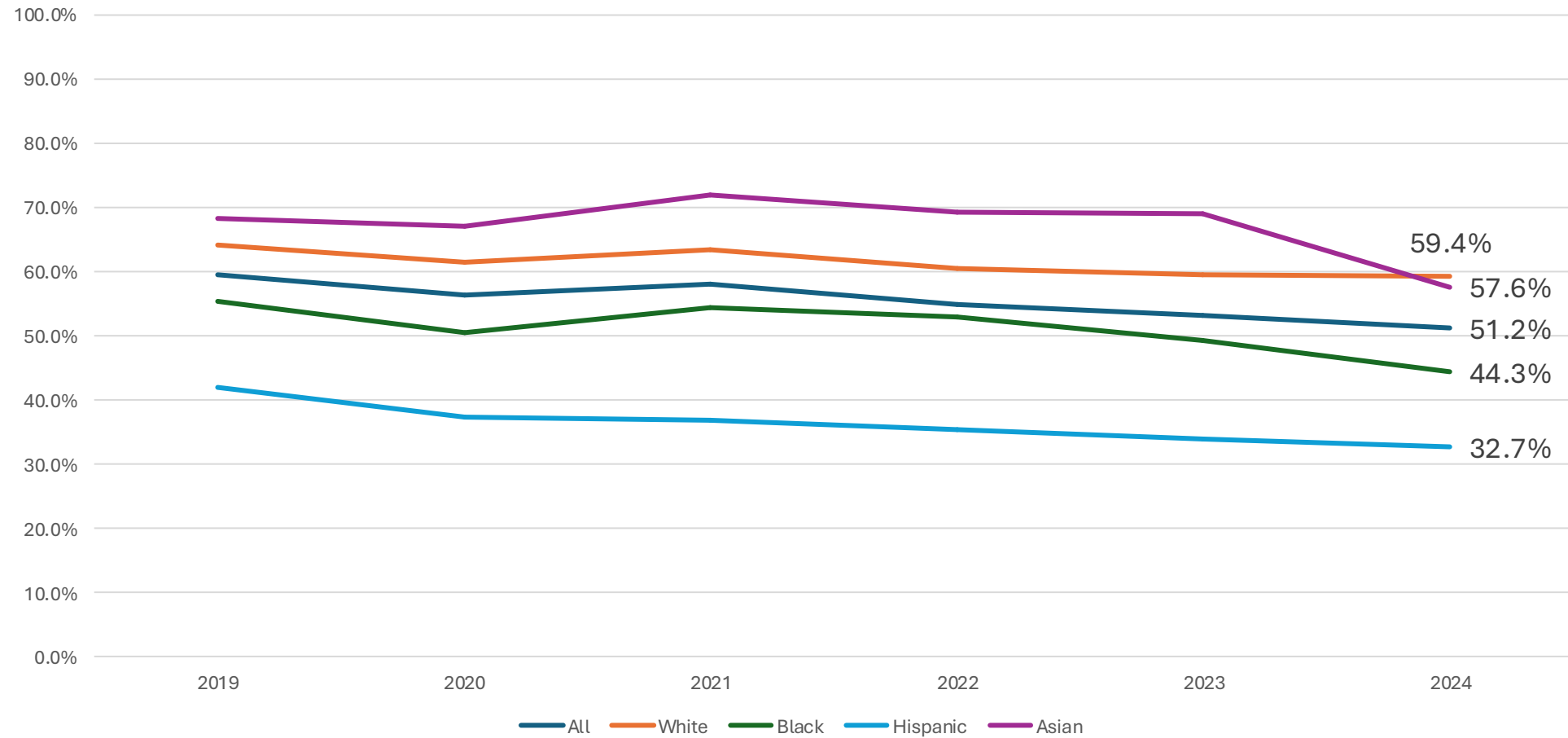
Are Students  
Undermatching?

