

GUIDE TO COLLEGE FINANCIAL AID RESOURCES IN MASSACHUSETTS

For Massachusetts Legislators and Public Officials
June 26, 2008



MASFAA

MASSACHUSETTS ASSOCIATION OF STUDENT
FINANCIAL AID ADMINISTRATORS

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WHO WE ARE

- The Massachusetts Association of Student Financial Administrators (MASFAA) began in 1970.
- We represent nearly every private and public post-secondary school in Massachusetts, many government, higher education, lending and guaranty agencies and proprietary schools.
- Currently, there are 950 individual members, more than 600 of which are actively administering financial aid to Massachusetts students.

MASFAA's mission is to empower our members to be educated, engaged, and effective professionals. To accomplish this mission, MASFAA officers and volunteers make up the nearly 1/3 of our membership that donate their time to the Association through our many programs.

WHAT WE DO

MASFAA fosters the professional development of its membership through training seminars and conferences. In addition, MASFAA provides regulatory/legislative updates to assist institutions in complying with over 7,000 federal student aid regulations.

MASFAA offers several annual workshops to train financial aid administrators in technical aspects of financial aid delivery. Because financial aid offices have become more integrated in the enrollment structure of institutions, MASFAA provides training in leadership and management of a financial aid office in addition to some of the workshops listed here:

- Leadership Development
- Graduate & Undergraduate Professional Judgment
- Need Analysis
- Support Staff
- Novice Aid Administrator
- Technology Training
- Mid-level Financial Aid Administrator

MASFAA provides the opportunity to network, discuss legislation, and help members with questions through a widely used list-serve. MASFAA's Government Relations Committee works to convey membership concerns to legislators through participation in State House Days and Senior Administrators' discussions with members of the Massachusetts delegation.

OUTREACH

MASFAA sponsors the annual College Goal Sunday program where more than 1,000 Massachusetts students receive free, expert help to complete their financial aid forms.

MASFAA sponsors the annual Carnival of Learning, hosting 75 middle school students at our annual conference to show them that college is possible for them.

MASFAA's Committee to Enhance Ethnic Diversity serves to educate and engage the MASFAA community on diversity awareness and issues. It empowers and advocates for professionals from underrepresented populations to become active members and leaders in our profession.

TYPES OF FEDERAL FINANCIAL AID

The U.S. Department of Education's federal student financial aid programs are the largest source of student financial aid in America. These programs provide more than \$80 billion a year in grants, loans, and work-study assistance.

Eligibility for federal student aid is based on financial need and several other factors. The financial aid administrator at the college or career school will help the student determine their eligibility for each of the federal aid programs. To determine eligibility for federal financial aid, a student must submit a FAFSA.

The most common sources of federal financial aid are grants, work-study, and loans for parents and students. Students should be encouraged to explore www.ed.gov/finaid to learn about additional sources of federal financial aid. For example, veterans and their dependents, students training in various medical fields, and persons interested in earning funds in exchange for community service will find links to other related federal programs.

The Department of Education publishes, "Funding Education Beyond High School: The Guide to Federal Student Aid" annually. Families may request copies by calling the Federal Student Aid Information Center (FSAIC) at 800-4-FED-AID (800-433-3243). The FSAIC operators can answer questions about federal student aid and the application process.

GRANTS

Federal grants are reserved for students with the highest financial need and do not have to be repaid. Common federal financial aid grants include:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Academic Competitiveness Grant (ACG)
- National Science and Mathematics Access to Retain Talent Grant (National SMART Grant)
- TEACH Grant

Federal Pell Grant

The Federal Pell Grant, unlike a loan, does not have to be repaid. Federal Pell Grants are awarded usually only to undergraduate students who have not earned a Bachelor or a professional degree. (In some cases, however, a student enrolled in a post-baccalaureate teacher certification program might receive a Federal Pell Grant.) Federal Pell Grants are considered a foundation of federal financial aid to which aid from other federal and non-federal sources might be added.

The maximum award is \$4,731 for the 2008-2009 award year (July 1, 2008 to June 30, 2009). The maximum may change each award year and depends on program funding. The amount the student receives will depend not only on his/her financial need, but also on costs to attend school, status as a full-time or part-time student, and plans to attend school for a full academic year or less.

The student's school may apply Federal Pell Grant funds to his/her school costs, pay the student directly (usually by check), or combine these methods. The school must notify the student in writing of the award amount and how and when he/she will be paid. Schools must disburse funds at least once per term (semester, trimester, or quarter). Schools that do not use semesters, trimesters, or quarters must disburse funds at least twice per academic year.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) program is for undergraduates with exceptional financial need. Federal Pell Grant recipients with the lowest

Expected Family Contribution (EFC) will be considered first for a FSEOG. Just like Federal Pell Grants, the FSEOG does not have to be repaid.

A student may receive between \$100 and \$4,000 a year, depending on when he/she applies, financial need, the funding at the school, and the policies of the financial aid office.

The school may credit a student's account, pay the student directly or combine these methods. The school must pay the FSEOG recipient at least once per term (semester, trimester, or quarter). Schools that do not use semesters, trimesters, or quarters must disburse funds at least twice per academic year.

Academic Competitiveness Grant

The Academic Competitiveness Grant became available beginning in the Fall of 2006 for students who enroll in college immediately after graduating from high school and who are Pell eligible and who have completed an "academically rigorous" high school curriculum.

An Academic Competitiveness Grant will provide up to \$750 for the first year of undergraduate study and up to \$1,300 for the second year of study. The amount of the Academic Competitiveness Grant when combined with a Federal Pell Grant may not exceed the student's cost of attendance. In addition, if the number of eligible students is large enough that payment of the full grant amounts would exceed the program appropriation in any fiscal year, the amount of the grant to each eligible student may be ratably reduced.

Eligibility Requirements- To be eligible, a student must:

- Be a U.S. citizen or eligible permanent resident.
- Be a Federal Pell Grant recipient.
- Be enrolled full-time in a degree program.
- Be enrolled in the first or second academic year of his/her program of study at a two-year or four-year degree-granting institution.
- Have completed a rigorous secondary school program of study (after January 1, 2006 for first-year students and after January 1, 2005 for second-year students). Definitions for "qualifying rigorous secondary school programs" follow below.
- Not have been previously enrolled in an undergraduate program. (Applies to first year students only.)
- Have at least a cumulative 3.0 grade point average on a 4.0 scale for the first academic year. (Applies to second year students only.)

In order to provide options to students, the following three programs are recognized as evidence of rigor in a secondary school program of study:

1. The State Scholars Initiative requirements. Students who participate in and complete the State Scholars program will be eligible. This program, currently offered in fourteen States and patterned after the recommendations of the National Commission on Excellence in Education, requires at least four years of English, three years of math (including Algebra I, Algebra II and Geometry), three years of basic lab science (biology, chemistry, physics), three and one-half years of social studies, and two years of the same foreign language other than English.

