

Massachusetts Application for State Financial Aid (MASFA)

Office of Student Financial Assistance | Massachusetts Department of Higher Education

2026-2027 Application Guide and Frequently Asked Questions



WHAT IS THE MASFA?

The **Massachusetts Application for State Financial Aid (MASFA)** form is the first step in the financial aid process. The Massachusetts Office of Student Financial Assistance (OSFA) and your college/university will use information collected from the MASFA form to help determine student eligibility for MA state and institutional financial aid programs.



WHO SHOULD COMPLETE THE MASFA?

Complete the **2026-2027 MASFA** if you are [ineligible or unable to file the Free Application for Federal Student Aid \(FAFSA\)](#) and meet the following requirements:

- Are not present in the United States on a [visa or immigration status within the meaning of 8 U.S.C. § 1101\(a\)\(15\)\(A-S\)](#); **and**
- Attended 3 years of high school in Massachusetts; **and**
- Earned a Massachusetts high school diploma or alternative (e.g., GED, HiSET)

Students should only complete the **ONE** financial aid application they are eligible to file (FAFSA or MASFA). Use our [FAFSA/MASFA Eligibility Questionnaire](#) to determine which application to complete.



APPLY BY THE DEADLINE

Submit your application as soon as possible. The **Massachusetts 2026-2027 priority deadline** to be considered for state financial aid is **May 1, 2026**. The 2026-2027 MASFA form will remain open until June 30, 2027.

Please be advised that your college and/or other sources of aid may have their own filing deadlines for various forms. You should inquire with them about those dates.



HOW DO I ACCESS THE MASFA FORM?

The application is only available in an online version (paper application is **not** available).

We strongly advise students to complete the [FAFSA/MASFA Eligibility Questionnaire](#) to determine if they are eligible to file the MASFA.

Complete the [2026-2027 MASFA Application](#)

This link will redirect students to the MASFA/MASSAid portal. Students **MUST** use this specific link to access the 2026-2027 application (do not create a general MASSAid account).

PLEASE NOTE: If the student previously created a MASSAid account [and/or filed a FAFSA] and is getting an error message that an account already exists, contact our office at masfa@dhe.mass.edu for assistance.



WHAT HAPPENS AFTER I COMPLETE THE APPLICATION?

Once your application is complete, it will be reviewed by the Office of Student Financial Assistance (OSFA) and shared with the school(s) listed on the application. We highly encourage you to contact the Admission and Financial Aid office at the school you are or may be planning to attend for more information on admission/enrollment requirements and to determine your financial aid eligibility.



QUESTIONS?

If you have questions regarding the MASFA, contact the MA Office of Student Financial Assistance at masfa@dhe.mass.edu.

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WHAT INFORMATION DOES THE STUDENT NEED TO PROVIDE ON THE APPLICATION?

The 2026-2027 MASFA form has the following sections:

1. Student Demographic Information
2. School Selection
3. Dependency Verification
4. Student **2024** Tax Information
5. Independent Student Information (for *independent* students only)
6. Parent **2024** Tax Information (for *dependent* students only)
7. Student Certification/Signature

The student will be required to complete the form in its entirety and sign it before it is considered complete.

PLEASE NOTE: The 2026-2027 application does **NOT** require a parent/guardian to create an account, complete a portion of the application or sign the application. However, dependent students must provide their parent(s) information on their application.

Unusual and Extenuating Circumstances

If there are unusual and extenuating circumstances why the student cannot provide parental information on their application, the student will be **REQUIRED** to provide the MA Office of Student Financial Assistance (OSFA) with documentation.

Unusual Circumstances that MAY qualify for an appeal:

- Parental abandonment or estrangement
- Human Trafficking, as defined in the Trafficking Victims Protection Act of 2000
- Legally granted refugee or asylum status & parental location or status is unknown
- Parent incarceration/institutionalization
- Social service, police or legal intervention

Unusual Circumstances that do NOT qualify for an appeal:

- Parent(s) unwilling to provide information on MASFA
- Parent(s) refuse to contribute to student's education
- Parent(s) do not claim student as a dependent for income tax purposes
- Student lives on their own/demonstrates self-sufficiency (without a qualifying situation)
- Parent(s) not a resident of Massachusetts and/or living outside of Massachusetts or the United States

Special Circumstances

If you and your family experienced significant changes to your financial situation (such as loss of employment), or other special circumstances, complete and submit the MASFA form as instructed. Once you submit the form, you may follow up with the MA Office of Student Financial Assistance (OSFA) to discuss your special circumstances.

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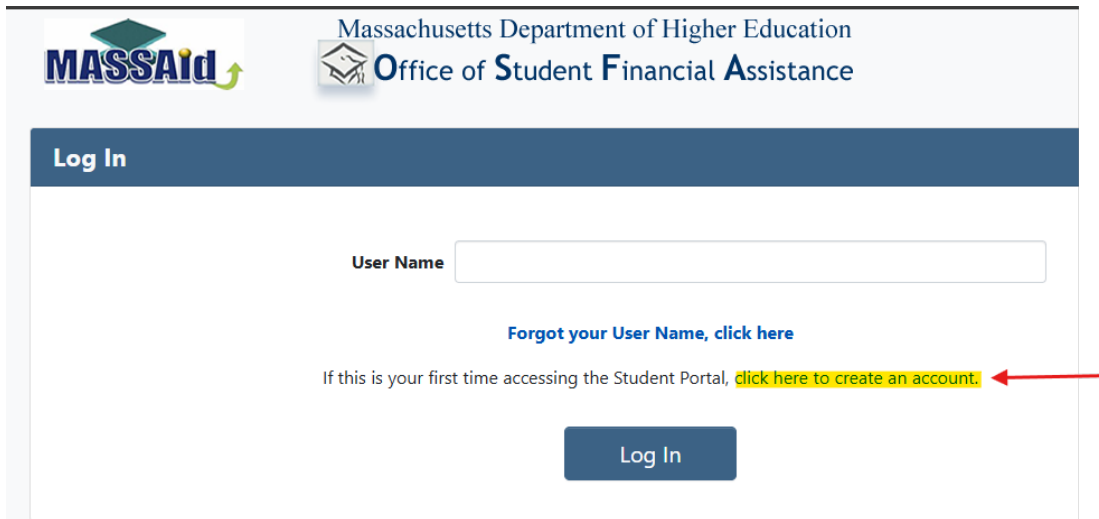
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ACCOUNT CREATION