# FAFSA Completion Summary 2019- 2024

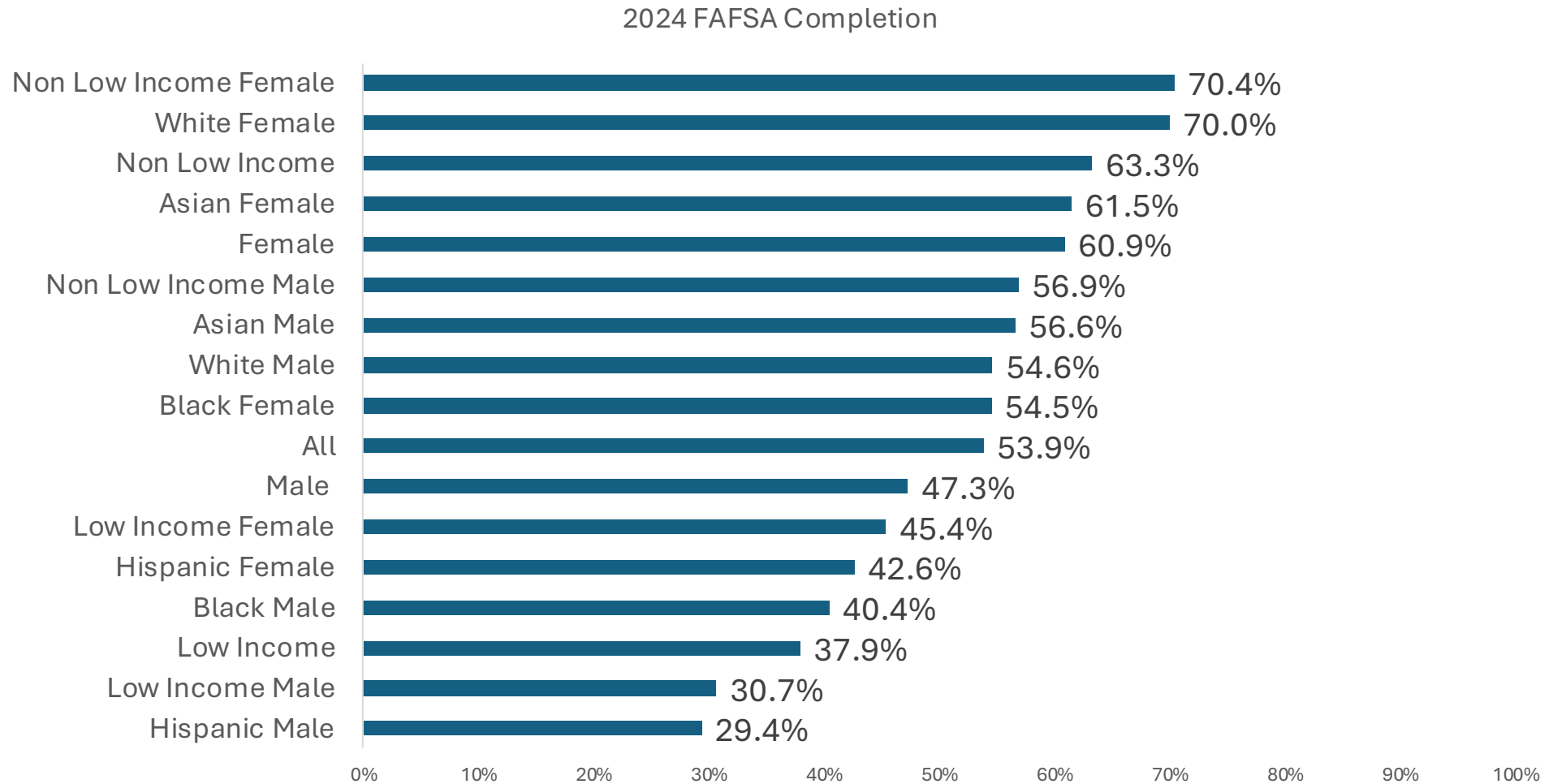


# FAFSA Completion Summary 2019- 2024

FAFSA MA Senior Completion



# A Quick Look at FAFSA Completion by Gender, Race/Ethnicity and Income

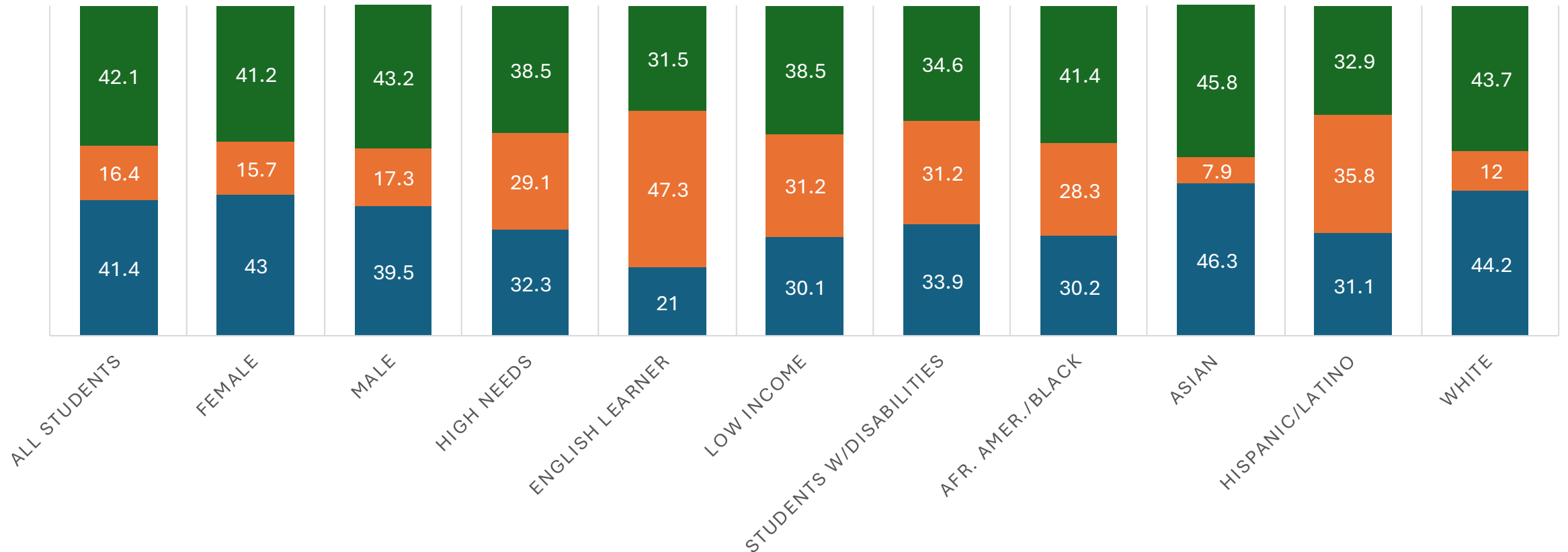


