

Increasing FAFSA and MASFA Completion

Free Application for Federal Student Aid (FAFSA) and Massachusetts Application for State Financial Aid (MASFA) completion report as required by the June 20, 2024, joint resolution of the Board of Elementary and Secondary Education and the Board of Higher Education

February 2025

This document was prepared by the Massachusetts Department of Elementary and Secondary Education and the Massachusetts Department of Higher Education.

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INTERAGENCY FAFSA and MASFA COMPLETION REPORT DRAFT

The primary purpose of this document is to outline the interagency FAFSA completion report as required by the joint resolution adopted by BESE and BHE on June 20, 2024 (BHE Motion 24-64).

Table of Contents

Table of Contents	5
Executive Summary.....	6
Introduction.....	7
Joint Board Resolution	7
About the MASFA.....	7
Unlocking Historic Financial Aid.....	8
Massachusetts FAFSA and MASFA Completion Rates.....	8
College-Going High School Seniors	8
New and Returning College Students	11
Students Enrolled in Public Colleges and Universities	12
What’s in Place in Massachusetts	14
My Career and Academic Plan (MyCAP).....	14
Partnerships.....	14
FAFSA and MASFA Support in Schools.....	15
Tracking and Data Analytics	15
Communications.....	16
Massachusetts Economic Development Bill	16
Recommendations	16
Summary and Next Steps	19

Executive Summary

This report is in response to a June 20, 2024, resolution passed at a joint meeting of the Massachusetts Board of Elementary and Secondary Education and the Massachusetts Board of Higher Education. The resolution charged the Massachusetts Department of Elementary and Secondary Education (DESE) and the Massachusetts Department of Higher Education (DHE) with producing a joint annual report that includes Free Application for Federal Student Aid (FAFSA) and Massachusetts Application for State Financial Aid (MASFA) completion rates by student groups, a summary of the interagency work on this topic, and recommendations for further action.

There are multiple ways to look at FAFSA completion rates, including:

- As a percentage of high school seniors;
- In terms of total FAFSA completion numbers, including both students enrolling in their first year of college and students who are returning for subsequent years of college; and
- As a percentage of students enrolled in college.

This report includes data showing:

- Massachusetts high school seniors typically complete the FAFSA at rates higher than their peers in other states nationwide;
- There are significant gaps in high school senior FAFSA completion rates among disaggregated groups with Hispanic/Latino students and low-income students having the lowest completion rates, and Asian and white students having the highest; and
- There are similar gaps in immediate college-going rates.

It is recommended that Massachusetts build on its existing partnerships with community-based and other non-profit organizations and the My Career and Academic Plan (MyCAP) process to increase FAFSA and MASFA completion rates.

More specifically, the report recommends Massachusetts:

- 1.) Set FAFSA and MASFA completion goals, such as
 - Increase the high school student FAFSA completion rate by more than five percentage points per year to reach a 70 percent completion rate statewide by 2029, and
 - Increase the FAFSA or MASFA completion rate in each school district to at least 50 percent by the end of the 2027-2028 school year.
- 2.) Update the Commonwealth's "College and Career Readiness Framework."
- 3.) Expand implementation of MyCAP and
- 4.) Enhance FAFSA and MASFA completion tracking to encourage heightened focus by front-line school personnel.

Introduction

Joint Board Resolution

In connection with the June 20, 2024 joint meeting of the Board of Elementary and Secondary Education (BESE) and the Board of Higher Education (BHE), Elementary and Secondary Education Acting Commissioner Russell D. Johnston and Higher Education Commissioner Noe Ortega prepared for the two boards a joint [memorandum highlighting the critical importance of Free Application for Federal Student Aid \(FAFSA\) and Massachusetts Application for State Financial Aid \(MASFA\) completion](#). A joint resolution that the two Boards approved unanimously during their June 2024 joint meeting affirms that completing the FAFSA or MASFA is a key pathway to higher education enrollment. An excerpt from the [joint resolution](#) reads:

The Boards therefore direct their commissioners to continue their ongoing interagency collaboration and coordination to develop recommendations aimed at increasing awareness for students and their families on college affordability, including new state financial aid availability. The proximate goals should include increased FAFSA and MASFA completion rates, with the ultimate goal of increasing college-going rates. The scope should include examination of innovative, technology-enabled student engagement strategies, and separately, examination of policies such as mandatory FAFSA completion. The Boards encourage the commissioners to use existing infrastructure to pilot promising approaches to effectively communicate financial aid availability to students transitioning to postsecondary education. The Boards further request that the commissioners produce a joint annual report that includes FAFSA and MASFA completion rates by student groups and a summary of the interagency work on this topic.

