

BOARD OF HIGHER EDUCATION FREE COMMUNITY COLLEGE PROGRAM—MASSEDUCE

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 (M.G.L. c. 15A, section 5B). 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, associate degree, or other legislatively mandated courses or program² at a community college. MassEducate students also receive an additional *Allowance and Support Award* for books and supplies (also referred to as a stipend), and other approved costs 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 public community college.

EMT PROGRAM:

Courses that meet the initial training requirements for emergency medical technical and paramedic certification, pursuant to Item 1596-2501 of Chapter 9 of the Acts of 2025.

ELIGIBILITY REQUIREMENTS

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

- a) be enrolled in an eligible institution, as defined;

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>

² Item 1596-2501 of Chapter 9 of the Acts of 2025 permits students enrolled in courses that meet the initial training requirements for emergency medical technician and paramedic certification to participate in the state’s MassEducate program.

- 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;
- 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 Law³ or otherwise;
- d) complete the Free Application for Federal Student Aid (FAFSA) or, if ineligible to complete the FAFSA, then complete the Massachusetts Application for State Financial Aid (MASFA);
- 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 eligible undergraduate courses or programs of study leading to a certificate or associate degree; and
- i) meet Satisfactory Academic Progress (SAP) according to institution's requirements and federal standards.
- j) **Provided, however**, a student enrolled in an EMT program or courses that meet the initial training requirements for emergency medical technical and paramedic certification courses is exempt from eligibility requirements outlined in lines g) and h) above.⁴

MASS EDUCATE 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.

³ 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. Click on the following link for information on the Massachusetts Tuition Equity Law: <https://www.mass.edu/tuitionequity>

⁴ Pursuant to Item 1596-2501 of Chapter 9 of the Acts of 2025.

- Institutions shall facilitate access to on-campus support services to students who receive assistance under the 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.
- MassEducate may be awarded to support summer enrollment, if funds are available.
- Institutions are required, upon request, to submit data to the DHE to demonstrate maintenance of fiscal effort in their commitment to institutional aid to students, while participating in the MassEducate Program.
- 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 follows⁵:

Associate Degree

| | |
|-----------|---|
| Full-Time | Maximum of 3 years, 6 semesters for full-time (minimum of 12 enrolled credits per academic term). |
| Part-Time | Maximum of 5 years, 10 semesters for part-time (6 enrolled credits minimum academic term). |

Certificate Program

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

EMT Program

| | |
|---------------------|------------------------|
| Full- and Part-Time | Maximum of 2 semesters |
|---------------------|------------------------|

⁵ An additional year of assistance may be awarded based on extenuating circumstances, with approval of a written appeal.

AWARD VALUE

Subject to appropriation and the availability of funds, 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 additional **Allowance and Support Award** (also referred to as a stipend) of up to \$1,000 for books and supplies, and other approved costs, shall 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.⁶

MassEducate awards (either grants or stipends) 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).

AWARD CALCULATION

All students who meet the eligibility requirements and are enrolled in an undergraduate program of study leading to a certificate, associate degree, or other legislatively mandated courses or program⁷ may receive a MassEducate Grant 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 award calculation for an eligible student is as follows:

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

An additional MassEducate **Allowance and Support Award**⁸ (also referred to as a stipend) for books and supplies, and other approved costs is available to Pell-eligible students or those with a Student Aid Index (SAI) at or below \$20,000. The maximum Allowance and Support Award in any academic year shall be \$1,000, and shall not exceed \$600 in any single semester. This award calculation, based on the number of enrolled credits each semester, is as follows:

⁶ A student is considered eligible for an Allowance and Support Award (stipend) if they qualify for a Pell Grant or have a Student Aid Index (SAI) at or below \$20,000.

⁷ Pursuant to Item 1596-2501 of Chapter 9 of the Acts of 2025, students enrolled in courses that meet the initial training requirements for emergency medical technician and paramedic certification to qualify for the state's MassEducate program.

⁸ Students receiving an Allowance and Support Award through the MassEducate program may also be eligible to receive an additional stipend of up to \$1,000 through the MASSGrant Plus program, subject to the availability of funds and the eligibility guidelines of the program.

Allowance and Support Award = Cost of Attendance COA (minus) All Other Non-Loan Aid

| | |
|--------------------|---|
| 12 or more credits | up to \$1,000 per academic year; not to exceed \$600 per semester |
| 9-11 credits | up to \$800 per academic year, not to exceed \$450 per semester |
| 6-8 credits | up to \$500 per academic year, not to exceed \$300 per semester |
| 5 credits or less | up to \$400 per academic year, not to exceed \$200 per semester |

Student eligibility for the **Allowance and Support Award** should be assessed and determined at the beginning of each semester and the student's semester award amount should align with the student's credit hours per semester.

For financial aid award packages that were finalized before the effective date of these guidelines using the **Allowance and Support Award** funding amounts approved for Academic Year 2024-2025, please note the following: in no event shall any such student's Fall 2025 **Allowance and Support Award** amount be reduced to recoup the difference between the amount awarded and the amount allowable pursuant to these guidelines. To address this issue and ensure that student Fall awards are not reduced, the DHE has maintained the prior maximum allowable amounts for a semester award, subject to the updated maximum annual award for Academic Year 2025-2026.

Example #1: Student A enrolls in the fall semester for the first time during Academic Year 2025-2026. Student A enrolls in 12 credits and prior to the effective date of these guidelines the student was awarded the maximum annual Allowance and Support Award based on last year's guidelines (e.g., \$1200) with a fall disbursement in the amount of \$600; to stay within the \$1000 maximum award Student A's spring disbursement would be \$400 (provided the student maintains their prior semester credit load (e.g., 12 credits) for the spring semester.

Example #2: Student B enrolls in the spring semester for the first time during Academic Year 2025-2026. Student B enrolls in 12 credits, and receives an Allowance and Support Award spring disbursement in the amount of \$600; to stay within the \$1000 maximum award Student B's summer disbursement would be \$400 (provided the student enrolls in and maintains their prior semester credit load (e.g., 12 credits) for the summer semester.

Example #3: Student C enrolls in the fall semester for the first time during Academic Year 2025-2026. Student C enrolls in 9 credits, and receives an Allowance and

Support Award fall disbursement in the amount of \$450; to stay within the \$800 maximum award Student B's spring disbursement would be up to \$350 (provided the student maintains their prior semester credit load (e.g., 9 credits) for the spring semester.

Please note that a student receiving an **Allowance and Support Award** through the MassEducate program may receive an additional, second stipend of up to \$1,000 through the **MASSGrant Plus**⁹ program, subject to the availability of funds and the program eligibility guidelines of the program. Additionally, 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 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 a state approved program or other permitted specialty courses. 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.

Institutions are required to refund to the DHE any funds that are deemed to have been improperly awarded and disbursed to recipients who are later determined to be ineligible for the program. Refunds may occur because of adjustments to SAI, changes to dependency status, and/or changes to a student's enrollment status. Refunds may also occur if the institution receives payment and becomes aware that a student has withdrawn, dropped below full-time status, taken an approved leave of absence, or otherwise fails to complete the period of enrollment as charged. 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 efficacy 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 (OSFA) 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.

⁹ Learn more about the state's MASSGrant Plus program by clicking on the following link by clicking [here](#).

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.