

# FAFSA Update

Presented to Board of Elementary & Secondary Education and  
Board of Higher Education  
June 20, 2024



MASSACHUSETTS  
Department of Elementary  
and Secondary Education



MASSACHUSETTS  
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Higher Education

# Agenda

- Introduction
- FAFSA Completion Landscape
- FAFSA Completion Efforts
- Next Steps



# PRESENTERS

Clantha McCurdy, Senior Deputy Commissioner, DHE

Nicole Smith, Assistant Director of College, Career and Technical Education, DESE

Jackie Reis, Communications Director, DESE



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# Guiding Questions

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- What barriers do students face in completing the FAFSA and MASFA, and how can we address them?
- How can we enhance communication to students and families about financial aid availability?
- Should mandatory FAFSA completion be considered?
- What role should technology play in increasing FAFSA and MASFA completion?
- How can we support school counselors, administrators, teachers, and community organizations who help students with FAFSA and MASFA completion?
- How can we tailor FAFSA and MASFA completion initiatives to support underrepresented and underserved student populations?
- What additional information would the Boards hope to see in an annual report on this subject?



# Mass. Financial Aid Overview & Process

Students apply by completing the **FAFSA** (Free Application for Federal Student Aid) or **MASFA** (Massachusetts Application for State Financial Aid)

MA FAFSA annual completion rates have declined since the COVID emergency, going from a high of **359,000** to an **average of 325,000**

**Near doubling** of financial aid from \$185M in FY23 to \$344 M in FY24

MA FAFSA completion is down, and there is **more state and federal aid than ever before** available students

# Historic Opportunity

Near-doubling of financial aid allows MA to provide:

- ✓ **Zero tuition and fees** for Pell Grant-eligible students at all public 2 and 4-year campuses
- ✓ **\$1,200 allowance** for books and supplies for Pell Grant-eligible students at public institutions
- ✓ **Up to half off** out-of-pocket expenses for moderate income students at public institutions
- ✓ **Zero tuition and fees** for community college students 25 and over without a degree
- ✓ **Tuition Equity** for students who are undocumented and qualify as "High School Completers"