In furtherance of the Boards' directive, this first annual report reviews the current state of FAFSA and MASFA completion in Massachusetts, as well as policies and strategies in other states and makes recommendations for increasing future financial aid applications and, by extension, college enrollment in Massachusetts.

About the MASFA

In January 2024, Massachusetts launched MASFA, a form that allows students who cannot complete the FAFSA for any reason to apply for state financial aid. The MASFA is a crucial tool for implementing the state's Tuition Equity Law, which was passed in 2023. That law created a pathway allowing students who qualify to access in-state tuition at the Commonwealth's public institutions and to be eligible for state financial aid at public and private colleges and universities in Massachusetts. Throughout this report, FAFSA and MASFA completion will be primarily referenced together. However, given that the MASFA was launched less than a year ago, references to research and data may mention FAFSA alone.

Unlocking Historic Financial Aid

Massachusetts has made historic investments in financial aid over the past two years, more than doubling state financial aid programs between fiscal year 2023 and fiscal year 2025, adding over \$200 million in state dollars. Today, Massachusetts offers:

- Free tuition and fees at the Commonwealth's 15 public community colleges regardless of income (MassReconnect and MassEducate),
- Free tuition and fees at the Commonwealth's nine state universities and UMass undergraduate campuses for students who meet Pell Grant income requirements (MASSGrant Plus),
- Reduced tuition and fees at public four-year campuses for middle-income students (MASSGrant Plus), and
- Financial aid for students attending private colleges and universities in Massachusetts (MASSGrant).

Under the financial aid programs for public colleges and universities, many students receive allowances to help cover costs for books and supplies, and now, expenses related to enrollment. Access to these robust programs, however, require FAFSA or MASFA completion.

Massachusetts FAFSA and MASFA Completion Rates

The following sections look at FAFSA completion rates across multiple ways:

- As a percentage of high school seniors, which provides a snapshot of how many graduating high school students are making college plans. While FAFSA completion is not a direct measure of college-going, data show that the two are closely tied.
- Total FAFSA completion numbers, including both students enrolling in their first year of college and students who are returning to continue their degrees.
- As a percentage of students enrolled in college. Many students who may qualify for state and federal financial aid may not be accessing it, and we should encourage all college students to complete the FAFSA or MASFA.

College-Going High School Seniors

According to DESE data gathered from public high schools through the Edwin Analytics database, as of July 31, 2024, approximately 51.2 percent of high school seniors completed a FAFSA or MASFA. That is a higher rate than the 46 percent national average but still suboptimal. Moreover, the data shows disparities in FAFSA completion rates as indicated by the Edwin-reported data in Figure 2.

