

Massachusetts Behavioral Health Workforce Scholarship Program

FAQ for Students

General Information

The Behavioral Health Workforce Scholarship (BHWS) program is funded subject to the availability of funds and appropriation from the Massachusetts Legislature. The behavioral health workforce is identified as a priority workforce area. Supporting individuals in the behavioral health pipeline throughout their education and career development is essential to increasing the pool of available behavioral health professionals working to serve the needs of the Commonwealth. The BHWS program will provide funds to Massachusetts public and private institutions of higher education (IHEs) to provide financial incentives for behavioral health students to complete master's degree and graduate-level certificate programs and apply newly advanced skills to high need behavioral health settings in Massachusetts.

Questions

Q: Am I eligible and how do I apply?

A: The eligibility criteria – for the student, program, and institution – and instructions on how to apply are all outlined on the [BHWS program's webpage](#). Note that students pursuing an undergraduate or doctoral degree do not qualify.

Q: I live in Massachusetts but my school is based in another state, do I qualify?

A: No, only enrollment at a Massachusetts based institution approved to receive state financial aid qualifies for consideration for funding.

Q: I live in Massachusetts and my school is based in Massachusetts, but my program is online, do I qualify?

A: Possibly – modality (online vs in person) isn't a factor in determining eligibility, but institution and program are. Please have your school's financial aid office review the program guidelines pdf at the bottom of the [program page](#) for more information on the eligibility criteria.

Q: Is this based on need? Are there specific income requirements?

A: No, income and assets are not factors in determining eligibility.

Q: I noticed there's a service requirement and I may need to pay this funding back. Is this a loan or a scholarship?

A: The BHWS behaves both as a scholarship and a forgivable loan. In order to manage the award, it will appear on your credit report as a loan. However, monetary payment will be deferred and the status will be current as long as you are in one of the eligible deferment statuses outlined in the promissory note (ex: enrolled at least half-time or completing your service requirement). Once the service requirement is completed, the status will be updated to paid in full.

Q: I've submitted my FAFSA but I still can't click the "Apply for 2026-2027" button in MASSAid. What do I do?

A: In most cases, this means you submitted a 2025-26 FAFSA. We must receive a 2026-27 FAFSA for the application to be available in the student portal. Log back into your FAFSA to determine whether you submitted the correct year and submit a 2026-27 application if needed. Keep in mind that it takes 3-5 business days for a FAFSA to be processed by the federal government and received by our system.

Q: I confirmed I submitted the correct FAFSA, but still can't click the button. Now what?

A: OSFA only receives copies of FAFSAs from the federal government for students who have indicated that their permanent state of residence is Massachusetts. If you did not indicate that your permanent state of legal residence on your FAFSA was Massachusetts, please make sure to login to your FAFSA and make that change. After the federal government processes that change, we should then get a copy of your FAFSA within about 3-5 business days, which should then be linked to your record and allow you to access the application.

If you make this change, please make sure your address information also reflects your Massachusetts residency prior to resubmitting the FAFSA.

If you are still unable to access the application (after reviewing the above 2 responses) and the application is currently open, please contact OSFA for further assistance.

Q: When will the application open for 2026-27? Will there be one for 2027-28?

A: The BHWS was originally funded for only the 2024-25 and 2025-26 award years. As of September 2026, OSFA was notified of additional funding for the program and is working to open the 26-27 application in late fall 2026. At this time, there is no information on whether funding will be available for 2027-28. We would recommend monitoring the [program's webpage](#) as any updates will be posted there.

Q: The application asks for fall, spring, and summer credits and enrollment. Which semesters are these?

A: For the 26-27 application cycle, you should report your *graduate level* credits and enrollment statuses for fall 2026, spring 2027, and summer 2027. If you are not in a qualifying graduate program in any of these semesters (ex: finishing an undergraduate degree in the fall), you should report 0 credits and "not enrolled" for that semester.

Q: Is there an essay or do I need additional documents for the application process, like a transcript?

A: There is no essay, but you will need to upload documentation of your enrollment.

- If you are currently enrolled, please upload a copy of your transcript
- If you are *not* currently enrolled, but plan to enroll in spring 2027 or summer 2027, please upload a letter from your school that includes your name, the institution's name, your eligible program name, program credential level, and start term.

Q: Does it have to be an official transcript?