Source: DESE, Edwin CR607, 2024

# Immediate Enrollment of College Goers

## 2023 IMMEDIATE ENROLLMENT OF COLLEGE GOERS

■ private 4 yr ■ public 2yr ■ public 4yr

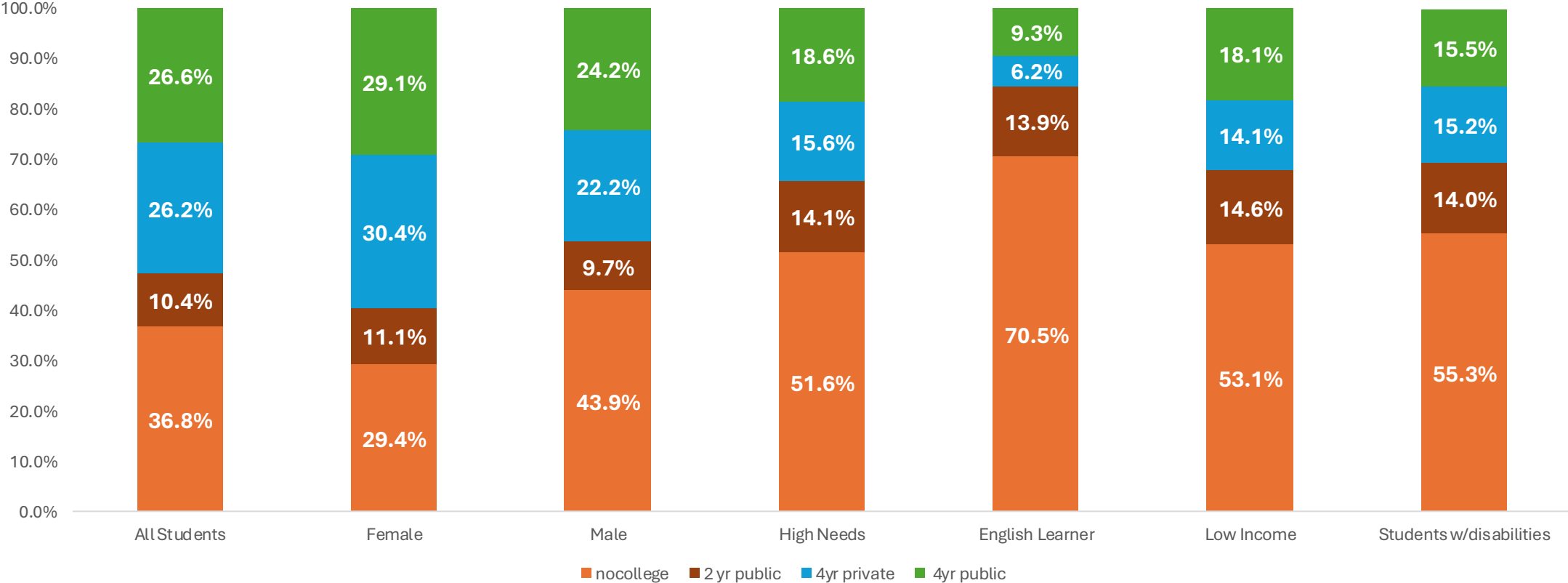




Gaps exist for most historically marginalized student groups and a more recent