Figure 1. FAFSA Completion Rates of Massachusetts High School Seniors

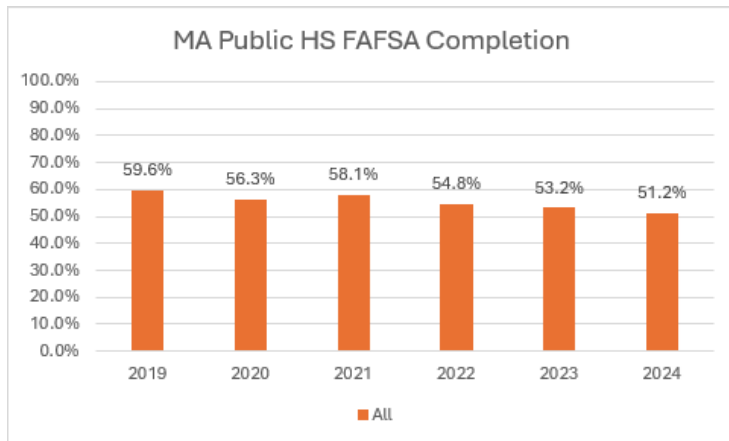
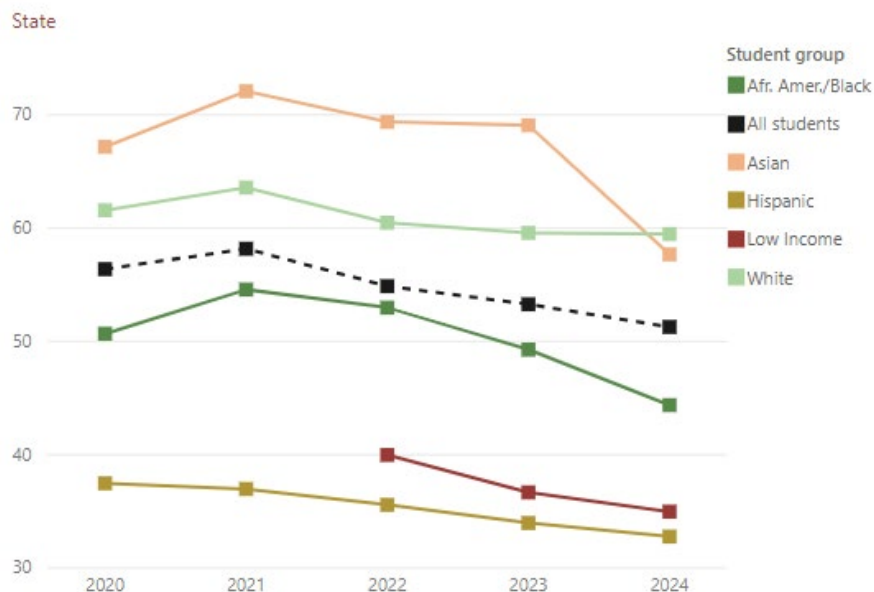


Figure 2. FAFSA Completion Rates of High School Seniors by Income and Racial/Ethnic Group



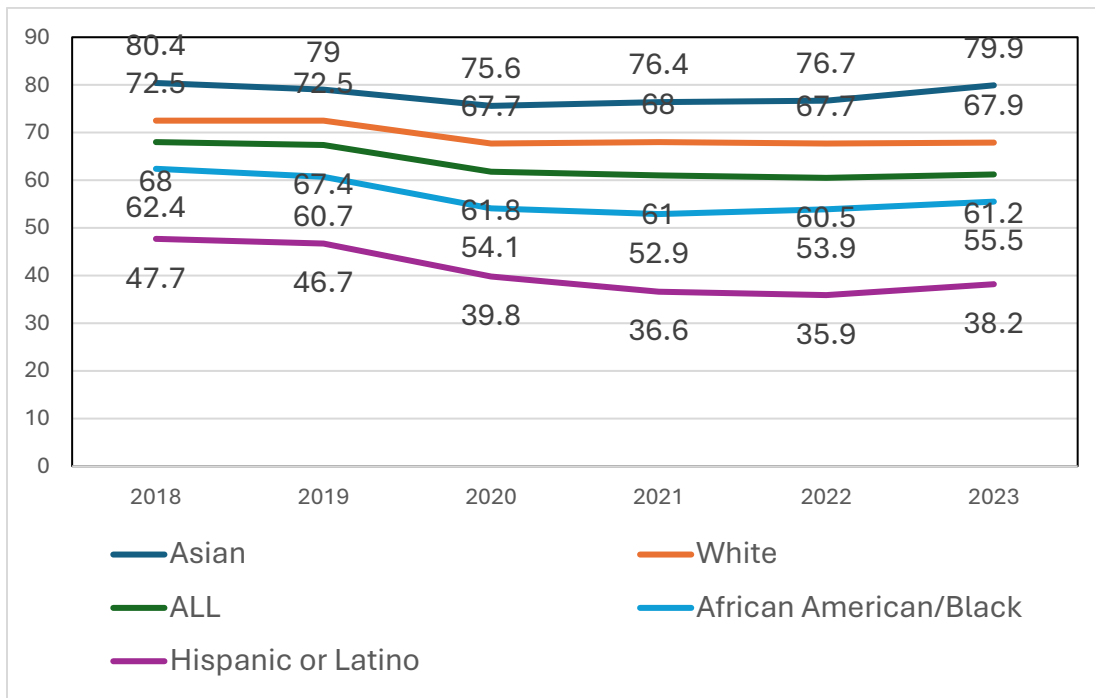
Source: Executive Office of Education. Edwin Analytics.