2. A required set of courses similar to the State Scholars Initiative. This program of study includes four years of English, three years of math (including Algebra I and a higher level course such as Algebra II, Geometry, or Data Analysis and Statistics), three years of science (including one year each of at least two of the following courses: biology, chemistry, or physics), three years of social studies, and one year of a language other than English. The program of study must be completed with passing grades.

3. Advanced Placement or International Baccalaureate courses and test scores. This program requires a minimum of two Advanced Placement (AP) or International Baccalaureate (IB) courses

in high school and a minimum passing score on the exams for those classes. Students must score 3 or higher on AP exams and 4 or higher on IB exams.

National Science & Mathematics Access to Retain Talent Grant (National SMART Grant)

The National Science and Mathematics Access to Retain Talent Grant, also known as the National SMART Grant, is available during the third and fourth years of undergraduate study to full-time students who are eligible for the Federal Pell Grant and who are majoring in physical, life, or computer sciences, mathematics, technology, or engineering, or in a foreign language determined critical to national security.

A National SMART Grant will provide up to \$4,000 for each of the third and fourth years of undergraduate study. Note: the amount of the National SMART Grant, when combined with a Federal Pell Grant, may not exceed the student's cost of attendance. In addition, if the number of eligible students is large enough that payment of the full grant amounts would exceed the program appropriation in any fiscal year, then the amount of the grant to each eligible student may be ratably reduced.

Eligibility Requirements

To be eligible for each academic year, a student must:

- Be a U.S. citizen.
- Be a Federal Pell Grant recipient.
- Be enrolled full-time in a degree program.
- Be enrolled in a four-year degree-granting institution.
- Major in physical, life or computer science, engineering, mathematics, technology, or a foreign language determined critical to national security.
- Have at least a cumulative 3.0 grade point average on a 4.0 scale in coursework required for the major (as set forth in regulations to be promulgated soon).

TEACH Grant

The Teacher Education Assistance for College and Higher Education, or TEACH Grant beginning July 1, 2008, is intended to be a non-need-based grant program that provides up to \$4,000 per year to students who are enrolled in an eligible program and who agree to teach in a high-need field, at a low-income elementary or secondary school for at least four years within eight years of completing the program for which the TEACH Grant was awarded. If the grant recipient fails to complete the required teaching service, the TEACH Grant is treated as a Federal Direct Unsubsidized Stafford Loan.*

The law identifies the following as high-need fields for purposes of the TEACH Grant Program:

- Bilingual education;
- English language acquisition;
- Foreign language;
- Mathematics;
- Reading specialist;
- Science;
- Special education; or
- Another field documented as high-need by the Federal government, a State government, or a Local Education Agency, and approved by the Secretary. This field must be listed in the Department's annual Teacher Shortage Area Nationwide Listing at:
<http://www.ed.gov/about/offices/list/oep/pol/tsa.doc>

* Final rules have not been published for the TEACH Grant program at the time of this publication but see below for the definition and terms of the Federal Direct Unsubsidized Stafford Loan program.

FEDERAL WORK-STUDY

Federal Work-Study (FWS) provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the recipient's course of study.

Federal Work-Study Payment

Undergraduate FWS students are paid by the hour. No FWS student may be paid by commission or fee. The school must pay FWS students directly (unless directed otherwise) and at least monthly. Wages for the program must equal at least the current federal minimum wage but may be higher, depending on the type of work and the skills required. The amount earned cannot exceed the total FWS award. When assigning work hours, the employer or financial aid administrator will consider a FWS student's award amount, class schedule, and academic progress.

Available Jobs

Students who work on-campus usually work for the school. Students who work off campus are usually employed by a private non-profit organization or a public agency, and the work performed must be in the public interest. The school may have agreements with private for-profit employers for FWS jobs. This type of job must be relevant to the FWS student's course of study (to the maximum extent possible). For students attending a career school, there may be further restrictions on the jobs they may be assigned.

FEDERAL PARENT AND STUDENT LOANS

The federal government offers need-based and non-need based loans for students and parents.

Federal Perkins Loans

A Federal Perkins Loan is a low-interest loan, with a fixed interest rate of 5%, for both undergraduate and graduate students with exceptional financial need. Federal Perkins Loans are made through a school's financial aid office. The school is the lender, and the loan is made with government funds. A student borrower must repay this loan to the school. The school will either pay the student directly or apply the loan funds to school charges. A Federal Perkins Loan borrower will receive the loan in at least two payments during the academic year.

Borrowing Limits

Students may borrow up to \$4,000 for each year of undergraduate study (the total amount an undergraduate may borrow is \$20,000). The amount a student will receive depends on when he/she applies financial need, and the funding level at the school.

Fees and Repayment

There are no charges for Federal Perkins Loans. However, if a borrower misses a payment, makes a late payment, or makes less than a full payment, he/she may have to pay a late charge plus any collection costs.

While a student is enrolled in school at least half-time, he/she does not have to make payments on a Federal Perkins Loan. Once a student graduates or ceases to be enrolled half-time, he/she has a 9-month grace period before beginning repayment. Students attending less than half-time should check with the college or career school to find out how long the grace period will be.

FFEL and Direct Loans

In addition to Federal Perkins Loans, the U.S. Department of Education offers other need based and non-need based loans for parents and students. The Federal Stafford Loan (for students) and Federal PLUS (Parent Loan for Undergraduate Students) are administered through the Federal Family Education Loan (FFEL) Program and the William D. Ford Federal Direct Loan (Direct Loan) Program.

Under the Direct Loan Program, loan funds come directly from the federal government. Funds for FFEL come from a bank, credit union, or other lender that participates in the program. Eligibility

rules and loan amounts are identical under both programs, but repayment plans differ somewhat. Most colleges and universities participate in either the FFEL or Direct Loan program, and some participate in both. Students should contact the financial aid office at their college or university to determine if the school participates in FFEL or the Direct Loan Program.

Borrowers need to choose a lender for a FFEL Federal PLUS or Stafford Loan. Schools participating in the FFEL Program will usually have a list of preferred lenders. Student loan borrowers may choose a lender from that list, or choose a different lender they prefer (for example, a credit union). For Direct Loans, the federal government—through the U.S. Department of Education—is the lender.

Applying for Federal Loans

A student must file a FAFSA to apply for federal loans (parents may borrow a Federal PLUS without filing a FAFSA). After the FAFSA is processed the school will review the results and will inform the student about loan eligibility. Borrowers of FFEL and Direct Loans must sign a promissory note, a binding legal document that lists the borrowing conditions and the terms under which the loan will be repaid. Persons borrowing for the first time will also complete a “loan entrance interview” to be sure they understand both their rights and their responsibilities as a borrower.

Federal Stafford Loan

Students may borrow a Federal Stafford Loan for undergraduate education expenses while enrolled at least half-time at an eligible program and school. Federal Stafford Loans are either subsidized or unsubsidized, depending on financial need as determined by the FAFSA.