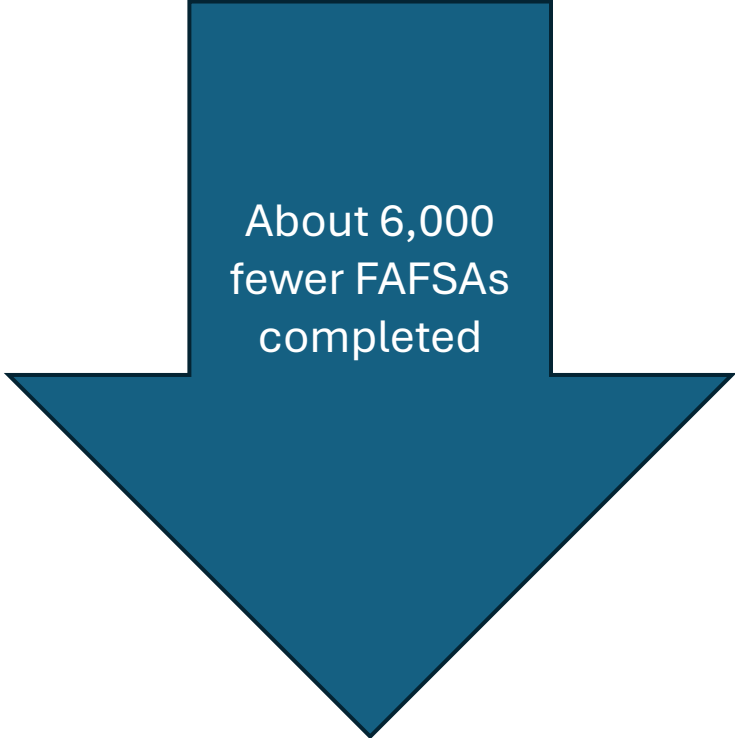


**MassGrant Plus Expansion Announcement, November 2023**  
Photo by Joshua Qualls/Governor's Press Office

# FAFSA Completion Down Since Last Year

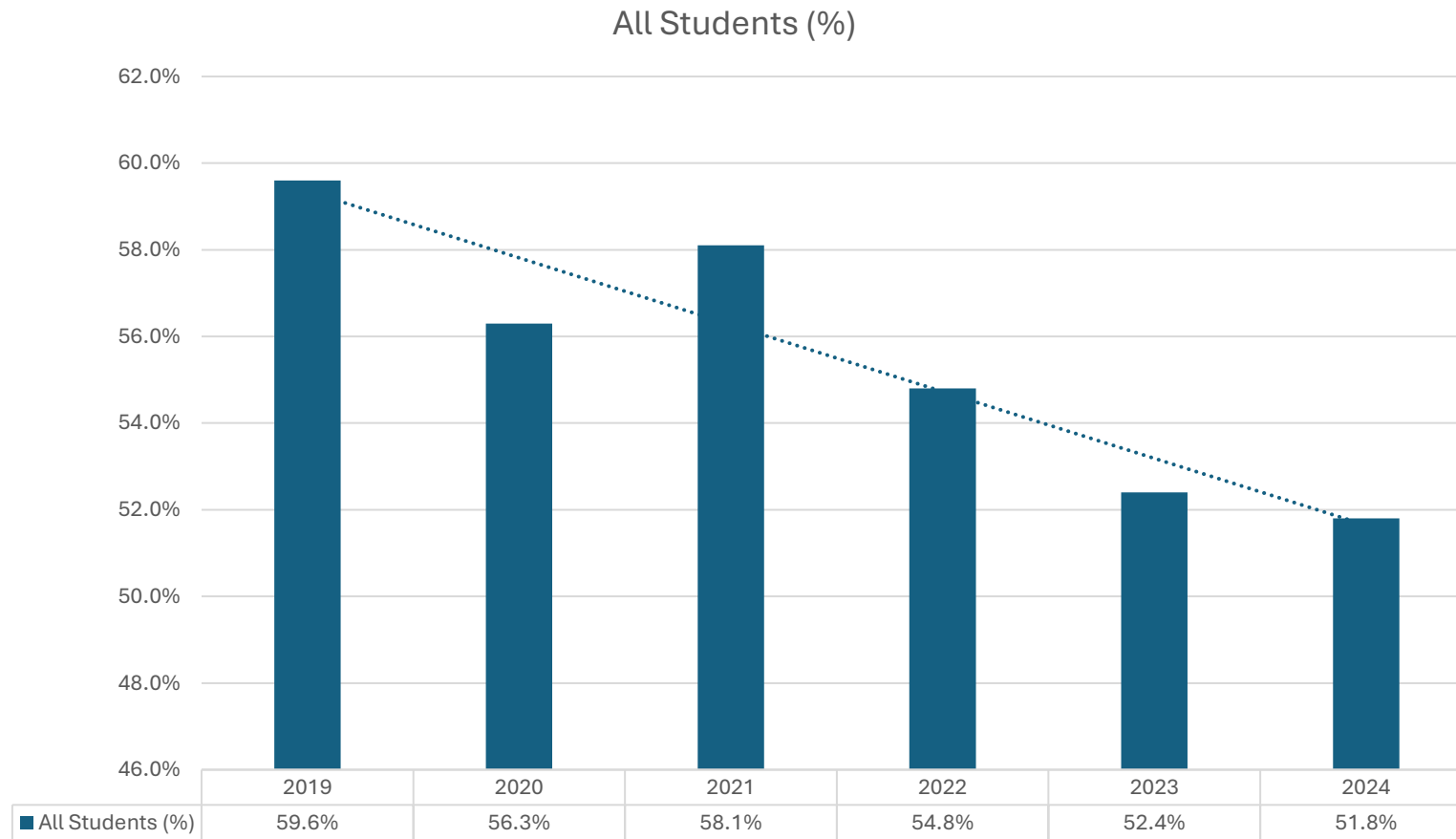
As of June 7, 2024, the National College Attainment Network (NCAN) estimates:

- ✓ 48 percent of Massachusetts seniors had completed the FAFSA, above 44.1 percent nationally
- ✓ Massachusetts is **13.1 percent below** this point last year – that's about **6,000 fewer seniors** completing the FAFSA