In 2024, the most recent cycle with a full year of data available, Edwin data indicate FAFSA completion rates above the state average for students who are Asian (57.6 percent) and white (59.4 percent), and completion rates below the state average for students who are Black/African American (44.3 percent) and students who are Hispanic/Latino (32.7 percent). Students who are low-income complete the FAFSA below the state average at a rate of 34.9 percent.

Figures 2 and 3, considered together, illustrate just how closely FAFSA completion correlates with college-going rates. Figure 3 shows that in 2023, 61 percent of students in Massachusetts enrolled in college immediately after high school. When broken down by racial and ethnic groups, those enrolling in college immediately after high school at rates above the state average

included students who are Asian (79.9 percent) and white (67.9 percent), while immediate college-going rates are below the state average for students who are Black/African American (55.5 percent) and Hispanic/Latino students (38.2 percent). Those differences correlate with FAFSA completion rate disparities.

Figure 3. Immediate College-Going Rates for 2023 High School Seniors by Racial/Ethnic Group

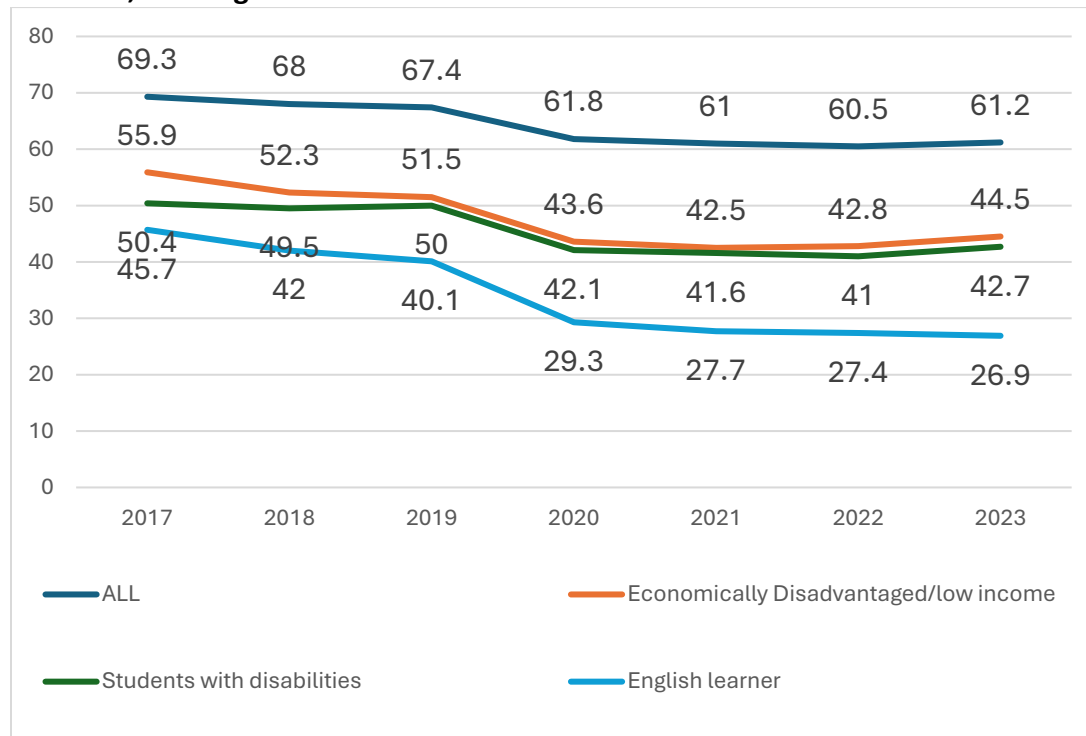


Source: Executive Office of Education. Edwin Analytics. CR301.¹

Figure 4 illustrates similar gaps for those from other historically marginalized groups. Immediate college-going rates are below the 61.2 percent state average for students with disabilities (42.7 percent), students who are economically disadvantaged or low-income (44.5 percent), and English learners (26.9 percent).

¹ These figures are taken from Edwin Analytics based on Student Information Management System (SIMS) data matched with information from the National Student Clearinghouse (NSC).