trend of boys attending college at low rates

# Immediate Enrollment by Graduates

2023 Immediate College Going

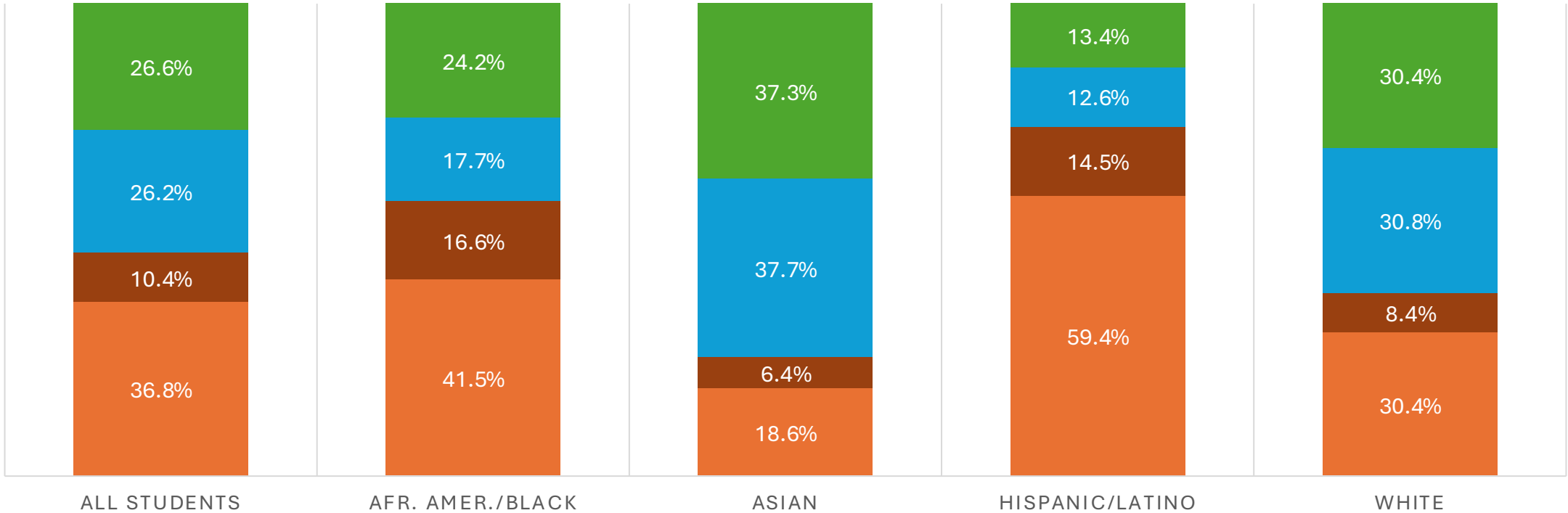


# Immediate Enrollment by Graduates

A little over a quarter of Latino HS graduates immediately attend 4-year colleges