About 6,000  
fewer FAFSAs  
completed

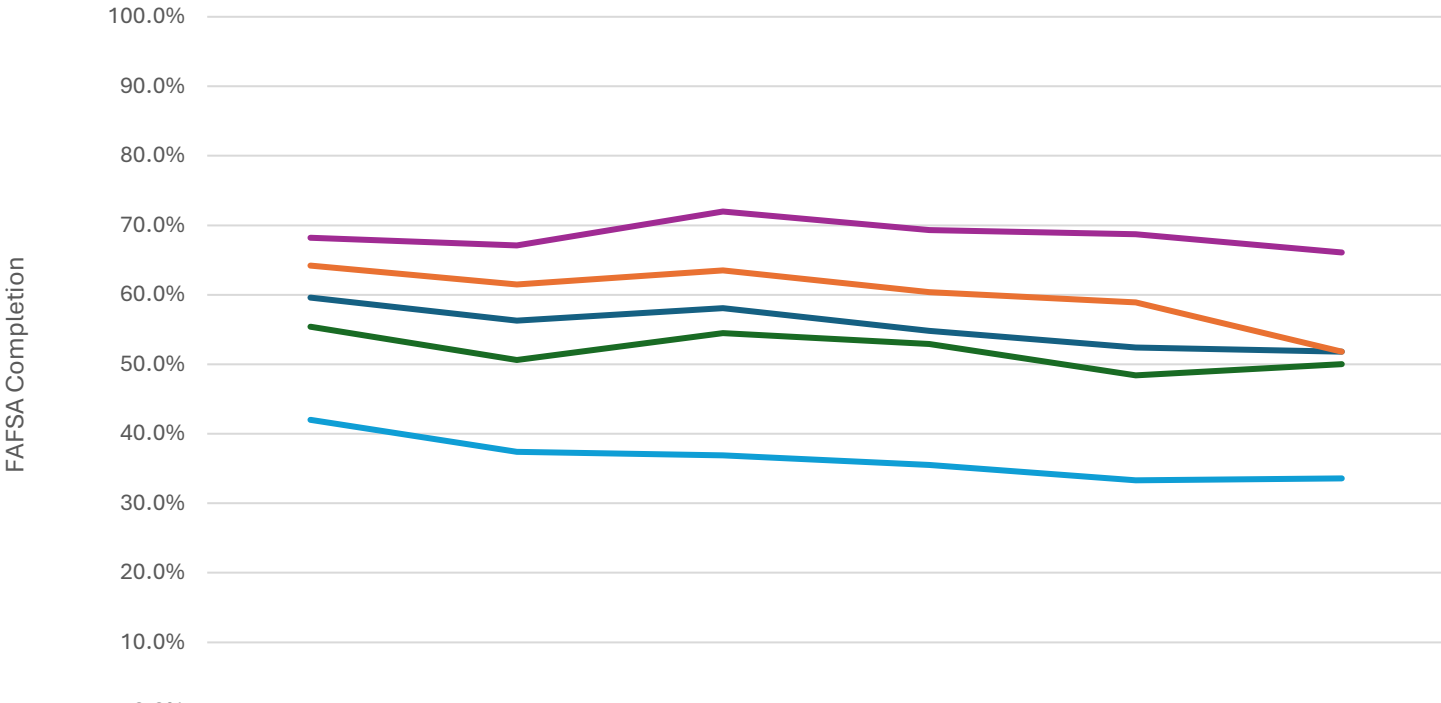
# FAFSA Completion Is Down Since 2019





Greater Gaps Exist for Student Groups

FAFSA Completion by Race Since 2019

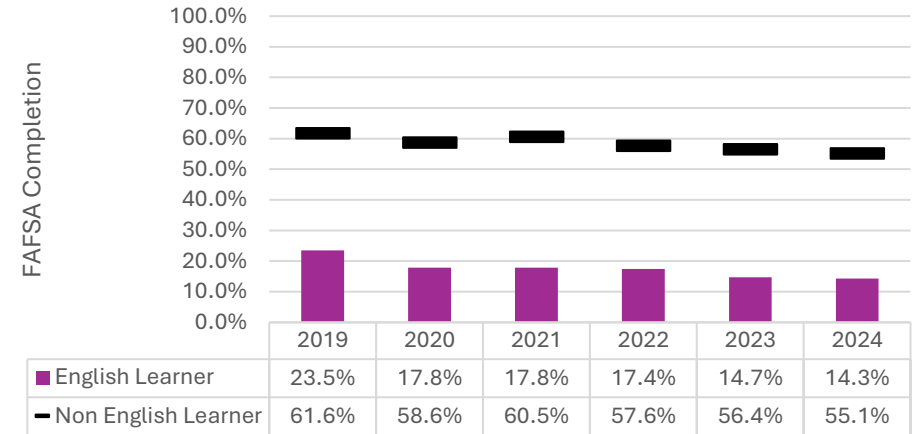


	2019	2020	2021	2022	2023	2024*
All Students	59.6%	56.3%	58.1%	54.8%	52.4%	51.8%
White	64.2%	61.5%	63.5%	60.4%	58.9%	51.8%
Black	55.4%	50.6%	54.5%	52.9%	48.4%	50.0%
Hispanic	42.0%	37.4%	36.9%	35.5%	33.3%	33.6%
Asian	68.2%	67.1%	72.0%	69.3%	68.7%	66.1%

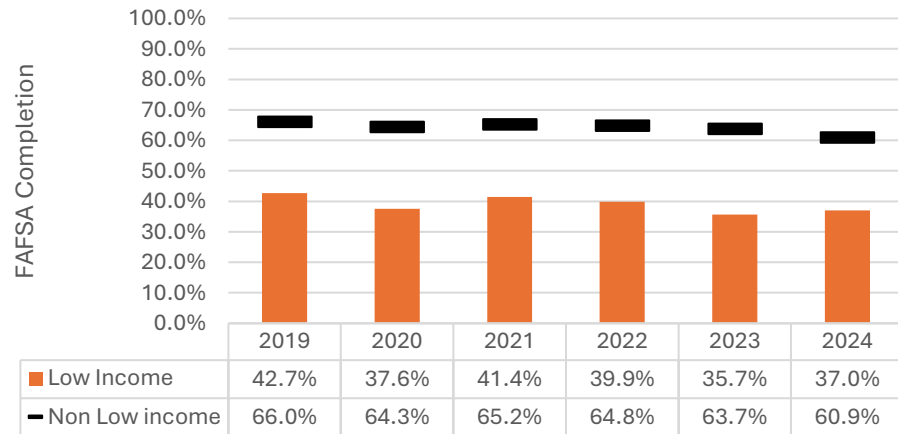
\*2024 as of June 10

# Greater Gaps Exist for Student Groups

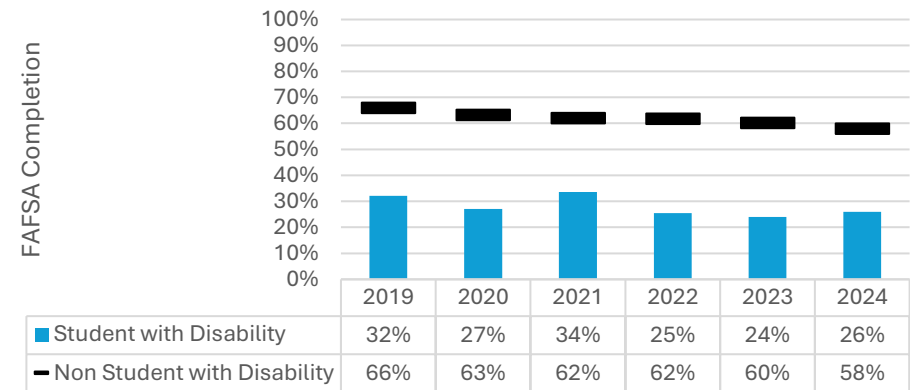
English Learner vs Non English Learner  
FAFSA Completion 2019 - 2024



Low Income vs Non Low Income  
FAFSA Completion 2019 - 2024



Students with Disabilities vs. Non Students  
with Disabilities  
FAFSA Completion 2019 - 2024



# National FAFSA Completion Initiatives

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**Graduation Requirements:** FAFSA completion is required to graduate high school in 12 states, including California, Louisiana, Texas, Nebraska, Maryland, Illinois, Colorado, and New Hampshire

- Requirements vary and most include an opt-out clause

## Innovative Public Awareness Campaigns

- Illinois – *College Changes Everything*
- Tennessee – *Finish the FAFSA Week*
- Kentucky – *Kentucky Goes to College*

**Assistance and Training:** FAFSA assistance and training offered to agencies, school counselors, and others to equip them with tools to help students access financial aid