Figure 4. 2023 Immediate College-Going Rates for Students with Disabilities, Low-Income Students, and English Learners



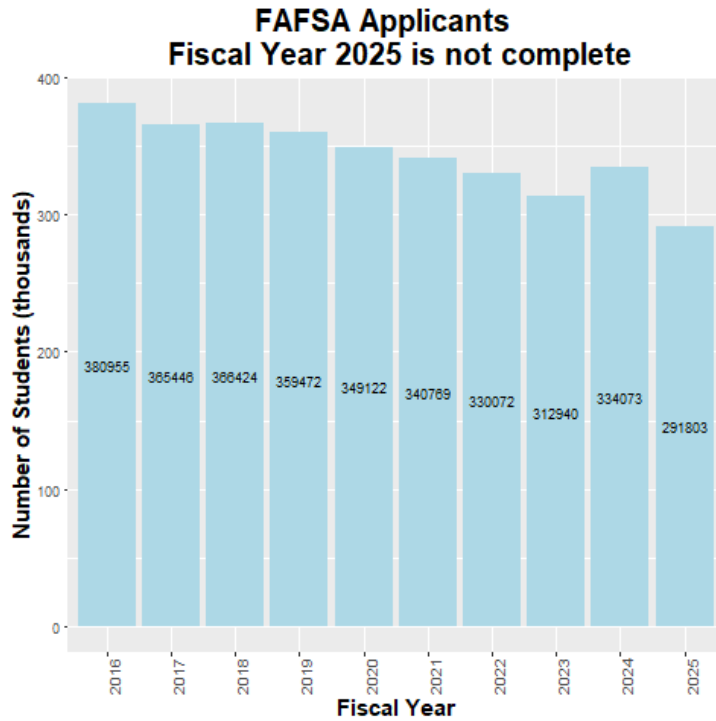
Source: Executive Office of Education. Edwin Analytics. CR301.

The disparities in FAFSA completion across demographic breakdowns are troubling. Students are not only leaving state and federal aid unclaimed by not completing the FAFSA but are also not accessing college and the multitude of opportunities that a college degree offers.

New and Returning College Students

In 2016, the overall Massachusetts FAFSA completions were just shy of 400,000 in total. In 2019, just before the COVID-19 pandemic, well over 350,000 students completed the FAFSA. Today, the number is below 300,000. The decline in FAFSA completion mirrors the declining public college enrollment in Massachusetts.

Figure 5. The number of new and returning college students who completed a FAFSA.



Students Enrolled in Public Colleges and Universities

The FAFSA completion rates for students enrolled in Massachusetts community colleges, state universities, and UMass segments are displayed in Table 1. Please note that the numbers displayed in Table 1 are for only students who *enroll in college*. Many other students across the Commonwealth who are eligible for significant financial aid are not applying for it, leaving tens of millions of dollars in federal and state financial aid unclaimed – along with the opportunities that come with a college education.

Table 1. Fall 2023 FAFSA Completion Rates of Massachusetts Public Higher Education Undergraduate Students by Segment and Race/Ethnicity²

Segment	Race/Ethnicity	Total Students	# of Students Who Completed the FAFSA	FAFSA Completion Rate
Community Colleges	All Students	50,239	37,656	75.0%
	American Indian or Alaskan Native	110	79	71.8%
	Asian or Pacific Islander	2,579	1,840	71.3%
	Black or African American	8,639	6,979	80.8%
	Hispanic or Latino	13,328	11,005	82.6%
	Two or more races	1,961	1,555	79.3%
	White	21,066	14,946	70.9%
State Universities	All Students	25,612	20,951	81.8%
	American Indian or Alaskan Native	38	30	78.9%
	Asian or Pacific Islander	878	705	80.3%
	Black or African American	2,560	2,324	90.8%
	Hispanic or Latino	3,986	3,526	88.5%
	Two or more races	1,140	981	86.1%
	White	16,620	13,158	79.2%
University of Massachusetts	All Students	41,335	33,891	82.0%
	American Indian or Alaskan Native	35	29	82.9%
	Asian or Pacific Islander	5,833	4,890	83.8%
	Black or African American	4,802	4,431	92.3%
	Hispanic or Latino	6,040	5,375	89.0%
	Two or more races	1,703	1,394	81.9%
	White	22,033	17,272	78.4%
System Total	All Students	117,186	92,498	78.9%
	American Indian or Alaskan Native	183	138	75.4%
	Asian or Pacific Islander	9,290	7,435	80.0%
	Black or African American	16,001	13,734	85.8%
	Hispanic or Latino	23,354	19,906	85.2%
	Two or more races	4,804	3,930	81.8%
	White	59,719	45,376	76.0%