❖ Create an Account: [2026-2027 MASFA Application](#)

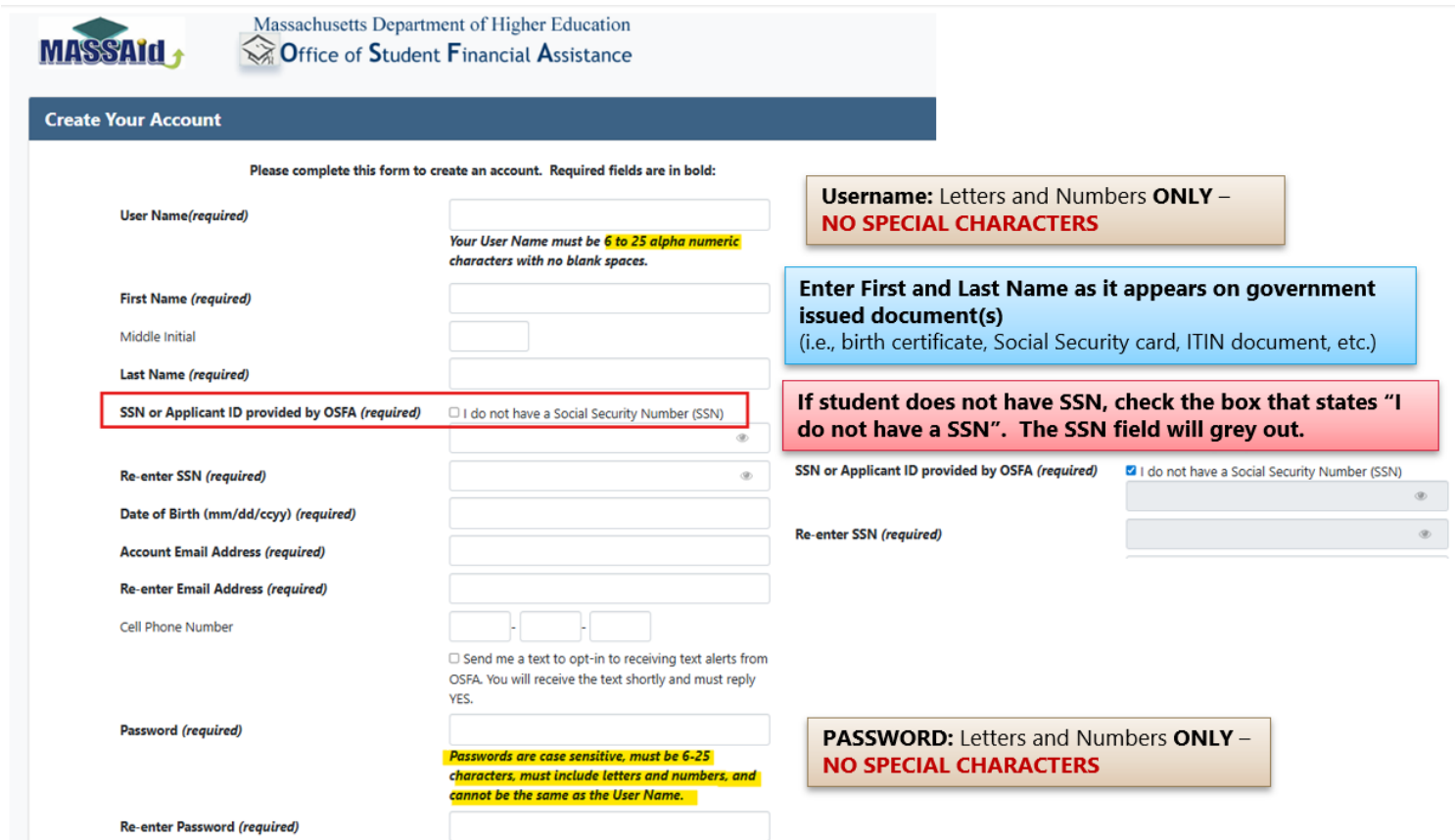
All 2026-2027 MASFA applicants are considered 'first time' applicants in the MASSAid system

- Select "Click here to create an account" option



Enter all information requested on the "Create Your Account" page.

If you do not have a Social Security Number, you will be able to check the box that states 'I do not have an SSN'.



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❖ Account Creation, continued

To finalize account creation, student will make a “Personal Image Selection” (security feature) and acknowledge the “Terms and Conditions”.

Personal Image Selection

Your Personal Image helps you know for sure that you are at the valid site. Every time you sign in, you will see your Personal Image after you enter your User Name.

Please select a Personal Image:



☒ ☐ ☐ ☐ ☐ ☐

Terms and Conditions

☒ I acknowledge by gaining access to this site I certify that I am the student/borrower or have the student/borrower's permission to access the information. Access without permission may subject you to civil penalties or criminal prosecution.