**Extended 2024 Deadlines:** Most states have also extended their deadlines for state financial aid



# States with Universal FAFSA Observe Higher Completion Rates than MA

State	FAFSA Completion as of May 31
Louisiana	54.4%
Illinois	53.8%
Texas	52.1%
Connecticut	50.3%
New Jersey	48.8%
California	48.4%
Massachusetts	47.5%

# MA Efforts to Increase FAFSA Completion

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- Cross-agency collaboration team with MEFA
- GEAR UP
- Grants to 100+ Gateway City and GEAR UP schools
- Department of Elementary and Secondary Education contract with uAspire
- Extension of the priority deadline for MASSGrant
- Edwin FAFSA tool for direct student follow-up
- Communications outreach



GEAR UP team in East Boston, 2024



GEAR UP team in Holyoke, 2023

## FAFSA Completion Incentive Goals

- Increase awareness of FAFSA or MASFA as a pathway to college
- Generate awareness of the new MA Application for State Financial Aid (MASFA)
- Motivate FAFSA and MASFA completion

### Target Audiences

- GEAR UP and Gateway City seniors
- Family members and other stakeholders who influence students' college-going decisions

# 3 Reasons to Complete the FAFSA or MASFA Before Graduation

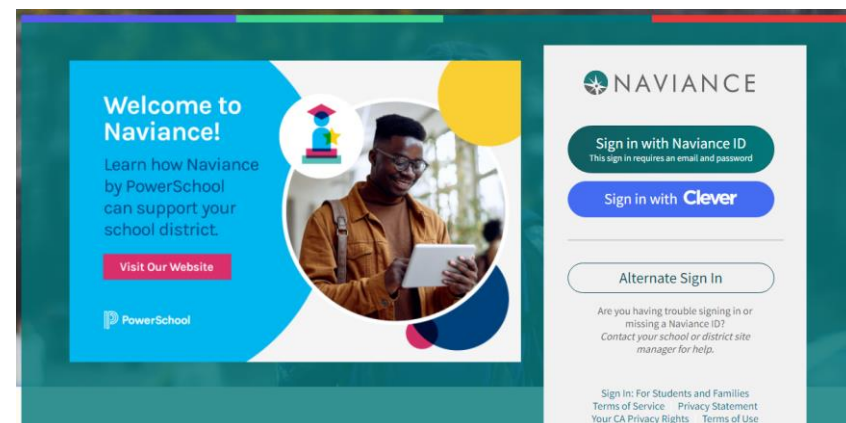
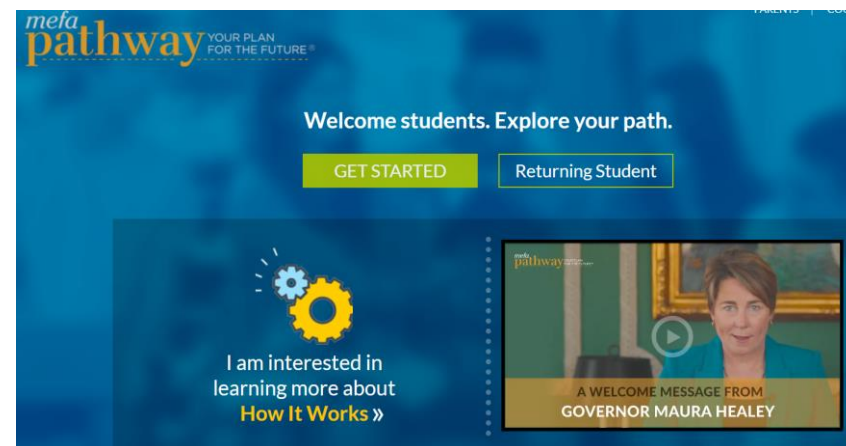
- 1 There's money available to help you pay for college.
- 2 You deserve to pursue the career and future you envision for yourself.
- 3 Your school is offering added rewards to seniors this year.



# Targeted Data for Direct Student Outreach

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- Long-term data sharing partnership between DHE and DESE
- Schools access FAFSA tracking to monitor submission and completion by high school seniors
- Schools are encouraged to develop tracking processes for newly launched MASFA completion
- FAFSA data in EDWIN Analytics is updated 3 times per week



# Promoting FAFSA Completion

Six-week web & social ad campaign to promote online FAFSA support sessions led by FAFSA Day MA and MassEdCO, in partnership with MEFA





## FAFSA Completion Web and Social Campaign

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- **Target** students and families in Gateway Cities and the Boston neighborhoods of Dorchester, East Boston, Mattapan, and Roxbury
- **Direct** students and families to FAFSA help sessions and resources.
- **Help** students secure significant federal and state financial aid





### There's a whole community ready to help you pay for college

Sign up now for a one-on-one online support session!