Students eligible for a subsidized Federal Stafford Loan will have their loan interest paid by the government while in school, for the first 6 months after graduation or ceasing to be enrolled half-time, and during qualifying deferment periods. Any student who files the FAFSA may borrow an unsubsidized Federal Stafford Loan regardless of financial need. Payments are deferred until the student graduates or ceases to be enrolled at least half-time, but the student borrower must repay the interest that accrues. Some students may borrow a combination of subsidized and unsubsidized Federal Stafford Loans based on financial need.

Borrowing Limits

Maximum loan amounts depend on the student’s year in school and if he/she qualifies for a subsidized or unsubsidized Federal Stafford Loan. Students may borrow a subsidized Federal Stafford Loan up to the amount determined by the financial aid office. Students may borrow an additional unsubsidized Federal Stafford Loan up to the annual loan borrowing limit.

Stafford Loan Annual Limits

A student may receive a subsidized and an unsubsidized Federal Stafford Loan for the same enrollment period as long as the annual loan limits are not exceeded. These amounts are the maximum yearly amounts a student may borrow in subsidized and unsubsidized Federal Stafford Loans, individually or in combination. A student cannot borrow more than the cost of attendance minus the amount of any Federal Pell Grant and other financial aid.

For the 2008-09 academic year, dependent undergraduate students may borrow up to in subsidized Stafford loans:

- \$3,500 for first-year students enrolled in a program of study that is at least a full academic year.
- \$4,500 for students who have completed their first year of study and the remainder of the program is at least a full academic year.
- \$5,500 for students who have completed two years of study and the remainder of the program is at least a full academic year.
- Beginning July 1, 2008 dependent students may now borrow up to \$2,000 each year in Unsubsidized Stafford Loan as well

- Dependent students may not borrow more than \$31,000 in combined subsidized and unsubsidized loans in total, as of July 1, 2008.

Independent undergraduate students and dependent students whose parents have applied for but were unable to get a Federal PLUS Loan (a parent loan) may borrow up to:

- \$9,500 for first-year students enrolled in a program of study that is at least a full academic year. (No more than \$3,500 of this amount may be in subsidized loans.)
- \$10,500 for students who have completed their first year of study and the remainder of the program is at least a full academic year. (No more than \$4,500 of this amount may be in subsidized loans.)
- \$12,500 for students who have completed two years of study and the remainder of the program is at least a full academic year. (No more than \$5,500 of this amount may be in subsidized loans.)

Receiving Funds

The student borrower will be paid through the school in at least two installments. No installment may exceed one-half of the loan amount. Loan money must first be applied to pay for tuition, fees, room and board, and other school charges. If loan money remains, the student will receive the funds by check or in cash, unless the school is given written authorization to hold the funds until later in the enrollment period.

Most schools cannot disburse a first-time borrower and/or first-year undergraduate student's first loan payment until 30 days after the first day of the school's enrollment period. This insures that the borrower will not have to repay a loan if he/she never begins class or withdraws during the first 30 days of classes. Some schools are not required to delay the delivery of the first disbursement for first-time, first year undergraduate borrowers if recent student borrowers have a very low default rate. Note: A school with a cohort default rate of less than 10 percent for each of the three most recent fiscal years for which data is available are not required to delay the delivery or disbursement of the first disbursement of a loan for 30 days for first-time, first year undergraduate borrowers.

Interest Rate

For all Federal Unsubsidized Stafford Loans first disbursed on or after July 1, 2008 the interest rate is fixed at 6.80%. For all Federal Subsidized Stafford Loans first disbursed on or after July 1, 2008 the interest rate is fixed at 6.00%.

For all Federal Stafford Loans first disbursed on or after July 1, 2006 the interest rate is fixed at 6.80%. This change from a variable to a fixed interest rate does not affect a borrower's variable interest rate on loans made before July 1, 2006.

For Federal Stafford Loans first disbursed between July 1, 1998 and June 30, 2006, the interest rate is variable (adjusted annually on July 1st) but will not exceed 8.25%. (The borrower is notified any time the variable rate changes.)

Fees

Borrowers pay a fee of up to 4.00% of the loan, deducted proportionately from each loan disbursement. For a FFEL Stafford Loan, a portion of this fee goes to the federal government and a portion goes to the guaranty agency (the organization that administers the FFEL Program in your state) to help reduce the cost of the loans. For a Direct Federal Stafford Loan, the entire fee goes to the government to help reduce the cost of the loans. Also, if a borrower does not make scheduled loan payments he/she may be charged collection costs and late fees.

Repayment

After a student graduates, leaves school, or ceases to be enrolled at least half-time, he/she will have six months before beginning repayment. During this grace period, the student borrower will receive repayment information, and will be notified of the first payment due date. The borrower is responsible for beginning repayment on time, even if he/she does not receive this information.

Payments are usually due monthly. During the grace period on a subsidized loan, the borrower does not have to pay any principal and will not be charged interest. During the grace period on an unsubsidized loan, the borrower does not have to pay any principal but will be charged interest. The borrower may choose to pay the interest or it will be capitalized (added to the principal loan balance, thus increasing the repayment amount).

FFEL Stafford Loans are repaid to a private lender or loan servicer. Direct Loans are repaid to the U.S. Department of Education's Direct Loan Servicing Center. Both the Direct Loan and FFEL programs offer four repayment plans, but the terms differ slightly. The borrower will receive more detailed information on repayment options during required entrance and exit counseling sessions at the college or university.

Under certain circumstances a borrower may receive a deferment or forbearance on his/her loan as long as the loan is not in default. During a deferment, no payments are required, and the borrower will not be charged interest for a subsidized FFEL or Direct Stafford Loan. Unsubsidized Federal Stafford Loan borrowers are responsible for the interest during deferment. If a borrower is temporarily unable to meet the repayment schedule (for example due to poor health or other unforeseen personal problems), but is not eligible for a deferment, the lender might grant forbearance for a limited and specified period.

Loan Discharge

A Federal Stafford Loan may be discharged (cancelled) under a few circumstances. The loan cannot be canceled because the student did not complete the program of study at the school, didn't like the school or the program of study, or did not obtain employment after completing the program of study. Loans may be discharged for unique circumstances such as school closing before the student completed the program of study.

Federal Parent Loans For Undergraduate Students (Federal PLUS)

Parents may borrow a Federal PLUS to help pay education expenses for a dependent undergraduate student enrolled at least half-time in an eligible program at an eligible school. Parents do not have to file the FAFSA to apply for a Federal PLUS, however filing the FAFSA provides more opportunity for receiving federal financial aid. Parent borrowers must have an acceptable credit history.

To apply for a Federal PLUS, a parent must complete an application and promissory note, contained in a single form available at the school's financial aid office, or through a lender or state guarantee agency.

Most borrowers are required to pass a credit check. If the borrower does not pass the credit check, he/she may still be able to receive a loan if someone such as a relative or friend is able to pass the credit check and agrees to be a co-borrower. A co-borrower promises to repay the loan if the parent borrower fails to do so. Parent borrowers may qualify for a loan without passing the credit check if they can demonstrate extenuating circumstances. The student and parent borrower must also meet other general eligibility requirements for federal student financial aid, including being a U.S. citizen or eligible non-citizen.