## 2023 IMMEDIATE COLLEGE GOING

nocollege 2 yr public 4yr private 4yr public

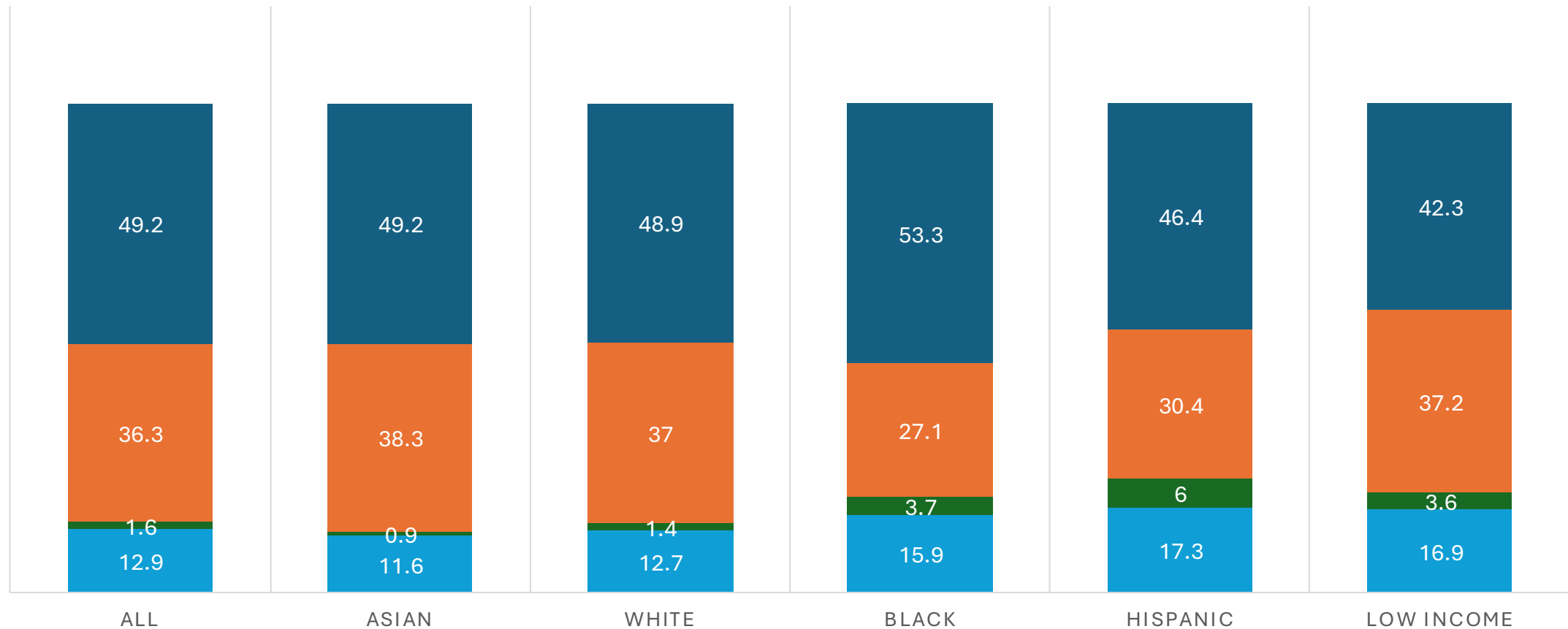


# 2023 Immediate College Going