- 11:30 a.m.–1:00 p.m., Tuesday, June 18, 2024
- 6:00–7:30 p.m., Thursday, June 20, 2024
- 10:00 a.m. to 12:00 p.m., Saturday, June 8, 2024
- 10:00 a.m. to 12:00 p.m., Saturday, June 22, 2024
- 6:00–8:00 p.m., Wednesday, June 26, 2024
- 10:00 a.m. to 12:00 p.m., Saturday, July 13, 2024
- 11:30 a.m. to 1:00 p.m., Wednesday, July 17, 2024
- 6:00–8:00 p.m., Wednesday, July 17, 2024
- 10:00 a.m. to 12:00 p.m., Saturday, July 27, 2024

The Free Application for Federal Student Aid (FAFSA) form is the key to unlocking college financial aid from federal, state, and local sources. If your immigration status prevents you from qualifying for federal aid, you might still be eligible for aid through the Massachusetts Application for State Financial Aid (MASFA), which can help you attend public institutions of higher education in Massachusetts. Apply for financial aid helps keep college an option for the fall but does not commit you to enrolling. Fill out the FAFSA or MASFA as early as possible to maximize the aid you'll receive!



# Next Steps

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## **Enhance Awareness and Accessibility**

- Scale strategies to increase awareness of college affordability and new state financial aid options for students & families.

## **Boost FAFSA and MASFA Completion Rates**

- Focus on increasing FAFSA and MASFA completion rates through targeted initiatives, ultimately aiming to raise college-going rates.

## **Innovative Student Engagement**

- Explore and pilot technology-enabled engagement strategies to better communicate financial aid availability and benefits to students.

## **Policy and Reporting Initiatives**

- Examine policies such as mandatory FAFSA completion and produce an annual joint report detailing completion rates by student groups and summarizing interagency collaboration efforts.

# Questions?

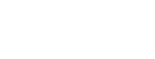


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Nicole G. is looking into adding sample social post –  
requesting from C+C



# Framing Questions

# State Financial Aid – College Affordability

- Historic Investment in State Financial Aid by the Massachusetts Legislature
- Goal is to make college more affordable for the direct cost of tuition, fees and books at all public colleges and universities, for all low-income (Pell eligible) students
- Programs also serve to reduce out-of-pocket expenses for students from middle-income families

# Cost of Attendance

- What does true affordability mean?
  - Current goal is Tuition , Fees, Books & Supplies
- Total Cost of Attendance
  - ***Tuition, fees, books and supplies***
  - ***Room and Board***
  - ***Childcare, transportation, medical, miscellaneous, etc.***
- Should affordability include the full Cost of Attendance (COA)?
- Who should be assisted by State Financial Aid?
  - **Low-income/poverty level, Pell eligible students**
  - **Middle income students – with Adjusted Gross Income cap**
  - **Merit students**





Financial aid professionals from colleges and organizations across Massachusetts are ready and available to help students and families complete the FAFSA.

**Call: (800) 449-6332 (9am-5pm)**

## Next FAFSA Day Events



**June 18**

**11:30 AM – 1:00 PM**



**June 20**

**6:00PM – 7:30 PM**

## Future FAFSA Day Events

Wednesday July 17 11:30 AM - 1:00 PM

Tuesday July 23 6:00 PM - 7:30 PM

Tuesday August 13 11:30 AM - 1:00 PM

Tuesday August 27 6:00 PM - 7:30 PM

Resolution Slide

# FAFSA Completion

- Rollout of the new and better FAFSA has created challenges for students and families nationwide, specifically first-generation students
  - Significant decline overall in the number of FAFSA filers
  - Massachusetts seeing an 18-20% decline
- DHE extended the FAFSA priority deadline from May 1<sup>st</sup> to July 1<sup>st</sup> for the MASSGrant program
  - Students may complete the FAFSA after July 1st to qualify for other programs, such as MASSGrant Plus and MASSGrant Plus Expansion
- DHE, DESE, MEFA, MASFAA and GEAR UP, held webinars and workshops to help students and families complete the FAFSA.

