

**BOARD OF HIGHER EDUCATION
FREE COMMUNITY COLLEGE PROGRAM—MASSEDCATE**

PURPOSE

MassEducate and MassReconnect, collectively, are the Commonwealth’s “free community college” grant programs. Both MassEducate and MassReconnect are subject to the availability of funding and appropriation by the Massachusetts legislature. These guidelines pertain to the state’s MassEducate program.¹

MassEducate provides financial assistance to full and part-time undergraduate students, who meet the eligibility requirements and are enrolled in and pursuing an approved program of study at one of the Commonwealth’s 15 public community colleges. The program is designed to provide last dollar financial assistance to ensure that all community college students have adequate resources to fully cover tuition and fees towards a certificate or associate degree at a community college. MassEducate provides additional support for low and middle-income students to cover additional educational expenses to mitigate barriers that may impede opportunities for students to enroll in college and complete a program of study.

DEFINITIONS

ELIGIBLE INSTITUTION:

A Massachusetts community college within the public system of higher education as identified in Section 5 of Chapter 15A of the General Laws.

ELIGIBLE PROGRAM:

An approved certificate or associate degree program offered at a Massachusetts community college.

ELIGIBILITY REQUIREMENTS

To be eligible for the MassEducate program, the student must:

- a) be enrolled in an eligible institution, as defined;
- b) physically reside in Massachusetts for at least one year, as of the start of the enrolled term, with an intent to remain in Massachusetts consistent with Board of Higher Education (BHE) policy;

¹ Community college students who are 25 years of age or older can learn more about the state’s MassReconnect program by clicking on the following link: <https://www.mass.edu/massreconnect>

- c) be a U.S. Citizen, lawful permanent resident, or non-citizen eligible under Title IV regulations; or have an approved eligibility status designated by the BHE pursuant to the Massachusetts Tuition Equity Law² or otherwise;
- d) complete the Free Application for Federal Student Aid (FAFSA) or the Massachusetts Application for State Financial Aid (MASFA) as applicable for eligible students under the Massachusetts Tuition Equity Law annually;
- e) comply with financial aid verification requirements;
- f) not be in default on any federal or state student loans for attendance at any institution, or owe a refund for any previous state financial aid program;
- g) have not earned a bachelor's degree (or the equivalent);
- h) enroll, as a matriculated student, on a full-time or part-time basis (minimum of 6 credits, or the equivalent) in an eligible undergraduate program of study leading to a certificate or associate degree; and
- i) meet Satisfactory Academic Progress (SAP) according to institution's requirements and federal standards.

MASEDCATE CONDITIONS

- Disbursement of funds: MassEducate funding is to be allocated to participating institutions through a formula or process approved by the Commissioner of Higher Education;
- MassEducate funds allocated during an academic year must be committed to students by institutions and expended at the conclusion of the academic year;
- The institution is required to report recipient, programmatic, and other data to the Department of Higher Education (DHE) upon request, and no less than on a quarterly basis;
- Institutions shall facilitate access to on-campus support services to students who receive assistance under MassEducate program, to promote persistence in and completion of their program of study;
- The institution is responsible for verifying student eligibility, to include an accurate determination of whether the student has earned more than one prior associate or a baccalaureate degree (or equivalent) which may include a signed affidavit from the student after all reasonable attempts were made by the student to access prior transcripts;

² M.G.L. c. 15A, Section 9, as amended by Section 11 of Chapter 20 of the Acts of 2023, and further amended by Section 22 of Chapter 140 of the Acts of 2024. For information on the Massachusetts Tuition Equity Law see here: <https://www.mass.edu/tuitionequity>

- MassEducate may be awarded to support summer enrollment that occurs prior to the end of the corresponding academic year, if funds are available;
- Institutions are required, upon request, to submit data to the Department of Higher Education to demonstrate maintenance of fiscal effort in their commitment to institutional aid to students, while participating in the MassEducate Program; and
- The BHE shall annually establish the tuition rates and monitor the fees set by community college Boards of Trustees for compliance with statutory requirements mandated for Massachusetts community colleges participating in MassEducate, M.G.L. c. 15A, Section 5B(c)(1) and (d) and Section 9(i).