² Source: Massachusetts Department of Higher Education analysis of Higher Education Information Resource System (HEIRS) and Institutional Student Information Record (ISIR) data. Cohort includes Massachusetts resident, degree-seeking students only. The “All Students” total includes students of unknown race/ethnicity.

What's in Place in Massachusetts

Massachusetts has a number of existing FAFSA and MASFA completion tools that are beneficial to families, and those tools could be scaled and strengthened.

My Career and Academic Plan (MyCAP)

As has been observed in the states that lead in this space, FAFSA and MASFA completion should be part of larger, comprehensive efforts to prepare students for college. Massachusetts has a program that combines areas feeding into college readiness called [My Career and Academic Plan \(MyCAP\)](#). MyCAP is a multi-year, college, career, and civic readiness planning process that can be implemented as early as Grade 6 and continues through Grade 12. Building on Massachusetts' [College and Career Readiness Framework](#), MyCAP presents a [scope and sequence](#) of activities for students to engage in and in so doing, weaves together three domains of focus: academic, career development, and personal/social.

The MyCAP planning tool guides students toward college paths by facilitating:

- Participation in [MassCore](#), the Commonwealth's recommended "college prep track" program of study, adopted by BESE in 2007 and amended in 2018;
- Participation in Advanced Placement (AP) and college-level courses;
- School attendance and engagement; and
- FAFSA or MASFA completion.

MyCAP participation is required for programs like Early College, Innovation Career Pathways, and career technical education programs and has proven to be helpful as part of guided academic pathways with enhanced student supports. To date, over 200 schools in more than 150 districts have engaged in MyCAP planning and implementation training from DESE.

Partnerships

Massachusetts has a vast community of education advocates, community-based organizations and other nonprofit leaders eager to help students attend college. Both DESE and DHE partner regularly with the Massachusetts Educational Financing Authority (MEFA) and MassEdCo, the Massachusetts School Counselors Association (MASCA), among others, in support of college preparation and access services. Staff from DESE, DHE, and MEFA, for example, meet weekly to discuss efforts surrounding FAFSA and MASFA completion, including communication with key audiences.

These partnerships were important to promoting both the state's Tuition Equity Law and the MASFA, including through using a "train-the-trainer" approach. DHE hosted or participated in over a dozen outreach events aimed at organizations that work with students and families on financial aid applications and has continued to meet regularly with partner organizations.

The Commonwealth partners with MEFA to recommend use of the [MEFA Pathway](#), a web-based platform that offers career and college exploration tools, provides resume writing support, and includes grade-appropriate lessons and activities aligned with the MyCAP scope and sequence. The state and MEFA work together to provide a platform that meets the needs of and is universally accessible to all students.

Of note, DESE's Office of Adult and Community Learning Services reaches out to community partners that are working with adults who are obtaining their high school equivalency (HiSET or GED). Those partners then have the information they need to tell their clients about FAFSA and accessing higher education.

FAFSA and MASFA Support in Schools

School counselors in Massachusetts are crucial sources of FAFSA and MASFA information for students. To assist school counselors, who often have many demands on their time, Massachusetts offers additional support for in-school FAFSA and MASFA completion efforts through partnerships with entities such as GEAR UP.

In spring 2024, DHE, in partnership with DESE, issued grants totaling \$550,000 to more than 100 Massachusetts public schools serving Gateway Cities. The funds were designed to help encourage high school seniors to complete the FAFSA. School leaders and counselors were able to dedicate grant money to FAFSA completion events or celebrations and to prizes such as gift cards and school-branded merchandise for students who complete the FAFSA. DHE received positive feedback from school districts about the grant program and plans to continue it in the 2024-25 academic year.