Gaps appear much smaller for those top performers in early HS mathematics

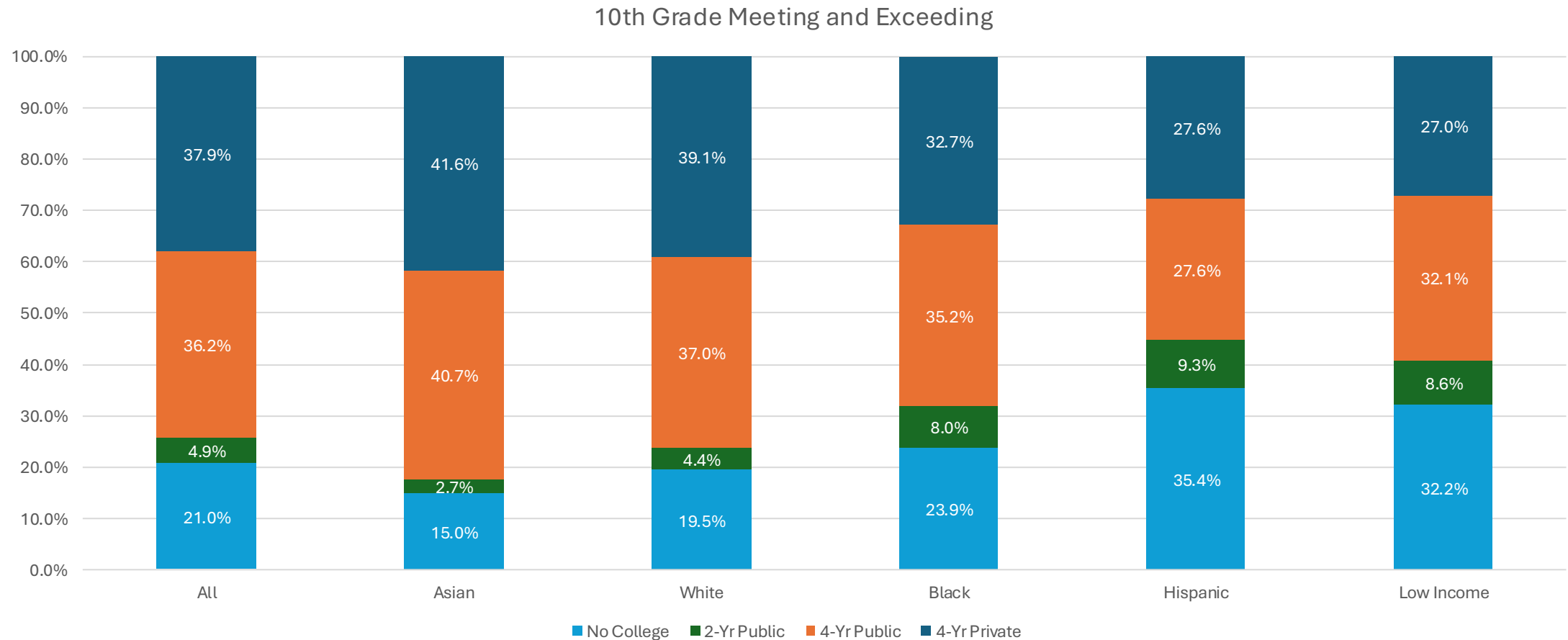
## 10TH GRADE MATH EXCEEDING EXPECTATIONS