STUDENT ELIGIBILITY BY ENROLLMENT INTENSITY AND DEGREE TYPE

Eligible students may be awarded MassEducate funds as follows:

Associate Degree

- | | |
|-----------|--|
| Full-Time | Maximum of 3 years, 6 semesters for full-time (minimum of 12 enrolled credits per academic term). An additional year of assistance may be awarded based on extenuating circumstances, with approval of a written appeal. |
| Part-Time | Maximum of 5 years, 10 semesters for part-time (6 enrolled credits minimum per academic term). An additional year of assistance may be awarded based on extenuating circumstances, with approval of a written appeal. |

Certificate Program

- | | |
|-----------|------------------------|
| Full-Time | Maximum of 4 semesters |
| Part-Time | Maximum of 8 semesters |

AWARD VALUE

Subject to appropriation, the MassEducate grant is a last dollar resource awarded to eligible students under this program and shall not exceed the calculated costs of tuition and fees as determined by the institution and published in its annual Cost of Attendance (COA), and approved by the BHE pursuant to M.G.L. c.15A, Section 5B(c)(1), for the academic term during which the award is made.

An allowance of up to \$1,200 for books and supplies, and other approved costs, may be awarded to students whose household income is at or below 125 percent of the state median income, or other income level established by the department.

MassEducate funds expended beyond costs related to tuition and fees, and the allowance for books, supplies, and other costs as defined, must be approved or authorized by the Commissioner of Higher Education, or their designee.

Higher cost certificate or degree programs, which exceed 150% of the institution's average tuition and fee costs, may require annual approval by the Massachusetts Department of Higher Education (DHE).

A student who has previously earned an associate degree may receive financial assistance to complete up to one additional associate degree under the MassEducate program.

AWARD CALCULATION

All students who meet the eligibility requirements and are enrolled in an undergraduate program of study leading to a certificate or associate degree may receive a MassEducate award to cover Financial Unmet Need for costs associated with tuition and fees, as defined and approved by the BHE, for the corresponding academic term or year. The *Financial Unmet Need* calculation for an eligible student is as follows:

$$\text{MassEducate Award} = \text{Tuition and Fees (minus) All Other Non-Loan Aid}$$

A MassEducate **Allowance and Support Award**³ shall be available for students whose household income is at or below 125 percent above the state median income.⁴ The additional award calculation, based on the number of credits, is as follows:

$$\text{Allowance and Support Award} = \text{Cost of Attendance COA (minus) All Other Non-Loan Aid}$$

12 or more credits	up to \$1,200 per academic year; \$600 per semester
9-11 credits	up to \$900 per year; \$450 per semester
6-8 credits	up to \$600 per year; \$300 per semester

AWARD DISBURSEMENT

Participating institutions must verify that each recipient is eligible in accordance with guidelines established for the MassEducate program, and that the student is enrolled in an approved certificate or associate degree program. Further, the institution is required to verify that the student has not earned a prior bachelor's degree (or equivalent), and/or if the student has earned more than one associate's degree (if applicable), before awarding and disbursing funds, which may be done through a signed affidavit after all reasonable attempts were made to secure prior transcripts, if any.

³ Students receiving an Allowance and Support Award through the MassEducate program may also be eligible to receive an additional allowance of up to \$1,200 through the MASSGrant Plus program, subject to the eligibility guidelines of the program.

⁴ Student is eligible for an Allowance and Support award if they are Pell Grant Eligible or have a Student Aid Index (SAI) at or below \$20,000.

Institutions are required to refund to the Department any funds that are deemed to have been improperly awarded and disbursed to recipients who are later determined to be ineligible for the program. MassEducate may be awarded to support trailing summer enrollment that occur prior to the end of the corresponding fiscal year, if funds are available.

ANNUAL REVIEW

The Department of Higher Education is responsible for evaluating the effectiveness of the MassEducate program. Institutions that have signed an agreement to participate in the Massachusetts State financial aid programs are required to share data for all students with the Massachusetts Department of Higher Education (DHE) or its designee, and the Office of Student Financial Assistance for this purpose. The program may be evaluated annually to determine any immediate impact or to determine if adjustments are required for various processes, such as disbursement of funds.

PARTICIPATION AGREEMENT

All institutions receiving funds under the MassEducate Program must have an active Massachusetts State Financial Aid Participation Agreement on file with the Massachusetts Office of Student Financial Assistance (OSFA).

AUDIT REQUIREMENT

- a) It shall be the responsibility of each college to maintain documentation of a recipient student's eligibility for the MassEducate program.
- b) The Commissioner shall require each college to furnish annually to the BHE a report detailing specific information regarding recipients of the MassEducate program. OSFA will establish the timeline, specifications, and procedures for this report.
- c) All financial books, records and documents pertaining to this Program shall, at all times, be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records, and documents are for seven years. An institution may retain such records for a period of five years, if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.