Tracking and Data Analytics

Massachusetts uses data on FAFSA completion to identify schools and districts that may need additional support to improve rates. Both DESE and DHE, in partnership with the Executive Office of Education (EOE), have developed timely reports that allow schools and districts to monitor FAFSA completion rates. School counselors and other educators can use these reports alongside other college and career readiness resources to support students in the college application process. Both DESE and DHE collaborate with MEFA and MASCA to help school counselors and other school-level advocates learn how to access and interpret these data.

Two FAFSA reports are available to districts and high schools in DESE's Edwin Analytics System: FAFSA Completion Report Summary CR307 and FAFSA Completion Report Detail CR607. The information presented is dynamic and updated regularly. Both DESE and DHE review associated data weekly and analyze completion rates once the FAFSA window opens for the year.

Communications

In addition to crucial ground-level FAFSA and MASFA completion work happening in schools and at nonprofits, Massachusetts is using statewide and targeted communications to amplify information about the financial aid that is available and resources for accessing it.

Communications has included:

- Newsletters and presentations with constituent organizations;
- Press releases, op-eds, and media interviews;
- Social media posts;
- Paid digital ads; and
- A virtual hub for FAFSA support at [Mass.gov/FinancialAid](https://www.mass.gov/FinancialAid).

During the 2024-25 school year, Massachusetts plans to convene partners to align communications strategies and content to maximize impact. In addition, DHE has secured a language access vendor to help the Commonwealth share financial aid information with speakers of languages other than English.

Massachusetts Economic Development Bill

In November 2024, Section 1A of Chapter 69 of the General Laws was amended by adding language stating that the commissioner of elementary and secondary education shall require each school district to:

- 1) “Notify students, prior to graduating from high school, of the availability of the free application for federal student aid known as the FAFSA;
- 2) Provide students with information on federal and state financial aid options for postsecondary education; and
- 3) Provide students with instructions for completing state and federal financial aid applications.”

The law directs the commissioner to provide guidance to school districts about distributing FAFSA information and about distributing information to families related to all options for financial aid for high school students’ postsecondary education.

Recommendations

1. Set Joint FAFSA and MASFA Completion Goals

If Massachusetts aims to maximize the impact of recent state investments in financial aid, the Commonwealth should adopt and aim to meet ambitious goals for FAFSA and MASFA

completion along with attendant policies in furtherance of those goals. Our proposed goals are to:

(1) Increase the high school student FAFSA or MASFA completion rate by more than five percentage points per year to reach a 70 percent completion rate statewide by 2029, *and*

(2) Increase the FAFSA or MASFA completion rate in each school district by at least 50 percent by the end of school year 2028.

Meeting these goals requires that Massachusetts increases the number of FAFSA or MASFA completers across the Commonwealth by roughly 13,000 students a year -- from around 35,000 to over 48,000 out of our roughly 70,000 high school seniors. To reach that level, we will have to focus on school districts and schools with the lowest FAFSA and MASFA completion and college-going rates and make significant inroads in closing those gaps for historically underrepresented populations.

Along with FAFSA and MASFA completion goals for high school seniors, Massachusetts should also focus its efforts on establishing ambitious targets to increase FAFSA and MASFA completion rates among all residents, including new and returning postsecondary students. Our proposed goals are to:

- (1) Increase the overall statewide FAFSA and MASFA completion rate to above pre-pandemic levels by 2027, and
- (2) Align the statewide FAFSA and MASFA completion goals with new financial aid initiatives that serve to promote college access and completion.

The following recommendations are made in service of the goals above:

2. Enhance FAFSA Completion Tracking

Massachusetts can and should increase access to college by creating public-facing dashboards that track joint, singular FAFSA and MASFA completion rates across the state. States like Illinois and [Tennessee](#)³ have successfully implemented such dashboards and, in the process, provided transparency and facilitated accountability for FAFSA completion rates at the district level. Tennessee's dashboard provides comprehensive data on FAFSA completion rates by school district, allowing educators and policymakers to identify regions or populations where additional support is needed. By adopting a similar model, Massachusetts could provide schools, families, and policymakers with actionable insights to improve FAFSA completion rates and, ultimately, college enrollment.