Once the account has been created, student will automatically be redirected to the MASFA homepage.



Massachusetts Department of Higher Education
Office of Student Financial Assistance

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Students must complete the MASFA application once per academic school year. For priority consideration, students should complete the application by May 1, 2026. The 2026-2027 application will remain open until June 30, 2027.

The student does not need to complete the entire application at once. They can save their information and exit, if needed. To log back in to the application (*only if they have already created an account*), use the following URL: [MASSAid Portal for students - User Login](#). Once logged in to the account, go to “Grant/Scholarship Online Applications” page. Under the “Other” section, click the hyperlink for the 2026-2027 MASFA.

[My Home](#)
[My MASSGrant](#)
[My Forms](#)
[Grant/Scholarship Online Applications](#)
[Email OSFA](#)
[Account Management](#)
[Logout](#)

Grant/Scholarship Online Applications

The following grant/scholarship aid programs can assist you in financing your higher education:

Grants

There are currently no Grant programs for you to apply for.

Scholarships

Other
[2026-2027 MASFA Application](#) **INCOMPLETE**

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The following is a breakdown of each section of the MASFA form:

❖ HOMEPAGE

The homepage provides information on the requirements to complete a MASFA. If the student is eligible to file the FAFSA, they should **not** complete the MASFA form.

- On the homepage, student can select to view application in English or Spanish



2026-2027 Massachusetts Application for State Financial Aid (MASFA)

Students must complete the MASFA application once per academic school year. For priority consideration, students should complete the application by May 1, 2026. The 2026-2027 application will remain open until June 30, 2027.

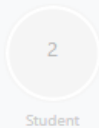
Let us walk you through the steps to complete the application.

* = Required

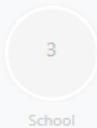
English ▼



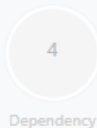
MASFA



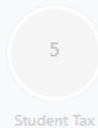
Student
Demographic
Information



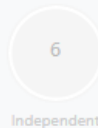
School
Selection



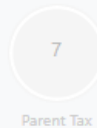
Dependency
Verification



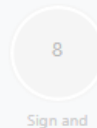
Student Tax
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Parent Tax
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Sign and
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MASFA

To be eligible for most types of financial aid, students must complete either the Free Application for Federal Student Aid (FAFSA) or Massachusetts Application for State Financial Aid (MASFA). Students should only complete **ONE** financial aid application.

- **Complete the Free Application for Federal Student Aid (FAFSA)** if you are a U.S. Citizen or eligible noncitizen.
 - Complete the 2026-2027 FAFSA by visiting the following website: <https://studentaid.gov/h/apply-for-aid/fafsa>
- **Complete the Massachusetts Application for State Financial Aid (MASFA)** only if you meet all the following criteria:
 - Are **ineligible to complete the FAFSA**; **and**
 - Are not present in the United States on a **visa or immigration status within the meaning of 8 U.S.C. § 1101(a)(15)(A-S)**; **and**
 - Attended 3 years of high school in Massachusetts; **and**
 - Earned a Massachusetts high school diploma or alternative (e.g., GED, HiSET); **and**
 - Have physically resided in Massachusetts for at least one year prior to the start of the academic year

📞 Need help or have questions? Call the MA Office of Student Financial Assistance at 617-391-6070.

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❖ Student Demographic Information:

- a) First and Last Name – *information is pre-populated*
- b) Date of Birth - *information is pre-populated*
- c) Gender
- d) Mailing Address **STATE** (the application does not collect home address)
- e) Telephone Number - *information is pre-populated if entered during account creation*
- f) Preferred Email Address - *information is pre-populated*
- g) Marital Status (Single, Married, Divorced, Separated, Widowed)
- h) State of Residence
- i) Month/Date since you have been residing in the state

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Students must complete the MASFA application once per academic school year. For priority consideration, students should complete the application by May 1, 2026. The 2026-2027 application will remain open until June 30, 2027.

Let us walk you through the steps to complete the application.

* = Required

English ▼

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Student Demographic Information

* Your First Name

Your Middle Name

* Your Last Name

* Your Date of Birth

* Are you male or female (used to determine if Selective Service is required)?

* Your Mailing Address State

* Your permanent telephone number

* Your e-mail address

* Re-enter your e-mail address

* What is your marital status as of today?

* What is your state of residence?

* When did you move to this state (enter two-digit month and four-digit year, i.e. MM/YYYY)?

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❖ School Selection

- a) Parent College Completion Status
- b) Student's High School Completion Status [High School Diploma, GED/HiSet, Homeschooled]
- c) Grade Level in college during the 2026-2027 school year
- d) Degree/Certificate working on during the 2026-2027 school year
- e) School Selection – you can indicate up to 10 schools on your application. The **FIRST choice** should be the college you are most likely to attend

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School Selection

* Did either of your parents attend or complete college?

* When you begin college in the 2026-2027 school year, what will be your high school completion status?

* When you begin the 2026-2027 school year, what will be your grade level in college?

* When you begin the 2026-2027 school year, what degree or certificate will you be working on?

* Will you have your first bachelor's degree before July 1, 2026?

☐ Yes ☐ No

Tell us which college(s) you are thinking of attending during the 2026-2027 school year. Your first selection should be the college you are most likely to attend.

* 1st Choice

2nd Choice

3rd Choice

4th Choice

5th Choice

6th Choice

7th Choice

8th Choice

9th Choice

10th Choice

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❖ Dependency Verification

- a) Students will be required to answer the following questions to determine their dependency status (dependent versus independent).
- b) **Unusual Circumstances** - Dependent students who answer “Yes” to the question regarding ‘unusual circumstances’ will be required to complete a form and provide documentation to OSFA that demonstrates they have extenuating circumstances that prevents them from providing parent information (personal statement, income verification, letters of support). **Please note:** Parents refusing to provide information does **not** count as an extenuating circumstance.