A: An unofficial transcript is perfectly acceptable for the application as long as it includes the following:

- School name
- Your name
- Your eligible program of study and credential level
- Your cumulative GPA

Q: I don't have a single document that contains all the required information. Can I upload more than one?

A: No, the application will only retain one file. That said, you can combine your documents into one file and then upload that one file to your application in MASSAid. *Each new upload replaces the prior submission.*

Q: How do I upload/update my transcript?

- A:**
1. Login to MASSAid
 2. Click My Behavioral Health Workforce Scholarship on the left
 3. Upload College Transcript at the bottom
 4. Choose File (select your file)
 5. Click Upload File at the bottom

You should see a "File Uploaded Successfully" message appear, but you can also check My Forms > View, afterwards, to confirm the correct document is there.

Q: I made a mistake on my application - how do I fix it?

A: Students do not have access to correct their application after it has been submitted. Please contact OSFA for assistance.

Q: I see that I can “transfer” under my MASSAid student portal. Does that mean I can shift funding between semesters?

A: No, this functionality allows you to notify OSFA that you are changing institutions. The field automatically defaults to display fall. You do not need to worry about this functionality or change anything if your school is correctly displayed in MASSAid. If you see an incorrect institution listed in your MASSAid portal, please use this functionality to request the change in MASSAid so that we can be sure to communicate with the correct school if you are selected as a recipient. Please follow up with our office via email to ensure the change was correctly received.

Q: I checked my account and it says that I’m ineligible and that my transcript is missing. Could you please explain?

A: The system is not built to recognize transcript submission on its own (it is a manual review process) and it will not place you in a pending status until all ineligible reasons *other than* “transcript not on file” have been cleared. Click on the ineligible reason’s text for additional information/guidance on whether there is anything you can do to clear the ineligible reason.

Q: When will decisions be made?

A: Selections will be made after the deadline once we are able to manually review all applications. We cannot say how long after the deadline the review process will take as it will depend on the number of applications received. Please monitor the status of your application in MASSAid.

Q: How will I find out if I’m selected?

A: OSFA will notify you via the email address listed in MASSAid. Please make sure this information is kept up to date in your MASSAid account. You will be asked to complete a promissory note and your school will then confirm your final eligibility through a process called certification. It is possible that a school may cancel your award/determine that you are ineligible for funding, so please continue to monitor your account if selected.

Q: How can I see my award amount?

A: Once you’ve signed the promissory note, MASSAid will display an estimated award amount in the My BHWS section of your portal and you will be able to monitor the status of your award in MASSAid. Your final award amount will be determined by your school during the certification process and should be listed as pending/disbursed aid on your student account at your school

after certification is completed. Note that while \$12,500 is the maximum annual amount allowed by the guidelines, individual student award amounts will vary year-to-year depending on the number of qualifying applicants and amount of funding available.

Q: If selected, how will I receive the funding?

A: Assuming your school confirms your eligibility via certification, your award will be disbursed to your school for each semester that you qualified for funding. Given the timing this year, fall and spring awards will likely be paid to schools in the spring. Summer awards will be paid in early summer.

If you're unsure how the funding will be applied to your account, including when/whether/how you'll receive a refund, please contact the financial aid office at your school for clarification. How aid disbursements and refunds are handled is specific to your institution's policies and they should be able to share their process as it would not be specific to the BHWS.

Q: Can I use my award to cover books and other non-billed expenses?

A: Yes. The BHWS is applicable to your full "cost of attendance", which should have accounted for additional expenses like books, transportation, or miscellaneous expenses. If you have questions about your cost of attendance, please contact the financial aid office at your school. Any funding you receive as a refund after your school posts the award to your student account is yours to use as you need.

Q: Is this award taxable?

A: Whether the BHWS is taxable is a determination made by your school depending on your charges and the other aid you are receiving each semester. Please contact the financial aid or billing office at your school to discuss your specific situation and how this funding will/has been reported on your 1098-T form.

Q: I received an award during 2024-25 or 2025-26. Do I need to reapply for 2026-27?

A: If you are interested in receiving additional funding, yes, you would need to reapply. Prior selection neither guarantees nor prevents future selection. Note that the service requirement will increase should you be selected again.

Q: How long is the service requirement?

A: The length of your service requirement is determined by the number of semesters for which you receive an award. Please see the program guidelines and/or your promissory note for more information.

Q: I received funding in a prior award year, is there anything I need to do now?