# FAFSA Completion Incentive Project

- Launched in partnership with DESE
- Targets the 26 Gateway Communities
  - 108 public and charter schools serving 3,500 high school seniors
  - Concentration of historically underrepresented and underserved populations
  - Annually a 50% FAFSA Completion rate
- DHE implemented a communications strategy that will run through August 2024 with specific messaging encouraging students that it is not too late to apply, and that financial aid is available

# Financial Aid Overview and Process

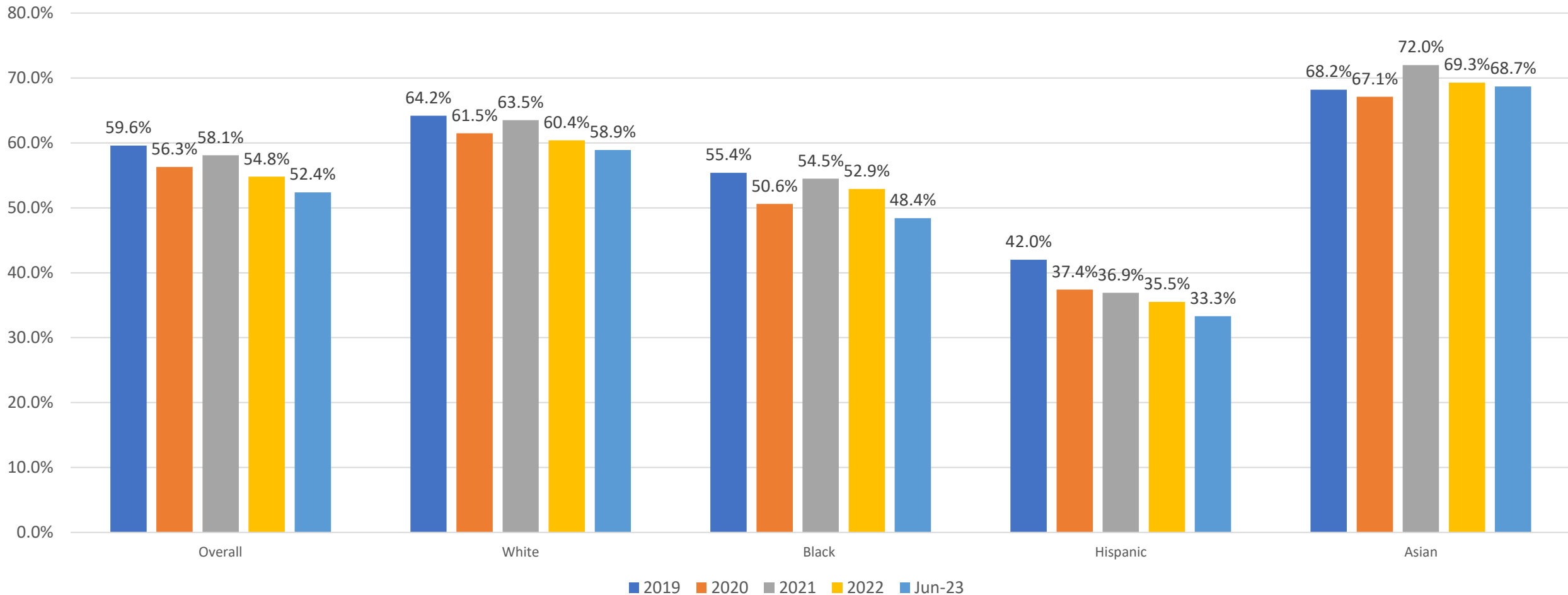
- Massachusetts students apply for state financial programs by completing the FAFSA or MASFA
- Annually, an average of **325,000** Massachusetts students complete a **FAFSA**
- July 1<sup>st</sup> is the priority deadline for the Commonwealth's primary need-based program, the MASSGrant
- State Financial Aid is processed through **MASSAid**, an online financial aid system accessible by students and institutions
- **More state and federal aid than ever before is available to Massachusetts public high school students**