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Dependency Verification

* Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?

☐ Yes ☐ No

* Are you a veteran of the U.S. Armed Forces?

☐ Yes ☐ No

* Do you have children or other people (excluding your spouse) who live with you and receive more than half of their support from you, now and between July 1, 2026, and June 30, 2027?

☐ Yes ☐ No

* At any time since you turned age 13, were you an orphan (no living biological or adoptive parent)?

☐ Yes ☐ No

* At any time since you turned age 13, were you a ward of the court?

☐ Yes ☐ No

* At any time since you turned age 13, were you in foster care?

☐ Yes ☐ No

* As determined by a court in Massachusetts, are you or were you an emancipated minor?

☐ Yes ☐ No

* Does someone other than your parent or step parent have legal guardianship of you, as determined by a court in Massachusetts?

☐ Yes ☐ No

* At any time on or after July 1, 2025, were you unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

☐ Yes ☐ No

* Do unusual circumstances prevent you from contacting your parents or would contacting your parents pose a risk to you?

☐ Yes ☐ No

Need help or have questions? Call the MA Office of Student Financial Assistance at 617-391-6070.

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❖ Student Tax Information

- Indicate if student or anyone in the family received certain federal benefits during 2024 and/or 2025 (*answering these questions does not affect a student's potential eligibility for state financial aid*)
- Indicate if you filed a 2024 IRS tax form (Form 1040 or 1040NR)
- If you filed a 2024 tax return, provide specific information from your tax return (the application will indicate what specific information is needed and where it is located on the IRS tax form).

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Student Tax Information

In 2024 or 2025, did you or anyone in your family receive benefits from any of the federal benefits programs listed below?

* Earned income tax credit (EITC)	<input type="radio"/> Yes <input type="radio"/> No
* Federal housing assistance	<input type="radio"/> Yes <input type="radio"/> No
* Free or reduced-price school lunch	<input type="radio"/> Yes <input type="radio"/> No
* Medicaid	<input type="radio"/> Yes <input type="radio"/> No
* Refundable credit for coverage under a qualified health plan (QHP)	<input type="radio"/> Yes <input type="radio"/> No
* Supplemental Nutrition Assistance Program (SNAP-Food Stamps)	<input type="radio"/> Yes <input type="radio"/> No
* Supplemental Security Income (SSI)	<input type="radio"/> Yes <input type="radio"/> No
* Temporary Assistance for Needy Families (TANF)	<input type="radio"/> Yes <input type="radio"/> No
* Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	<input type="radio"/> Yes <input type="radio"/> No

* Did or will you file a 2024 IRS Form 1040 or 1040-NR?	<input type="radio"/> Yes <input type="radio"/> No
* Did you either (1) earn income in a foreign country in 2024, (2) work for an international organization in 2024 without being required to report income on any tax return, or (3) file a 2024 tax return with Puerto Rico or another U.S. territory?	<input type="radio"/> Yes <input type="radio"/> No
* Did or will you file a 2024 joint tax return with your current spouse?	<input type="radio"/> Yes <input type="radio"/> No

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❖ Student Tax Information, continued

* Did or will you file a 2024 IRS Form 1040 or 1040-NR?

☐ Yes ☐ No

* Did you either (1) earn income in a foreign country in 2024, (2) work for an international organization in 2024 without being required to report income on any tax return, or (3) file a 2024 tax return with Puerto Rico or another U.S. territory?

☐ Yes ☐ No

* Did or will you file a 2024 joint tax return with your current spouse?

☐ Yes ☐ No

Please complete the following using the information from your 2024 income tax return. If the answer is zero or does not apply enter "0".

* For 2024, what is your tax filing status according to your tax return?

* Income earned from work from IRS Form 1040 (or 1040-NR): line 1z + Schedule 1: lines 3 + 6

* Tax-exempt interest income from IRS Form 1040, line 2a

* Untaxed portions of IRA distributions from IRS Form 1040: line 4a minus 4b

* IRA rollover into another IRA or qualified plan

* Untaxed portions of pensions from IRS Form 1040: line 5a minus 5b

* Pension rollover into an IRA or other qualified plan

* Adjusted gross income from IRS Form 1040 (or IRS Form 1040-NR): line 11

* Income tax paid from IRS Form 1040: line 22 minus Schedule 2: line 2. If negative, enter a zero.

* IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans from IRS Form 1040 Schedule 1: total of lines 16 + 20

* Education credits (American Opportunity and Lifetime Learning credits) from IRS Form 1040 Schedule 3: line 3

* Did you file a Schedule A, B, D, E, F, or H with your 2024 IRS Form 1040?

* Net profit or loss from IRS Form 1040 Schedule C: line 31

* Amount of college grants, scholarships, or AmeriCorps benefits reported as income to the IRS. You would have paid taxes on these grants, scholarships, or benefits. These usually do not apply to first-time applicants. If married, include the spouse's reported amount.

* Foreign earned income exclusion from IRS Form 1040 Schedule 1: line 8d

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❖ Student Tax Information, continued

* Enter total amount you received in child support for the last complete calendar year. If you are "Married" or "Remarried," enter the combined amount you and your spouse received

* Current total of cash, savings, and checking accounts. If you are "Married" or "Remarried," enter the combined amount you and your spouse received

* Current net worth of investments, including real estate. If you are "Married" or "Remarried," enter the combined amount you and your spouse received

* Current net worth of businesses and investment farms. If you are "Married" or "Remarried," enter the combined amount you and your spouse received

Based on your answers to the dependency status questions, **you are considered a dependent student for financial aid purposes.** This means you must provide parental information. Select "I will provide parental information" and click next to continue to the parent section.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your application without parental information. Select "I am unable to provide parental information" and click next to advance.