3. Expand MyCAP

³ TN FAFSA Frenzy: Data Visualizations

We propose supporting the expansion of MyCAP to all high schools in Massachusetts for year 2027-28, thereby promoting this opportunity for all students in the Commonwealth. MyCAP can be a very powerful tool for college and career planning when schools are able to support its implementation, including advising students on its purpose and tools during the school day. By focusing on the integration of FAFSA into the high school experience rather than simply mandating standalone policies, Alabama, Illinois, and other states have successfully increased college access for historically underrepresented groups. Massachusetts has the opportunity to do the same, and with [MyCAP](#), we have a powerful tool to do so.

We recognize that to fully realize the benefits of MyCAP, expanded support for school counselors and access to modern technology are essential. Professional development opportunities for school counselors and advisors must be increased to ensure they are equipped with the latest tools and strategies to effectively guide students through their academic and career planning.

Through strategic integration and expansion of MyCAP, we can raise FAFSA completion rates, increase college enrollment, and so that students — particularly those from historically underserved communities — are better prepared for success in their education and future careers. For many, MyCAP is already a key part of the Commonwealth’s efforts to prepare students. It should be available and used by all.

4. Update the College and Career Readiness (CCR) Framework

The Commonwealth’s entire College and Career Readiness (CCR) Framework should serve as the unifying structure under which all related initiatives — MyCAP, MassCore, public college and university admission standards, and postsecondary pathways — align to prepare students holistically for postsecondary education success. This DESE framework already includes academic preparedness, career planning, and civic engagement. In line with the focus of the Healey-Driscoll Administration’s [Advisory Council to Advance Representation in Education \(ACARE\)](#) recommendations and in light of changes to the statewide graduation requirement, we propose revisiting of college and career readiness components to ensure they meet the needs of historically underrepresented students and foster equitable access to the state’s colleges and universities.

Each of the CCR Framework’s attendant policies should be updated to reflect a more comprehensive, opportunities-driven approach. MassCore, for example, with its recommended academic course of study, should be aligned with evolving admissions standards to guarantee that all students have access to and meet rigorous academic requirements for college entry. MyCAP and postsecondary pathways should emphasize the importance of work-based learning and civic readiness to reflect a broader set of skills critical for college and career success. By reinforcing college and career readiness as an organizing framework, Massachusetts can better ensure a cohesive approach to providing students with a pathway to higher education and civic life that is equitable, inclusive, and responsive to current college access challenges.

5. Leverage Existing Partnerships and Heighten Interagency Collaboration

To build out a cohesive statewide approach, DHE and DESE should utilize existing relationships and initiatives with statewide and community partners to increase FAFSA completion and college going rates. This includes capitalizing on existing relationships with MASCA and MEFA to strengthen both the communication around postsecondary affordability and the enhanced support services for students who have yet to complete FAFSA or MASFA.

The school counselors' association partners with DESE to help prepare school counselors to advise students on the critical steps to postsecondary placements, emphasizing the importance of financial aid and the FAFSA and MASFA process. Further, school counselors, as leaders of the MyCAP process, lead implementation of the electronic platform that captures student growth, development, and planning. Interactions with and support of the counselors' association should be strengthened in frequency and depth.

Alignment with Broader Administration Objectives

Ambitious FAFSA and MASFA completion goal setting and the attendant policies and practices suggested above are consistent with the administration's broader higher education agenda. The administration's recommendations in partnership with ACARE included to:

"[C]ontinue to build out the [MyCAP] program to include new high schools and new middle schools across the state, particularly in Gateway Cities"

and further to

"incentivize collaboration among schools, districts, IHEs [institutions of higher education], CBOs [community-based organizations], and community partners to organize college and career events for middle school students and incorporate them into MyCAP activities."

Summary and Next Steps

The Commonwealth's commitment to expanding FAFSA and MASFA completion is rooted in its larger mission to advance educational equity and opportunity for all Massachusetts residents. This report outlines clear, ambitious goals, evidence-based policy changes, and innovative strategies to help maintain and improve Massachusetts' position as a national leader in college access. With our strong commitment to financial aid and tradition of collaboration among state agencies, educational institutions, and community partners, the Commonwealth can implement forward-thinking policies that create postsecondary education pathways for all learners.

The return on investment for promoting these initiatives is clear. By increasing FAFSA and MASFA completion rates, Massachusetts will see tangible gains in college enrollment, economic outcomes, and student debt reduction. The Departments will work closely with state leaders to support these efforts, linking them directly to the state's broader educational and economic goals.