Borrowing Limits

The yearly limit on Federal PLUS is equal to the school's cost of attendance minus any other financial aid received. For example, if the cost of attendance is \$15,000 and the student receives \$10,000 in other financial aid, parents may borrow up to \$5,000.

Receiving Funds

Either the U.S. Department of Education (for a Direct Federal PLUS) or the lender (for a FFEL Federal PLUS) will send the loan funds to the school. A college or university may require parents to endorse a disbursement check and send it back to the school. In most cases, the loan will be disbursed in at least two installments, and no installment will be greater than half the loan amount. The funds will first be applied to tuition, fees, room and board, and other school charges.

If any loan funds remain, the borrower will receive the amount as a check or in cash, unless he/she authorizes the amount to be released to the student or to be applied to the student's school account. Any remaining loan funds must be used for education expenses.

Interest Rate

For Federal PLUS disbursed on or after July 1, 2006, the interest rate is fixed at 7.90% for Direct Federal PLUS and 8.50% for FFEL Federal PLUS. For Federal PLUS disbursed between July 1, 1998 and June 30, 2006, the interest rate is variable and is determined annually on July 1. Interest is charged on a Federal PLUS from the date of the first disbursement until the loan is paid in full.

Fees

Parent borrowers will pay a fee of up to 4.00% of the loan, deducted proportionately each time a loan disbursement is made. For a FFEL Federal PLUS, a portion of this fee goes to the federal government, and a portion goes to the guaranty agency (the organization that administers the Federal PLUS Program in your state) to help reduce the cost of the loans. For a Direct Federal PLUS, the entire fee goes to the government to help reduce the cost of the loans. Also, parent borrowers may be charged collection costs and late fees if loan payments are not made when they are scheduled.

Repayment

Generally, the first payment is due within 60 days after the loan is fully disbursed. There is no grace period for Federal PLUS. Interest begins to accumulate at the time the first disbursement is made. Parent borrowers must begin repaying both principal and interest while the student is in school.

Under certain circumstances, borrowers may receive a deferment. If they temporarily cannot meet the repayment schedule, they may also receive forbearance on their loan, as long as it is not in default. During forbearance, payments are postponed or reduced.

Federal PLUS is unsubsidized, and borrowers will be charged interest during periods of deferment or forbearance. If they do not pay the interest as it accrues, it will be capitalized (that is, added to the principal amount of the loan, and additional interest will be based on that higher amount).

Loan Discharge

A Federal PLUS may be discharged (cancelled) under limited circumstances. A discharge releases the borrower(s) from all obligations to repay the loan. Federal PLUS cannot be canceled for these reasons: The student did not complete a program of study (unless the program could not be completed for a valid reason—because the school closed, for example), did not like the school or the program of study, or did not obtain employment after completing the program of study.

For more information about loan discharge or repayment, contact the Direct Loan Servicing Center at 800-848-0979 or go to www.dl.ed.gov, or contact the lender or agency holding a FFEL loan.

Federal PLUS For Graduate Or Professional Students

Graduate or professional students are now eligible to borrow under the Federal PLUS program up to their cost of attendance minus other estimated financial assistance. The terms and conditions applicable to Parent Federal PLUS also apply to Graduate/Professional Federal PLUS:

- Fixed interest rate of 8.50% in the FFEL Program; 7.90% in the Direct Loan Program.
- Repayment begins on the date of the last disbursement of the loan.
- Applicant does not have an adverse credit history.

Applicants are required to complete the Free Application for Federal Student Aid (FAFSA). They also must have applied for their annual loan maximum eligibility under the Federal Subsidized and Unsubsidized Stafford Loan Program before applying for a Graduate/Professional Federal PLUS loan.

Federal Loan Consolidation

Federal Loan Consolidation is a loan repayment plan that allows federal student loan borrowers to bring together federal loans to create a single loan with attractive new terms and repayment options. A borrower may combine all federal loans into one loan with one low monthly payment and one fixed rate. Repayment is easier without multiple lenders and bills. By consolidating federal student loans before beginning repayment, borrowers may cut payments by as much as half.

Eligibility Requirements

Students who have one or more of the following types of loans could qualify for Federal Loan Consolidation:

- Federal Stafford Loans (subsidized and unsubsidized)
- Federal PLUS Loans
- Federal Direct Loans (subsidized and unsubsidized)
- Federal Perkins or National Direct Student Loans (NDSL)
- Federal Insured Student Loans (FISL)
- Federal Supplemental Loans for Students
- Nursing Student Loans (NSL)
- Loans for Disadvantaged Students (LDS)
- Health Professions Student Loans (HPSL)
- Federal Consolidation Loans (with a new loan to add)

SCHOLARSHIPS

Searching for Scholarships and Fellowships

Undergraduate scholarships and graduate fellowships are forms of aid that help students pay for their education. Unlike student loans, scholarships and fellowships typically do not have to be repaid.

Generally, scholarships and fellowships are reserved for students with specific qualifications, such as academic, athletic, or artistic talent. Awards are also available to students who are interested in a particular field of study, who are members of underrepresented groups, who live in certain areas of the country, or who demonstrate financial need.

There are several free scholarship databases available online: www.finaid.org offers one of the largest online sources of scholarships. The U.S. Department of Education also outlines how a family may obtain more detailed information about various types of financial aid at www.ed.gov.

Families should be cautioned about engaging in fee-based services that offer to assist with a scholarship search or offer to provide financial aid counseling regarding aid eligibility. All of the information necessary to search for scholarships and apply for financial aid is available for free. If there's a fee involved, a family should be sure of what the fee is for. MEFA created www.mefacounselor.org specifically to help families avoid potential Internet scams, and families and counselors may use www.mefacounselor.org to navigate the entire college financial aid application process.

Families may also obtain assistance with the financial aid application process by scheduling a visit to one of the federally-funded Massachusetts Educational Opportunity Centers throughout the state. EOCs are particularly well-suited to assist low-income, first-generation students with the entire college enrollment process.

Potential Sources of Scholarships, Fellowships, and Grants

The following sources usually have information about aid from the federal government and your state government; most can tell about funds from your local community and private sources as well.

- **A college or career school financial aid office.** A student may talk to the financial aid administrator at a local college or university or at a school he/she would like to attend. Be sure to ask about "institutional aid"—money the school itself awards students. The school's catalog or website is also a good source of information about aid available at the school.
- **A local or college library.** Relevant materials are usually listed under "student aid" or "financial aid." Ask the reference librarian for assistance.
- **The Internet.** Search using the key words "student aid" or "financial aid." Remember that many scams operate over the Internet, so if a service charges a fee, research it carefully.
- **A high school counselor's office.** Many counselors have a large selection of materials, know what recent graduates have received, and can offer online information.

Student aid may also be available from foundations, community organizations, and organizations related to the student's field of interest (for example, the American Medical Association or American Bar Association). Contact the organizations directly for detailed information. Students may also check with their parents' employers for scholarships or tuition payment plans. Although funds from these sources make up a small percentage of the total aid awarded each year, it's worth doing the research.