* Will parental information be provided?

☐ I will provide parental information

☐ I am unable to provide parental information
(we will contact you for further information)

Need help or have questions? Call the MA Office of Student Financial Assistance at 617-391-6070.

Save & Exit Previous Next

At the end of this section, students must indicate if parental information will be provided. Dependent students who indicate they are unable to provide parental information will be required to complete a form and provide documentation to **OSFA** that demonstrates they have extenuating circumstances that prevents them from providing parent information.

Unusual Circumstances that MAY qualify for an appeal:

- Parental abandonment or estrangement
- Human Trafficking, as defined in the Trafficking Victims Protection Act of 2000
- Legally granted refugee or asylum status & parental location or status is unknown
- Parent incarceration/institutionalization
- Social service, police or legal intervention

Unusual Circumstances that do NOT qualify for an appeal:

- Parent(s) unwilling to provide information on MASFA
- Parent(s) refuse to contribute to student's education
- Parent(s) do not claim student as a dependent for income tax purposes
- Student lives on their own/demonstrates self-sufficiency (without a qualifying situation)
- Parent(s) not a resident of Massachusetts and/or living outside of Massachusetts or the United States

❖ Independent Student

If student is determined to be independent, they will provide information on their household/family size. The student should **only include family members that reside in their home and that the student provides financial support** for now and through June 30, 2027.

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❖ Parent Tax information [this section is for Dependent Students only]

- a) Parent(s) Marital Status
 - b) Parent Name and Date of Birth
 - c) Parent's Spouse or Partner's Name and Date of Birth (if applicable)
 - d) Parent(s) State of Residence and Date they moved to this State
 - e) Parent's Household/Family Size/Number Attending College
- Household members include parent(s), dependent children of parent(s), and other people that live with parents, **if parents will provide more than half of their support through June 30, 2027.**

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Parent Tax Information

* As of today, what is the marital status of your legal parents (biological and/or adoptive)?

* What is your parent's full name?

* What is your parent's date of birth?
The date field must be a date with a two-digit month, a two-digit day, and a four-digit year

What is your parent's spouse or partner's full name?

What is your parent's spouse or partner's date of birth?
The date field must be a date with a two-digit month, a two-digit day, and a four-digit year

* What is your parents' state of residence?

* When did your parents move to the state (enter two-digit month and four-digit year, i.e. MM/YYYY)? -

* Your parents' number of family members in 2026-2027 (household size)?

* How many people in your parents' household will be at least half-time college students between July 1, 2026 and June 30, 2027? Do NOT include your parents.

Please list all individuals you included in your household size (include yourself):

Name	Relationship to Student	Age	Attending College During the 2026-2027 School Year? <input type="radio"/> Yes <input type="radio"/> No	College Attending
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>

Who is considered a parent on the MASFA form?

Legal parents are biological or adoptive. Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are **not** considered parents on this form unless they have legally adopted the student.

Which parent(s) information should I include in the form?

- If the **student's parent was never married** and does not live with the student's other legal parent, provide only that one parent's information
- If the **parent is widowed and not remarried**, provide only that one parent's information
 - If the student's **widowed parent is remarried** as of today, answer the questions about that parent and the stepparent.
- If the **parents are divorced or separated**, answer the questions about the parent who provides the greater portion of the student's financial support, even if the student does not live with them.
 - If this **parent is remarried** as of today, answer the questions about that parent and the stepparent.

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❖ Parent Tax Information, continued

- a) Indicate if parent or anyone in the family received certain federal benefits during 2024 and/or 2025 (*answering these questions does not affect a student's potential eligibility for state financial aid*)
- b) Indicate if parent(s) filed a 2024 IRS tax form (Form 1040 or 1040NR)
- a. If parent(s) filed a 2024 tax return, provide specific information from their tax return (the application will indicate what specific information is needed and where it is located on the IRS tax form).
- b. If parent(s) did not file a 2024 tax return, indicate "No" on the form

In 2024 or 2025, did you, your parents, or anyone in your parents' household receive benefits from any of the federal benefits programs listed below?

* Earned income tax credit (EITC) ☐ Yes ☐ No

* Federal housing assistance ☐ Yes ☐ No

* Free or reduced-price school lunch ☐ Yes ☐ No

* Medicaid ☐ Yes ☐ No

* Refundable credit for coverage under a qualified health plan (QHP) ☐ Yes ☐ No

* Supplemental Nutrition Assistance Program (SNAP-Food Stamps) ☐ Yes ☐ No

* Supplemental Security Income (SSI) ☐ Yes ☐ No

* Temporary Assistance for Needy Families (TANF) ☐ Yes ☐ No

* Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) ☐ Yes ☐ No

* Did or will your parent file a 2024 IRS Form 1040 or 1040-NR? ☐ Yes ☐ No

* Indicate which of the following situations applies to your parent for 2024

* Did or will your parent file a 2024 joint tax return with their current spouse? ☐ Yes ☐ No

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❖ Parent Tax Information, continued

Please complete the following using the information from your parent's 2024 income tax return