■ no college ■ 2-Yr Public ■ 4-Yr Public ■ 4-Yr Private



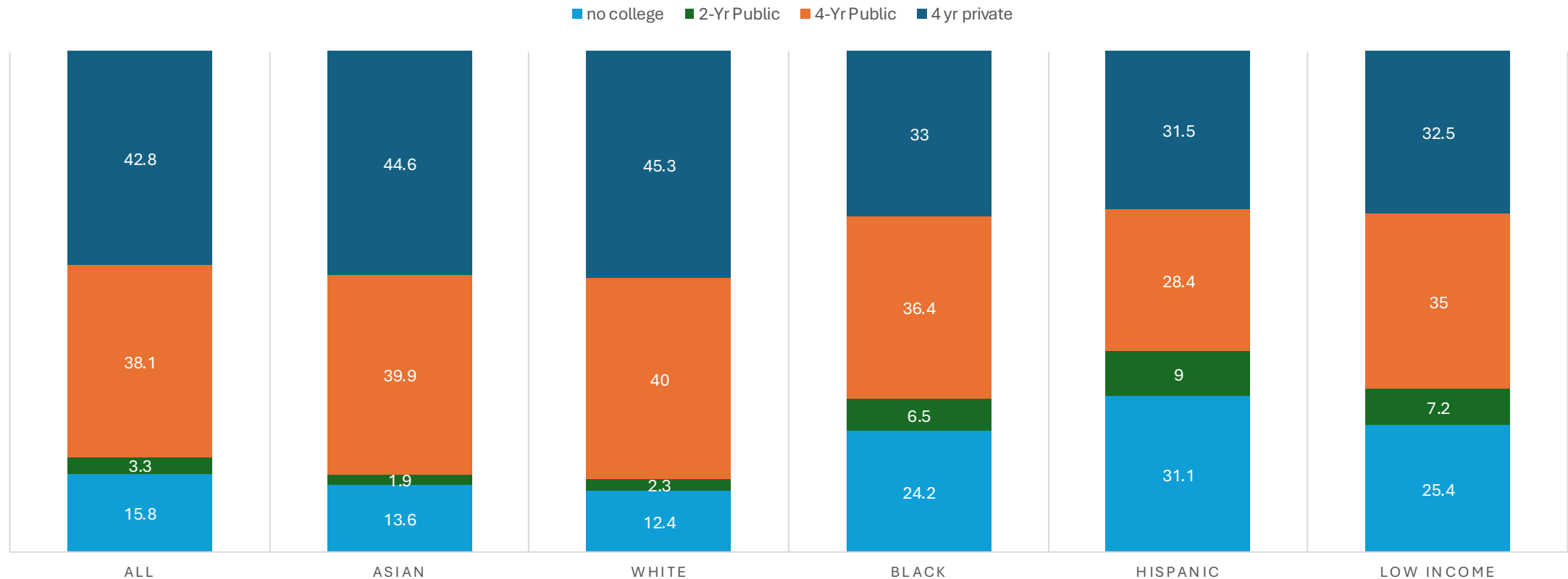
# 2023 Immediate College Going

Gaps appear for those students who appear on grade level or above



# 2023 2 or more AP Classes Immediate College Going

2023 IMMEDIATE COLLEGE 2 OR MORE AP CLASSES



# Use Edwin to look at your own data!



CR301 A summary of students' enrollment and achievement in any public or private postsecondary institution, for the District/School and graduating class selected.



CR303 A summary of students' enrollment and achievement in any public or private postsecondary institution, for the District/School and graduating class selected, based on student academic preparations in high school: includes MassCore, AP course completion, and 10th grade MCAS.



CR608 A list detailing high school academic experience, postsecondary enrollment and achievement for students graduating from MA public schools and enrolling any public or private postsecondary institution.

# Edwin and completing FAFSA

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CR301 A summary of students' enrollment and achievement in any public or private postsecondary institution, for the District/School and graduating class selected.



CR607 A detailed list of 12th grade high school students from selected District and School and their Free Application for Federal Student Aid (FAFSA®) submission status, using FAFSA data from the US Department of Education. The report identifies students' FAFSA as Submitted, Complete, Incomplete or Not Found, with details for any Incomplete forms.



# *How Can We Best Help Our Students?*





# The Impact of MassEducate, Tuition Equity Law and MASSGrant have on School Counselors

## Pros

- Increased access for our students
- Doors open that were not previously available
- Positive impact on workforce development and economic growth

# The Impact of MassEducate, Tuition Equity Law and MASSGrant have on School Counselors

## Cons

- More information to keep track of & be an expert
- Likelihood of student undermatching
- Confusion and misinformation
- Limited course offerings or closed enrollment

# Case Study-What is Josefina's best fit?

## Background:

Josefina is a high-achieving high school senior with a strong academic record & is struggling to make a decision.

She's been accepted to a prestigious private university with a significant scholarship offer, but she's also eligible for MassEducate at the local community college, to cover her tuition, books, fees plus she'd get up to \$1,200/yr for expenses.







# Discussion

- What questions would you ask her to clarify her decision
- What other information may help in this situation?

# Connect with MEFA

Scan the QR code to sign up for MEFA emails on relevant college planning topics.



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