Searching for Federal Student Aid

The major source of student financial aid is the U.S. Department of Education. About 70% of the student aid that is awarded each year comes from the U.S. Department of Education's programs (approximately \$73 billion in fiscal year 2005). The Department's aid includes grants, loans, and work-study.

Most federal student aid is awarded based on financial need rather than scholastic achievement. For instance, most grants are targeted to low-income students. However, a student does not have to show financial need to receive certain federal student loans. Students may apply for federal student aid, including grants, at no cost by filing a paper FAFSA or applying online at www.fafsa.ed.gov.

Various websites offer help filing the FAFSA for a fee. These sites are not affiliated with or endorsed by the U.S. Department of Education. The Department of Education urges families not to pay these sites for assistance that is provided free elsewhere. Families may receive free help from the FSAIC, from the financial aid administrator at a college or university, from FAFSA on the Web's online help, or from a U.S. Department of Education online guide called "Completing the FAFSA" available at www.studentaid.ed.gov/completefafsa.

Student aid is also available from other federal agencies, such as the U.S. Department of Health & Human Services and the U.S. Department of Veterans Affairs. For links to such information, visit www.students.gov.

Investigating Scholarship Services:

- Ask for names of three or four local families who have used a scholarship service recently.
- Ask how many students have used the service and how many of them received scholarships as a result.
- Find out about the service's refund policy.
- Get everything in writing.
- Read all the fine print before signing anything.

The Scholarship Fraud Prevention Act created a fraud-awareness partnership between the U.S. Department of Education and the Federal Trade Commission (FTC). For more information about scholarship scams or to report a scam, call the FTC toll free at 877-FTC-HELP (1-877-382-4357) or go to www.ftc.gov/scholarshipscams.

To get information on student aid for college or career school: 800-4-FED-AID (1-800-433-3243);
TTY: 1-800-730-8913
www.studentaid.ed.gov
www.students.gov

To get more information about scholarship scams: 877-FTC-HELP (1-877-382-4357)
www.ftc.gov/scholarshipscams

To report a scam or to fill out a complaint form online: 877-FTC-HELP (1-877-382-4357)

To check on complaints against a company: www.bbb.com

To fill out the Free Application for www.fafsa.ed.gov

Federal Student Aid (FAFSA): To get help completing the FAFSA:
800-4-FED-AID (1-800-433-3243);
TTY: 1-800-730-8913
www.studentaid.ed.gov/completefafsa



ABOUT ASA

American Student Assistance® (ASA) is a private, federally funded, non-profit organization that helps students and parents manage higher education debt. We are the federally designated guarantor for Massachusetts and D.C., and our unique Wellness programs give student loan borrowers the support they need to avoid default.

Incorporated in 1956, ASA was the nation's first private student loan guarantee agency and a model for the federal student loan program. As an administrator of the Federal Family Education Loan Program (FFELP), ASA delivers quality default prevention, guarantee, origination, and fund delivery services to students, parents, schools, and lenders nationwide. ASA guarantees more than \$2 billion in student loans annually and currently manages a student loan portfolio worth more than \$40 billion. Based in Boston, ASA employs more than 700 associates nationwide and has been recognized by the *Boston Business Journal* as one of the region's best places to work.

EDUCATION DEBT CAN SEEM MAMMOTH

ASA Makes It Manageable

We know that education debt can seem like a mammoth responsibility—that's why our mission is to make it manageable. When your constituents turn to you regarding repayment of their education loans, please do not hesitate to contact ASA, or ask them to contact us directly. Think of us as an impartial resource—supportive and non-judgmental and always ready to help.

Successful Student Loan Repayment Through Wellness

ASA takes a Wellness, or prevention-first, approach to helping families manage student loan repayment by concentrating our efforts on default prevention. As a result, we have implemented specific outreach programs geared toward students and parents in every stage of higher education financing. We provide counseling on financial literacy, debt management, and repayment options throughout the entire life of a loan to ensure not only successful loan repayment but also a shining individual credit record and holistic financial health.

Wellness Works

Wellness is revolutionizing the way that FFELP guarantors service students and the higher education finance community, proving that ASA can offer real value throughout the student loan process. Our Wellness programs have produced dramatic results, including:

Industry-Leading Low Default Rates

At just 1.5 percent, ASA's 2005 cohort default rate is the lowest among all 35 of the nation's FFELP guarantors, and well below the national average of 4.6 percent. Cohort default rates generally track borrowers in their first two years of repayment.

Taxpayer Savings

Through prevented defaults and post-default recovery solutions that are a win-win for both borrowers and the government, we have saved taxpayers more than \$40 million over the past five years.

More Loans in Good Standing

Currently, 95 percent of all loans in ASA's portfolio are in good standing, meaning they are not delinquent.

Loan Repayment Options

We can help borrowers to keep their student loans in good standing throughout the entire repayment process by giving them the information they need when they need it most. We can answer their questions about paying their student loan bills, what to do if they miss a payment, how they may qualify to suspend or reduce their payments, and just about anything else related to federal student loans.

Borrowers do not always realize that they have options when it comes to repaying their student loans. They can select a loan repayment schedule and terms that best fit their individual circumstances. Whether they wish to repay the loan in a standard 10-year term, or need to extend that term to reduce their monthly payments, ASA can help them choose the options that will make paying their monthly student loan bill manageable.

Postponing Payments

If a borrower fails to make a scheduled payment, his or her loan will be considered delinquent. If payments are not made on a loan for 270 days, it will go into default, which can result in serious consequences.

Depending on the borrower's economic situation, however, he or she may be able to temporarily postpone student loan payments through deferment or forbearance. If a borrower meets the criteria set by the federal government, deferment is their right and they may not be denied. During an approved deferment period, the federal government pays the interest on Subsidized Stafford Loans. Forbearance is not a right, and it is granted at the sole discretion of the borrower's lender or servicer. During forbearance, interest accrues, and in most cases the borrower will be responsible for paying it. Unpaid interest will be capitalized, or added to the principal, when the forbearance ends. Forbearance is usually reserved for cases of economic hardship, but some military and community service positions will also qualify borrowers for forbearance.

OMBUDSMAN

If you have constituents with longstanding, complex, or out-of-the-ordinary questions about their student loans, please contact our Ombudsman, Grace Bartini, at 617.728.4512 or bartini@amsa.com for guidance and support. In addition to finding resolutions that mutually benefit all involved, Grace uses her experiences with borrowers to identify trends and patterns in student lending, and suggests enhancements and improvements whenever possible. When constituents turn to you for help with their student loans, you can turn to Grace. For general information about ASA and education loans, please visit the "Policymakers" or "Students and Parents" sections of our website, www.amsa.com, or call 617.728.4631.