A: If you're still enrolled at least half-time, your award will be automatically deferred when your school reports your enrollment status. If you have graduated and begun working in a qualifying position, you will need to submit an Employment Verification form to ECSI. If you have not graduated and you are not enrolled at least half-time, please contact ECSI for assistance.

Q: Who is ECSI?

A: [ECSI](#) is our servicing partner for the Behavioral Health Workforce Scholarship program. They will contact you to request that you set up an account with them. They will be your point of contact for managing your award moving forward.

Q: Where do I find the Employment Verification Form?

A: The Employment Verification form is available on ECSI's website under the download forms menu. Enter Massachusetts Department of Higher Education as the school name, click continue, and then 'show other forms' near the bottom. Instructions on next steps are on the form. Once submitted, please allow 10 business days for processing. ECSI will notify you when the status has been updated.

Q: How can I submit the Employment Verification Form?

A: The Employment Verification Form must be submitted to ECSI. OSFA does not have access to assist with troubleshooting this process, but ECSI has provided the following high-level steps for electronically submitting your form. If you need further assistance, please contact ECSI.

To upload your form to ECSI:

1. Login to your ECSI portal
2. Select/View the account that includes your BHWS award
3. Under the Documents section, click the "Download or Upload Form" button located at the top of the Documents page
4. Set the response to "Have you downloaded the form yet?" to Yes.
5. Select the form name that you are uploading from the "Select a Form" dropdown list
6. Click on the "Choose a File to Upload" link and select the file you would like to upload.
 - a. The file format must be a PDF
 - b. Prior to uploading, confirm all pages of the form are included in the one file. Partial documents will not be accepted.
7. When ready, click "Submit".
8. You will receive an on-page confirmation that your document has been uploaded successfully, but please also confirm you can view the document on the Documents page.

Q: When do I need to submit the Employment Verification Form?

A: You will need to submit an Employment Verification Form at least twice and no fewer than once per year after completing your degree.

1. The first submission is due when you attain qualifying employment or reach the end of your 6-month grace period, whichever happens first. This will place your award in an 'in service' status and prevent any monetary payment from being due.
2. Your final Employment Verification Form should be submitted on or after the cancellation date listed in the "Cancellation Paperwork Notice" you will receive from ECSI. This will document that you remained employed through the end of your service period. Once processed, the award will be updated to reflect a 'paid in full' status.

Whether you need to submit additional forms depends on whether you change jobs, apply for deferment, and/or the length of your service requirement. If your service requirement is more than a year long, you will need to submit an Employment Verification Form at least once per year to document your continued service. ECSI will send you a billing statement with a balance due of more than \$0 if the period covered by your previously submitted form is ending. These forms are only valid for up to 1 year.

Q: I was selected for 2026-27 but didn't sign my promissory note before the deadline, is it too late?

A: Institutions cannot confirm your eligibility nor can they receive funding if you have not signed a promissory note. Meeting this deadline is important and we may not be able to accept a late submission. Please contact OSFA for further assistance.

Q: What jobs qualify for the service requirement?

A: We don't have a list of positions that do/do not qualify for the service commitment. The language is intentionally broad because there are so many positions that will qualify. We would encourage you to consider which criteria listed in section III of the promissory note best describes any role you are considering taking/currently hold and why. If it reasonably aligns with the description and with the programs of study listed in the guidelines, then it should qualify – regardless of the employer's sector/type and as long as it is within MA. Note that internships and fellowships do not qualify. Only full-time permanent employment after graduation will count toward the service commitment.

Q: What if I can't find full-time employment before the end of my grace period?

A: If you fail to secure full-time employment you can apply for deferment (see section XII of the promissory note), but you will be required to find full-time employment or pay the funding back.

Q: Can you make an exception for part-time work?

A: There are no exceptions for part time employment as the goal of the program is to grow the full-time behavioral health workforce in Massachusetts.

Q: What if I change jobs?

A: You can change jobs as long as you are consistently employed in an eligible setting.

- If you start a new position while in your grace period, then you should only need to submit the Employment Verification Form for the new role
- If you are already fulfilling your service requirement, then you will need to resubmit the Employment Verification Form for the new position within 30 days of starting the new position

Q: How does the program handle approved leaves such as maternity leave during the service period? If I am still employed in my position but take a temporary leave, would those months count toward my service time or will my service be paused?

A: It would need to be paused through the deferment process (see section XII of the promissory note). Since you would not be actively working, those months would not count toward service.