# Main State Financial Aid Programs

- Financial aid programs that support the cost of tuition, fees, books and supplies include the following:
  - **MASSGrant:** Public and private colleges and universities
  - **MASSGrant Plus:** Public college and university students
  - **MASSGrant Plus Expansion:** Public colleges and universities only
    - Pell Grant-eligible students receive free tuition and fees and \$1,200 allowance for books and supplies
    - Out-of-pocket costs reduced by up to half for middle income students (adjusted gross income between \$73,000 and \$100,000 annually)

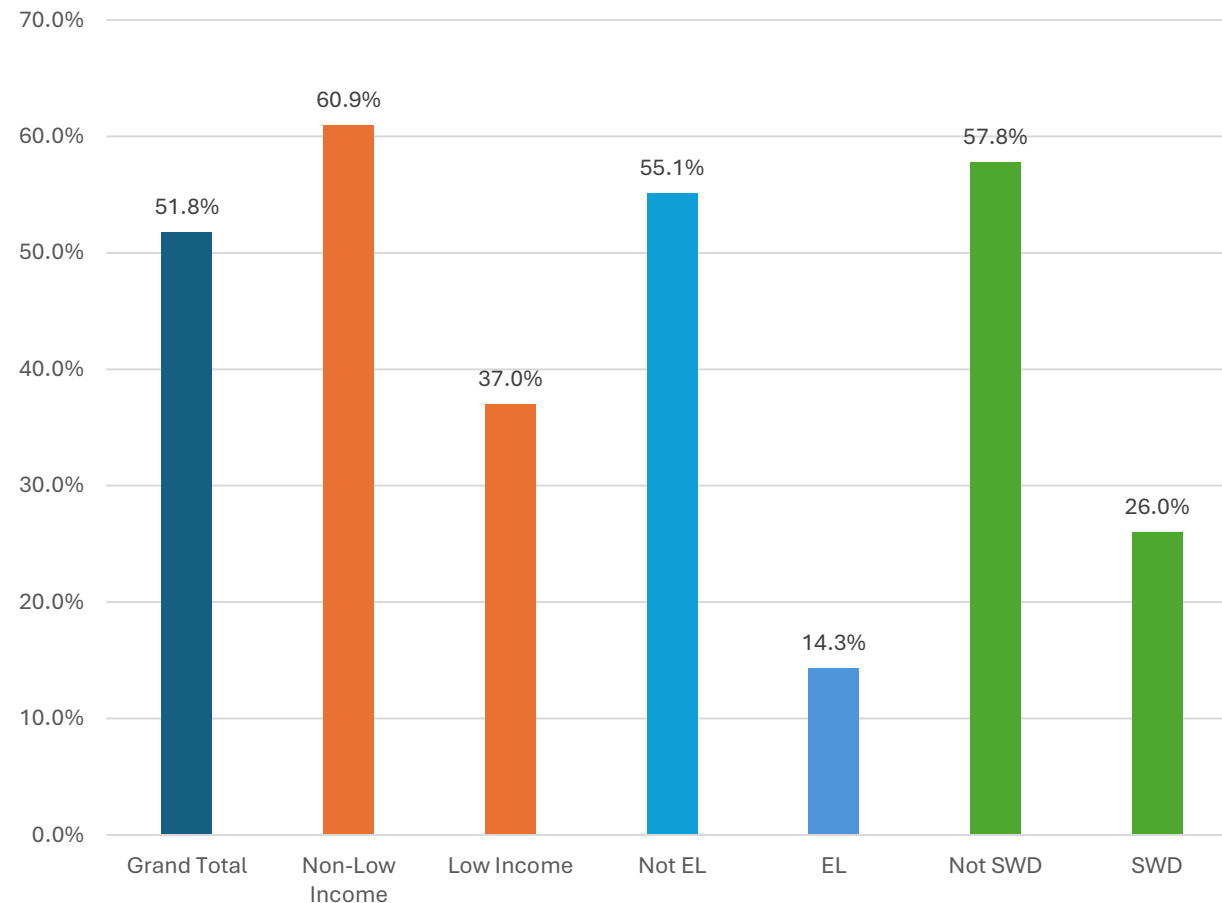
# For Most Groups, FAFSA Completion Is Still Behind Pre-Pandemic Levels

FAFSA Completion



# 2024 FAFSA Completion by Student Group

Student Group FAFSA submissions as of June 10, 2024





# 2024 FAFSA Submission by Race/Ethnicity

Race Ethnicity FAFSA submissions as of June 10, 2024