TO THE INCOME-BASED REPAYMENT OPTION AND PUBLIC SERVICE LOAN FORGIVENESS

Income-Based Repayment Option

The Income-Based Repayment option is now available to all student borrowers in either the Direct Loan or FFEL programs who demonstrate partial financial hardship. Details about this plan are as follows:

- Only available for federal student loans—parent loans are not eligible
- Caps monthly payment at 15 percent of borrower's adjusted income and takes family size into account
- Some borrowers may have balance forgiven after 25 years of payments—such forgiveness amounts will be considered taxable income by the IRS
- Effective for payments made on or after July 1, 2009
- Borrowers should be aware that few will qualify for forgiveness, and this option will likely increase the total amount paid on a loan
- Intended for borrowers who choose to pursue low-paying careers such as public service
- Borrowers should contact their loan holder for information and to apply

Public Service Loan Forgiveness

Public Service Loan Forgiveness is a new program that forgives borrowers' remaining debt after 10 years of eligible public service employment and qualifying loan payments. Eligibility details are listed below:

- Only Direct Loans (DL) are eligible for this program—FFELP borrowers may consolidate into DL for the purpose of obtaining eligibility for this forgiveness program
- Borrower may have balance of loan debt forgiven if:
 - 120 eligible payments are made on or after October 1, 2007
 - Borrower is employed full time for 10 years in an eligible public service field
 - Qualifying payments are made during periods of eligible employment
- Examples of eligible public service jobs include:
 - Law enforcement
 - Government
 - Library sciences
 - 501(c)(3) organization
 - Military
 - Public health
 - Public safety
 - Social work
- Burden of proof of employment is on the borrower

More information about Public Service Loan Forgiveness can be found online at <http://studentaid.ed.gov/students/attachments/siteresources/LoanForgivenessMarch18.pdf>.



Massachusetts Department of Higher Education

ABOUT OSFA

The Massachusetts Department of Higher Education Office of Student Financial Assistance (OSFA) promotes access to higher education by delivering quality student financial aid information and services to residents of the Commonwealth. OSFA ensures that students have an opportunity to enrich their lives and contribute to the economic development and social progress of the state.

The Office of Student Financial Assistance is primarily responsible for the management and oversight of all state funded financial aid programs and advises the Board of Higher Education about financial aid policy matters of concern to the Commonwealth of Massachusetts. In addition to its financial aid responsibilities, OSFA is the principal agency for promoting access to higher education through early awareness initiatives that foster the recognition of college as a viable postsecondary option and the availability of financial aid resources to help students and families meet college costs.

OSFA also manages three statewide initiatives: GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs), the Police Career Incentive Pay Program, and the Ronald E. McNair Reserve.

You may contact the Massachusetts Office of Student Financial Assistance at:

454 Broadway, Suite 200
Revere, Massachusetts 02151
Phone: 617-727-9420
Fax: 617-727-0667
Web: www.osfa.mass.edu
E-mail: osfa@osfa.mass.edu

OSFA Senior Staff Contact Information

Dr. Clantha Carrigan McCurdy
Vice Chancellor of Student Financial
Assistance
617-727-9420 ext. 1307
cmccurdy@osfa.mass.edu

Robert Brun
Director for Scholarship and Grant
Programs
617-727-9420 ext. 1311
rbrun@osfa.mass.edu

GRANTS

Commonwealth Futures Grant

The Commonwealth Futures Grant Program has established a partnership between the Commonwealth and institutions of higher education in Massachusetts to provide forgivable loans to encourage enrollment in high-industry-demand programs. The Program recognizes the current shortage of highly skilled workers available to meet business and industry demand in Massachusetts. The basis for forgiving repayment is tied to retaining Massachusetts residency following the eligible student's completion of his/her undergraduate and/or graduate degree. The Commonwealth Futures Grant targets enrollment in specific degree programs as determined by the Board of Higher Education in consultation with the Association of Independent Colleges and Universities in Massachusetts.

Foster Child Grant

The Foster Child Grant Program, funded by the Massachusetts Legislature in 2001, provides grants of up to \$6000 annually for foster children to help pay for an education beyond high school at any institution of higher learning throughout the continental United States. The Foster Child Grant recipient must have signed an agreement with the Department of Social Services for care and services beyond age 18.

MASSGrant

The MASSGrant is a grant assistance program funded by appropriations from the Massachusetts Legislature. The MASSGrant program provides need-based financial assistance to undergraduate students who reside in Massachusetts and who are enrolled in and pursuing a program of higher education in any approved public or independent college, university, school of nursing or any other approved institution furnishing a program of higher education.

Massachusetts Gilbert Matching Student Grant Program (GMSGP)

The Massachusetts Gilbert Matching Student Grant Program (GMSGP) makes funds available to participating Massachusetts independent institutions of higher education and schools of nursing. One hundred percent of such funds must be used for direct financial assistance to needy Massachusetts undergraduate students to enable them to attend or continue to attend such institutions.

Massachusetts Access (Cash) Grant

The Cash Grant Program is designed to assist needy students in meeting institutionally held charges such as mandatory fees and non-state-supported tuition. It is a complementary program to the Need-Based Tuition Waiver Program. The Cash Grant is designed as an offset of the Tuition Waiver Program for the purpose of providing financial support to those individuals who would be denied the opportunity for higher education, without such assistance. Since its inception, the Cash Grant has been utilized as supplemental grants in campus-based financial aid packaging strategies, representing an important mechanism for public institutions to assist needy students.

Massachusetts Part-Time Grant

Demographic changes impacting current and future student population have a direct relationship to the number of part-time students who seek higher education. In Massachusetts, as in some other states, the number of part-time students has grown due to shifts in the states' demographic and economic conditions. More adults now find themselves needing to return to the classroom on a less than full-time basis. The continuous increase in college costs is also requiring more students to reconsider their enrollment plans and to look at part-time programs as viable alternatives. The Commonwealth has recognized the above needs and established the Part Time-Grant program to serve as a bridge between higher education opportunities and those segments of the Massachusetts population.

Massachusetts Public Service Grant

The Massachusetts Public Service Grant Program was established in recognition of the hardship that a family experiences upon the loss of a parent and or spouse who is killed or missing in the line of public service duty in the Commonwealth of Massachusetts. This grant program was established to provide educational opportunity to the remaining family members. The Public Service Grant Program is the only scholarship program not based on demonstrated financial need, but rather entitlement.

Paraprofessional Teacher Preparation Grant

The Paraprofessional Teacher Preparation Grant Program was established by the Legislature for the purpose of providing financial assistance to Massachusetts residents who are currently employed as paraprofessionals in Massachusetts public schools but wish to become certified as full time teachers. This grant is designed to help reduce financial barriers that often become obstacles for many paraprofessionals in attaining higher education. The program is also an

attempt to help address the Commonwealth's current teacher shortage. Financial need is not a requirement for the Paraprofessional Teacher Preparation Grant. However, recipients must annually file the Free Application for Federal Student Aid (FAFSA).

Performance Bonus Grant

The Performance Bonus Grant Program was created to acknowledge and reward the success of the Commonwealth's neediest students towards graduation. The Grant is funded by appropriations from the Massachusetts State Legislature. The Performance Bonus Grant provides a financial incentive for students to perform well in college and persist toward the achievement of a postsecondary education degree or credential.

