

## ***Additional Resources***

### **Massachusetts Education Financing Authority (MEFA)**

MEFA is a state authority committed to helping students and parents plan, save and pay for college.

Website: [www.mefa.org](http://www.mefa.org)

Phone: 1-800-449-MEFA (6332)

Email: [collegeplanning@mefa.org](mailto:collegeplanning@mefa.org)

### **Federal Student Aid Information Center (FSAIC)**

FSAIC is a service provided by the U.S. Department of Education, to assist completing the FAFSA and offer information about federal student aid.

Website: [www.studentaid.gov](http://www.studentaid.gov)

Phone: 1-800-433-3243

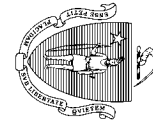
### **Office of Student Financial Assistance (OSFA)**

A division of the Massachusetts Department of Higher Education, OSFA manages and oversees all state-funded financial aid programs and initiatives.

Website: [www.mass.edu/osfa](http://www.mass.edu/osfa)

Phone: 617-391-6070

Email: [osfa@osfa.mass.edu](mailto:osfa@osfa.mass.edu)



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## ***Low or No-Cost Options for Higher Education***



**William Francis Galvin**  
Secretary of the Commonwealth

With skyrocketing higher education costs leaving many students in debt or unable to afford a college degree, low-income students are often faced with difficult decisions when considering their options after graduation.

Thanks to the Commonwealth's recent expansion of financial aid programs, there are new ways for Massachusetts students to achieve a college degree without breaking the bank.

### ***Free Community College***

Community colleges offer opportunities for those looking to enroll in a certification program, earn an associate's degree, or begin working toward a bachelor's degree.

Two new programs (MassReconnect & MassEducate) offer free tuition at Massachusetts community colleges for those who qualify. Eligible students may also qualify for up to \$1,200 for books and supplies.

To qualify for free community college, you must:

- Be enrolled in at least 6 credits in an eligible undergraduate program
- Not have already earned an associate or bachelor's degree
- Reside in the Commonwealth for one year before the start of term and intend to remain here
- Be a U.S. citizen, lawful permanent resident, or eligible non-citizen
- Comply with financial aid requirements, including completing a Free Application for Federal Student Aid (FAFSA) or Massachusetts Application for State Financial Aid (MASFA)

- Meet and maintain satisfactory academic progress

Contact your local community college's financial aid office for more information about how to take advantage of this program.

### ***UMass Community College Advantage Scholarship***

Through a partnership between UMass and the state's 15 community colleges, outstanding community college students can earn the UMass Community College Advantage Scholarship (UCCAS).

The UCCAS allows talented students who finish their associate degree at a Massachusetts community college to complete their bachelor's degree at one of the UMass campuses.

If you finish in the top 10% of your graduating community college class, you will have guaranteed admission to UMass for the following fall semester. As a UCCAS student, you will also receive \$2,500 per semester, for a total of at least \$10,000 over your two years of full-time enrollment. Terms and conditions apply and are available on the UMass website.

### ***MASSGrant Plus Program***

Under the MASSGrant Plus Program, state colleges and universities in Massachusetts offer free tuition to high-need students. Using a combination of federal grants, state grants, and university-funded aid, the program covers 100% of tuition and mandatory fees.

To qualify for any of the programs, you must:

- Be an in-state student at a participating state school

- Be enrolled in a bachelor's degree program
- Not have already earned a previous bachelor's degree
- Have a household adjusted gross income of \$75,000 or less
- Be eligible for a federal Pell Grant
- Complete a FAFSA (or MASFA)
- Maintain satisfactory academic progress

Each school has its own aid program, with additional specific eligibility requirements. Most schools require enrollment in at least 12 credits per semester.

Your school may also have specific deadlines for submitting your financial aid application. Contact your school's financial aid office for more information.

Participating state schools include:

- Bridgewater State University
- Fitchburg State University
- Framingham State University
- Massachusetts College of Art and Design
- Massachusetts College of Liberal Arts
- Massachusetts Maritime Academy
- Salem State University
- Westfield State University
- Worcester State University
- UMass Amherst
- UMass Boston
- UMass Dartmouth
- UMass Lowell