* For 2024, what is/will be your parents' tax filing status on their tax return?	<input type="text"/>
* Income earned from work from IRS Form 1040 (or 1040-NR): line 1z + Schedule 1: lines 3 + 6	<input type="text"/>
* Tax-exempt interest income from IRS Form 1040, line 2a	<input type="text"/>
* Untaxed portions of IRA distributions from IRS Form 1040: line 4a minus 4b	<input type="text"/>
* IRA rollover into another IRA or qualified plan	<input type="text"/>
* Untaxed portions of pensions from IRS Form 1040: line 5a minus 5b	<input type="text"/>
* Pension rollover into an IRA or other qualified plan	<input type="text"/>
* Adjusted gross income from IRS Form 1040 (or IRS Form 1040-NR): line 11	<input type="text"/>
* Income tax paid from IRS Form 1040: line 22 minus Schedule 2: line 2. If negative, enter a zero.	<input type="text"/>
* IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans from IRS Form 1040 Schedule 1: total of lines 16 + 20	<input type="text"/>
* Education credits (American Opportunity and Lifetime Learning credits) from IRS Form 1040 Schedule 3: line 3	<input type="text"/>
* Did your parent file a Schedule A, B, D, E, F, or H with their 2024 IRS Form 1040?	<input type="text"/>
* Net profit or loss from IRS Form 1040 Schedule C: line 31	<input type="text"/>
* Amount of college grants, scholarships, or AmeriCorps benefits reported as income to the IRS. You would have paid taxes on these grants, scholarships, or benefits. These usually do not apply to first-time applicants. If married, include the spouse's reported amount.	<input type="text"/>
* Foreign earned income exclusion from IRS Form 1040 Schedule 1: line 8d	<input type="text"/>
* Enter total amount your parent received in child support for the last complete calendar year. If they are "Married," "Remarried," or "Unmarried and both legal parents living together," enter the combined amount your parent and their spouse received.	<input type="text"/>
* Current total of cash, savings, and checking accounts. If your parents are "Married", "Remarried" or "Unmarried and both legal parents living together," enter the combined amounts held by your parent and their spouse	<input type="text"/>
* Current net worth of investments, including real estate. If your parents are "Married", "Remarried" or "Unmarried and both legal parents living together," enter the combined amounts held by your parent and their spouse	<input type="text"/>
* Current net worth of businesses and investment farms. If your parents are "Married", "Remarried" or "Unmarried and both legal parents living together," enter the combined amounts held by your parent and their spouse	<input type="text"/>

📞 Need help or have questions? Call the MA Office of Student Financial Assistance at 617-391-6070.

Save & Exit

Previous

Next

Massachusetts Application for State Financial Aid (MASFA)

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❖ Sign and Submit Page

- Student will complete the “Student Certification” section, acknowledging information submitted on the application is true and correct to the best of their knowledge.
- If student is a dependent, they must also complete the “Parent Certification” section

NOTE – once student submits application, they will not be able to access the application again or make corrections. **Students should verify all information is correct BEFORE submitting the application.**

* = Required



MASFA



Student
Demographic
Information



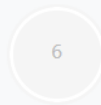
School
Selection



Dependency
Verification



Student Tax
Information



Independent
Student
Information



Parent Tax
Information



Sign and
Submit Page

Sign and Submit Page

Student Certification

☐ By clicking this box, you are electronically signing this application and certifying that:

- you will only use any state financial aid awarded for educational costs, such as tuition and fees, books and equipment, transportation and related living expenses
- the student information you provided on the application is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed application

Parent Certification

☐ By clicking this box, you are electronically signing this application and certifying that:

- the parent information you provided on the application is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed application

📞 Need help or have questions? Call the MA Office of Student Financial Assistance at 617-391-6070.

Save & Exit

Previous

Next

Submit

Massachusetts Application for State Financial Aid (MASFA)

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❖ Post-Submittal Screen

Students will receive confirmation that the application has been submitted as well as information on their Student Aid Index (SAI). Students will also receive a confirmation email with the same information displayed on this screen.



Thank you for completing the **2026 - 2027 Massachusetts Application for State Financial Aid**. Based on your application information, your **Student Aid Index (SAI)** is: [REDACTED] You will receive a confirmation email of your application submission. The email will come from osfamail@osfamass.org.

If additional information and/or documentation is needed for us to process your application, we will send you an email notification.

Please note: The college/university is responsible for final determination of eligibility based on your MASFA submission and verification of Massachusetts high school completer status. You may reach out to the school's financial aid office, after your application has been processed, to obtain more information on your financial aid eligibility, aid program options, and any additional steps and/or documentation you may need to provide to the school.

Document Submission Options:

If you are required to submit documentation, please do so via one of the following options:

Preferred Method – Log in to the MASSAid Student Portal with your username and password and click the **My MASSGrant** option on the left-hand side of the screen. You will be able to view your application status and any ineligible reasons (if applicable) that must be corrected. From there you can upload the required documents.

OR

Mail your documentation (include your first and last name and date of birth on the documents) to:

MA Office of Student Financial Assistance
135 Santilli Highway
Everett, MA 02149

ATTENTION: MASFA

YOU CAN SEND THIS INFORMATION BY REGULAR FIRST-CLASS MAIL. IT IS NOT NECESSARY TO SPEND ADDITIONAL FUNDS FOR FASTER DELIVERY.

Close

① Need help or have questions? Call the MA Office of Student Financial Assistance at 617-391-6070.

Selecting the “Close” button at the bottom of the screen will redirect the student to their MASSAid Portal Homepage.