SCHOLARSHIPS

Agnes M. Lindsay Scholarship

The Agnes M. Lindsay Scholarship provides scholarships for students with demonstrated financial need who are from rural areas of Massachusetts and attend public institutions of higher education within the Commonwealth of Massachusetts.

Christian A. Herter Memorial Scholarship

The Christian A. Herter Memorial Scholarship Program is a state-supported program whose mission includes providing educational opportunities to Commonwealth students who demonstrate academic promise and desire to attend post-secondary institutions. The Christian A. Herter Memorial Scholarship Program was established in 1972 by the Massachusetts State Legislature as an early identification program to recruit students in the 10th and 11th grades whose socio-economic backgrounds and environmental conditions may inhibit their ability to persevere and attain educational goals.

To accomplish its mission, The Christian A. Herter Memorial Scholarship Program has developed an extensive partnership of representatives from social service agencies, public and private secondary institutions, civic agencies, religious organizations, and the educational community. Students are nominated by guidance counselors, social workers, ministers and educators who are familiar with their circumstances and selected semi-finalists participate in a rigorous interview process. Each year, 25 students in the 10th and 11th grades are selected to receive awards of up to 50 percent (50%) of their calculated need at the college of their choice within the continental United States. The students that are selected for this program must have overcome major adversity in their lives (i.e. physical or mental abuse, catastrophic illness, etc.). Obstacles may be mental, physical, geographic or societal. Students must exhibit academic potential for post-secondary success. There are approximately 100 students that are currently enrolled in colleges and universities across the United States with the assistance of the Christian A. Herter Memorial Scholarship.

John and Abigail Adams Scholarship

The John and Abigail Adams Scholarship awards non-need-based state-supported undergraduate tuition waivers to students who are awarded John and Abigail Adams Scholarship by the Department of Education. The purposes of the Adams Scholarship are to reward and inspire student achievement, help attract more high-performing students to Massachusetts public higher education, and provide families of college-bound students with financial assistance.

Paul Tsongas Scholarship

The Paul Tsongas Scholarship Program seeks to recognize achievement and reward Massachusetts students who have graduated from high school within three years with a grade point average (G.P.A.) of 3.75 and a Scholastic Aptitude Test (S.A.T.) score of at least 1200 (or the American College Testing [A.C.T.] equivalent) and who also meet the one year residency requirement for tuition classification at the State Colleges. Students who meet the above residency requirement for tuition classification and who have pursued other endeavors for a minimum of five years are eligible to apply to a State College for the Paul Tsongas Scholarship Program under the exceptional life experience category set forth in the Guidelines. Eligible students receive a waiver of tuition and mandatory fees at a Massachusetts State College.

Early Childhood Educators Scholarship

The Early Childhood Educators Scholarship Program was funded as a pilot initiative by the Legislature for the purpose of increasing the quality and availability of teachers and care providers to work with young children in inclusive settings including infant/toddler, preschool and child care programs. The scholarship is designed to provide financial assistance for currently employed early childhood educators and providers who enroll in an associate or bachelor degree program in Early Childhood Education or related programs.

One Family Inc. Scholarship Program

One Family Scholars (OFS) is committed to ending family homelessness by providing financial support for higher education, interwoven in a system of support services that parents need in order to clear the barriers that often prevent them from preparing for and achieving financial security. OFS' mission is based on the premise that education, linked with essential support services and mentoring, is the most reliable and direct route to economic independence and self-esteem. OFS also subscribes to the belief that by fostering unity among the scholars themselves and linking them to a family and community network of support, the program embraces each Scholar as a member of a larger family, dedicated to her success. Finally, OFS encourages Scholars who successfully complete their education and secure employment to "give back" to the community through leadership opportunities, acting as Ambassadors of the program, to encourage future participants as they begin the same journey to independence.

Recipients of One Family Scholarships are typically homeless or formerly homeless women with children. Many have attempted to better their career opportunities in the past, and have been thwarted by the need to provide health care, day care or other essential services to family members which overwhelm their finances and ambition. One Family seeks to empower these mothers with the tools they need to provide for their families while completing their education and planning for a secure and safe future. Scholars may pursue their Associates' or Bachelors' Degree.

Unlike traditional scholarships, this is a comprehensive program providing support and opportunities for growth to low income women who are ready to pursue higher academics. Scholars are participants in the program, not merely recipients of a grant. It is designed to provide training and wrap-around supports that low-income, working mothers need to successfully manage the demands of higher education, work, and raising a family.

Tomorrow's Teachers Scholarship

In order to meet the increasing demand for top quality teachers for the Commonwealth of Massachusetts public schools, the 1999 Legislature established the Tomorrow's Teachers Scholarship Program. This special program offers scholarships to academically talented high school students who wish to pursue a teaching career. These renewable four year scholarships will be awarded to qualifying students who plan to attend Massachusetts colleges or universities, and who agree to teach for four years in Massachusetts public schools upon graduation from college. The Office of Student Financial Assistance, a division of the Massachusetts Board of Higher Education, administers the Tomorrow's Teachers Scholarship.

TUITION WAIVERS

Career Advancement Program Tuition Waiver

The Career Advancement Program Tuition Waiver is designed to reward Massachusetts's public school teachers in their first three years of teaching who have passed all three components of the Massachusetts Teachers Test. It is further believed that the Career Advancement Program Tuition Waiver helps to increase the retention of new teachers during the first three years when attrition is highest by rewarding teachers with career advancement opportunities. Eligible public school teachers receive up to three tuition-free state-supported graduate courses, one for each of their first three years of teaching. The value of the tuition waivers is approximately \$300 per course.

Categorical Tuition Waiver

The Categorical Tuition Waivers are a component of the Single Tuition Waiver Program and have the same purpose of maintaining access to the Commonwealth's public colleges and universities. The Categorical Tuition Waivers are designed to provide financial support to individuals who might not have the opportunity to achieve higher education without such assistance. Categorical Waivers support Veterans, Senior Citizens and Native Americans.

Collaborative Teachers Tuition Waiver

The Collaborative Teachers Tuition Waiver encourages Massachusetts public school teachers to become mentors to full-time student teachers from State colleges and universities. The program is designed to support the professional development of public school teachers in the Commonwealth. Under the agreement, the mentoring teacher receives a waiver for up to one graduate-level course for each student teacher he or she mentors. The waiver can be used for courses in education or related to the teacher's major field offered by State colleges and the University of Massachusetts.

Commonwealth Hurricane Katrina Emergency Tuition Waiver

In response to the results of Hurricane Katrina, the Massachusetts Board of Higher Education created the Commonwealth Hurricane Katrina Emergency Tuition Waiver to provide free tuition to undergraduate students displaced from attending colleges and universities due to Hurricane Katrina and who are attending public colleges and universities in Massachusetts.