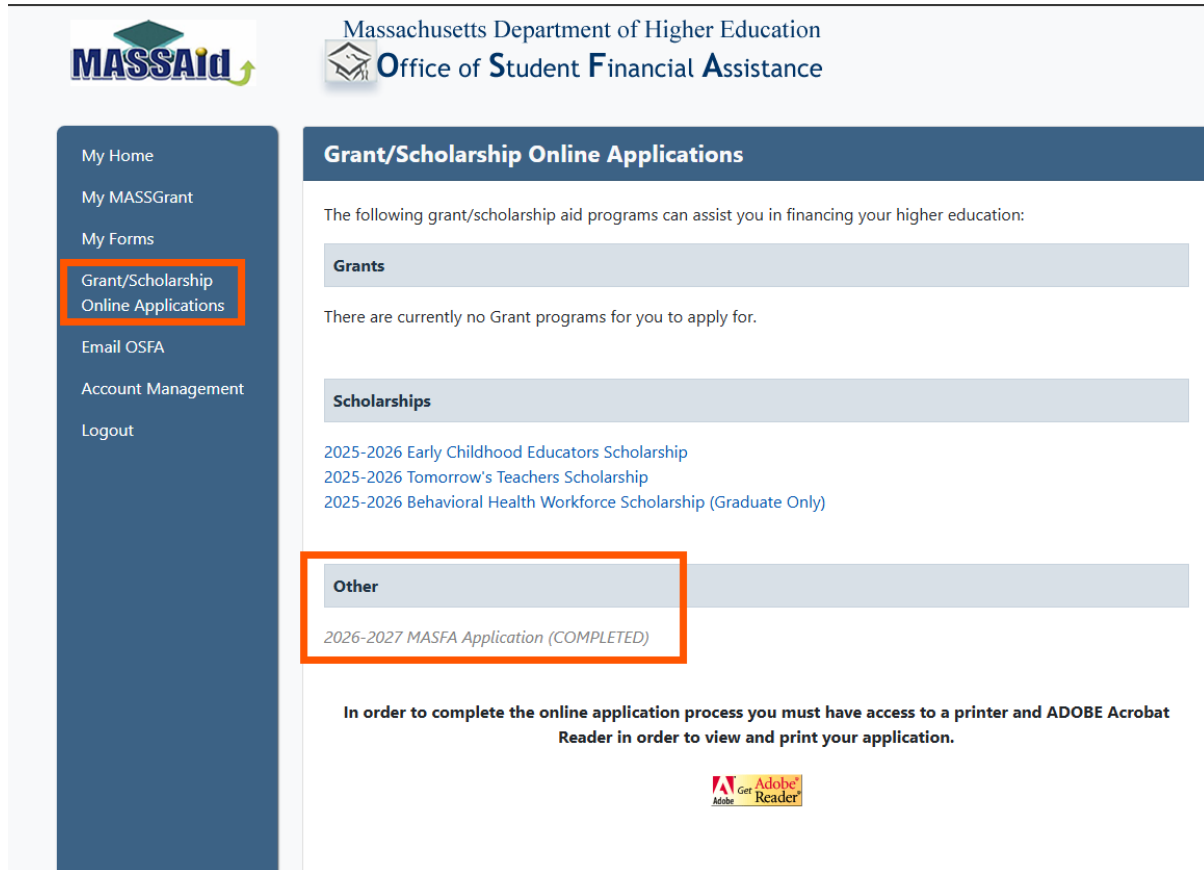
Massachusetts Application for State Financial Aid (MASFA)

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❖ Student MASSAid Portal

After submitting the application, students will be redirected to their MASSAid Portal.

Under the **“Grant/Scholarship Online Applications”** tab, they will see their application status (*Completed vs. Incomplete*). If the application is “Incomplete”, they may click on the hyperlink to return to the application.



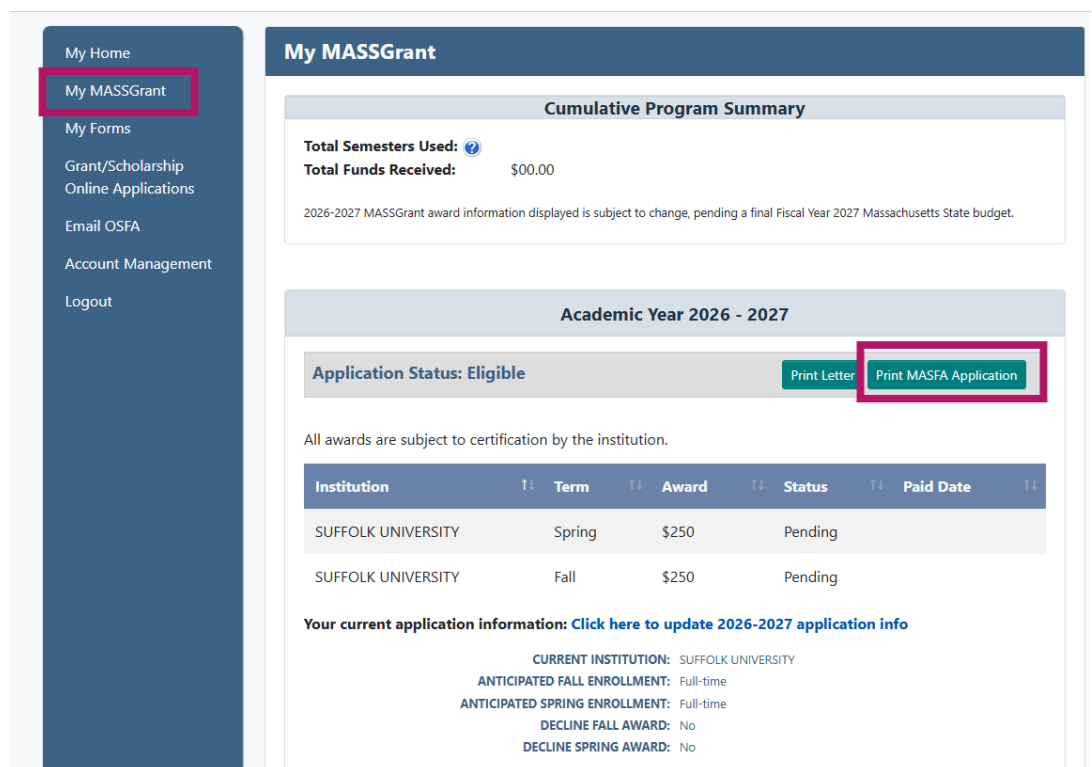
The screenshot shows the Student MASSAid Portal interface. On the left is a navigation menu with links: My Home, My MASSGrant, My Forms, **Grant/Scholarship Online Applications** (highlighted with an orange box), Email OSFA, Account Management, and Logout. The main content area is titled "Grant/Scholarship Online Applications" and contains the following sections:

- Grants**: A section stating "There are currently no Grant programs for you to apply for."
- Scholarships**: A list of three scholarships:
 - 2025-2026 Early Childhood Educators Scholarship
 - 2025-2026 Tomorrow's Teachers Scholarship
 - 2025-2026 Behavioral Health Workforce Scholarship (Graduate Only)
- Other**: A section (highlighted with an orange box) containing the link "2026-2027 MASFA Application (COMPLETED)".

Below these sections, a message states: "In order to complete the online application process you must have access to a printer and ADOBE Acrobat Reader in order to view and print your application." Below this message is the Adobe Reader logo.

❖ My MASSGrant

Students may review their tentative eligibility on the My MASSGrant tab as well as print-out a copy of their MASFA Application responses.



The screenshot shows the My MASSGrant Portal interface. On the left is a navigation menu with links: My Home, **My MASSGrant** (highlighted with a pink box), My Forms, Grant/Scholarship Online Applications, Email OSFA, Account Management, and Logout. The main content area is titled "My MASSGrant" and contains the following sections:

- Cumulative Program Summary**: A section showing "Total Semesters Used: 0" and "Total Funds Received: \$00.00". Below this, a note states: "2026-2027 MASSGrant award information displayed is subject to change, pending a final Fiscal Year 2027 Massachusetts State budget."
- Academic Year 2026 - 2027**: A section showing "Application Status: Eligible" and two buttons: "Print Letter" and "Print MASFA Application" (highlighted with a pink box).
- Awards Table**: A table showing awards for Suffolk University.

Institution	Term	Award	Status	Paid Date
SUFFOLK UNIVERSITY	Spring	\$250	Pending	
SUFFOLK UNIVERSITY	Fall	\$250	Pending	
- Your current application information**: A section with the following information:
 - CURRENT INSTITUTION: SUFFOLK UNIVERSITY
 - ANTICIPATED FALL ENROLLMENT: Full-time
 - ANTICIPATED SPRING ENROLLMENT: Full-time
 - DECLINE FALL AWARD: No
 - DECLINE SPRING AWARD: No

Massachusetts Application for State Financial Aid (MASFA)

Office of Student Financial Assistance | Massachusetts Department of Higher Education

Frequently Asked Questions

Do I need to answer all the questions on the application?

Yes. Most of the questions on the MASFA form are required to calculate your Student Aid Index (SAI). The SAI measures your family's financial strength and is used to determine your eligibility for state and school aid.

How do I find out my Student Aid Index (SAI)?

Your SAI will be provided to you once you complete the MASFA form. You will receive a confirmation email with your SAI information. You also be able to view your application summary details on the report available to you in the MASSAid portal – this is only available after you complete the application.

How much financial aid will I receive?

The college is responsible for final determination of eligibility based on your MASFA submission and verification of high school completer status. The financial aid office will use the data on your MASFA form and your SAI to determine the amount of aid you are eligible to receive. The college will use your SAI to prepare a financial aid package. Any financial aid you are eligible to receive will be paid to you through your college.

After submitting the completed MASFA application, you must also complete and submit a copy of the [Tuition Equity Form and Affidavit](#) to the institution where you are **enrolled or seek to enroll**. For questions regarding how to submit the form to your institution, please contact your college or university financial aid office directly.

You may reach out directly to the college's financial aid office to obtain more information on your financial aid eligibility, aid options, and any additional steps and/or documentation you may need to provide to the school.

I am having issues creating an account and/or accessing the application.

Please send an email to masfa@dhe.mass.edu. Make sure to include your first and last name in the email. Include screenshots of any error messages you are receiving when attempting to create and/or access your account.

I have created an account, but don't remember my username. How can I retrieve my account information?

- If you entered a Social Security Number (SSN) when you created your account, use the ["forgot username" feature](#). You will be prompted to enter the email address used to create your account, the last 4 digits of your SSN, and date of birth.
- If you did **not** enter a Social Security Number when you created your account, please email masfa@dhe.mass.edu. In the email, make sure to include your first and last name and indicate you need to retrieve your account username.

I filed a Free Application for Federal Student Aid (FAFSA) and am unable to create a MASFA account. What can I do?

We will most likely need to remove your FAFSA record from our system so you can proceed with the MASFA application. Please email masfa@dhe.mass.edu so we can review your account and inform you of next steps to complete the MASFA.

Additional Information on High School Completer Status and Required Documentation is available on our website:
[Frequently Asked Questions \(FAQ\) / Massachusetts Department of Higher Education](#)

For more information on Massachusetts financial aid programs for eligible students at public and private colleges and universities, review our [Quick Guide for Students](#).

If you have questions regarding the MASFA, contact the MA Office of Student Financial Assistance at masfa@dhe.mass.edu.