DSS Foster Child Tuition Waiver

The Department of Social Services Tuition Waiver for Foster Care Children is designed to provide financial support for higher education to foster children in state custody who were neither adopted nor returned home. It is believed that these children have few support systems and significant needs. Without the benefit of parental support, foster children, whose lives are filled with numerous obstacles, face the additional challenge of financing their education when they enroll as students in higher education institutions. While foster care children qualify for financial aid, many face the burden of acquiring student loans to meet their educational costs. The DSS Tuition Waiver for Foster Care Children provides a valuable resource for them and will help reduce their educational loan debt.

DSS Adopted Children Tuition Waiver

The DSS Adopted Children Tuition Waiver is designed to lessen the financial burden on adopting parents in the Commonwealth. This Waiver extends eligibility to all children and young adults, age twenty-four or under, adopted through the Department of Social Services by state employees or eligible Massachusetts residents, regardless of the date of adoption. The tuition waiver encompasses 100% of tuition for state-supported courses at all of the Massachusetts public institutions of higher education, excluding graduate courses and courses in the MD program at the University of Massachusetts Medical Center.

Graduate Tuition Waiver

The Graduate Tuition Waiver is another component of the Single Tuition Waiver Program that provides incentives to individuals to enroll in graduate programs at Massachusetts public colleges and universities. It is the underlying principle of the Graduate Tuition Waiver policy that, by providing these incentives, the public higher education system will continue to improve student quality and maintain the collaboration that is necessary to the efficiency and effectiveness of the system.

High Technology Scholar/Intern Tuition Waiver

The High Technology Scholar/Intern Tuition Waiver Program provides an incentive to business and industry to support the computer information technology/science and engineering students through scholarships and internships. Public higher education institutions are encouraged to seek funding from business and industry for computer and information science and technology and engineering scholarships that the Commonwealth will, in turn, match with a full waiver of the cost

of a student's annual tuition charges. In addition to scholarships and tuition waivers, students participating in the program gain real life experience in their chosen paths through business and industry internships. This program provides added incentive for high-achieving high school students to attend public institutions of higher education in Massachusetts.

Incentive Program For Aspiring Teachers Tuition Waiver

The Incentive Program for Aspiring Teachers Tuition Waiver is designed to complement the Tomorrow's Teachers Scholarship Program which seeks to attract qualified high school students to the teaching profession by providing four-year tuition and fees scholarships. The Incentive Program for Aspiring Teachers provides support to qualified students who after enrolling in college and earning a minimum 3.0 grade point average, decide to enter a certification program in a field with demonstrated teacher shortages. Students who participate in the program must commit to teaching for two years in a public school in the Commonwealth, upon successful completion of a bachelor's degree from the college or university. Students who participate in the program but do not complete their college education within four years of entering the certification program or who fail to complete their two-year teaching commitment within four years following graduation from college, shall be obligated to pay the Commonwealth the full amount of the tuition waivers granted through the Incentive Program for Aspiring Teachers.

Joint Admissions Tuition Advantage Program Tuition Waiver

The Joint Admissions Tuition Advantage Program Waiver awards a tuition waiver equal to 33% of the resident tuition rate at a State college or participating university for the two (2) years of a student's matriculation in college, immediately following their community college enrollment.

Need Based Tuition Waiver

Created in 1981, the Massachusetts Tuition Waiver Program exists to offset increases in tuition and maintain access to the Commonwealth's public colleges and universities. An underlying goal of the Tuition Waiver Policy is that future public sector tuition increases be matched with a concomitant increase in the maximum award for the financially neediest students. Another principle of the Tuition Waiver Program is the belief that the benefits of higher education must be available to all citizens. Over the years, tuition waivers have been utilized as supplemental scholarships in campus-based financial aid packaging strategies.

Stanley Z. Koplik Certificate of Mastery Tuition Waiver

The Stanley Z. Koplik Certificate of Mastery Tuition Waiver awards non-need-based state supported undergraduate tuition waivers to students who are awarded the Stanley Z. Koplik Certificate of Mastery by the Department of Education. The purposes of the Certificate of Mastery are to recognize high academic achievement on MCAS and other measures of academic achievement, recognize high academic achievement as identified by outside forums including competitions, student publications, and awards, provide an incentive for students to perform to their best abilities on MCAS and on the course of studies beyond grade 10, and recognize high academic achievement in areas not included in MCAS.

September 11, 2001 Tragedy Tuition Waiver

The Commonwealth September 11, 2001, Tragedy Tuition Waiver recognizes the challenge that children or spouses of victims of the national tragedy may face in their attempt to pay for a college education. The Massachusetts Board of Higher Education has expanded the Tuition Waiver Program to include residents of the Commonwealth who are directly affected by the September 11 events. The Commonwealth September 11, 2001 Tragedy Tuition Waiver provides a 100 percent tuition waiver to children and widowed spouses of Massachusetts residents for any state supported course or program offered by a Massachusetts public college or university.

UMASS Exchange Program Tuition Waiver

The University of Massachusetts Exchange Program Tuition Waiver encourages direct reciprocal and regional cross-registration agreements where the University enters into cooperative learning contracts with other institutions allowing students to receive comparable waivers for cross-institution registration. Under such an agreement, University of Massachusetts students attend

exchange institutions without tuition charge and exchange students attend the University without tuition charge, or with payment at in-state rates to the home institution. These exchange programs are limited and involve only institutions with which the University has signed a cooperative learning contract and where the University feels the experience of the exchange program significantly enhances the learning experience of the students who participate.

Valedictorian Program Tuition Waiver

The Valedictorian Program Tuition Waiver is designed to attract and enroll Massachusetts's high school students who have been designated as valedictorians. The Program allows a high school valedictorian to become eligible to receive a waiver of tuition at any public higher education institution in Massachusetts. Since it opened, the program has predominantly supported the University of Massachusetts University Scholars Program.

Washington Center Program Tuition Waiver

The Washington Center for Internships and Academic Seminar provides experiential education opportunities to students of the Massachusetts public college and university system. The Center uses the resources of the nation's capital to provide high-quality learning experiences to enhance student's academic, civic, and professional development, and in this way, seeks to promote future leadership for the public, private, and non-profit sectors of society. The Washington Center's internship placements include positions in government offices, communication organizations, law firms, trade and professional associations, human right groups, and a variety of companies and other organizations. Internships are coupled with required academic courses.

LOAN

Massachusetts No Interest Loan

The Massachusetts No Interest Loan (NIL) program was created to provide eligible, needy Massachusetts residents attending post-secondary educational institutions in Massachusetts with a state-funded loan. The NIL program offers zero interest loans to assist students in meeting educational costs. Students have a period of ten (10) years to repay their NIL loans.



Massachusetts Educational
Financing Authority

ABOUT MEFA

MEFA's services and products were developed to meet an expressed need of students and families seeking to make college access a reality. Families searching for how to plan early for college will find MEFA's U.Fund College Investing Plan and MEFA's U.Plan Prepaid Tuition Program helpful in beginning the process of saving for a college education. As the student approaches high school, families may attend free seminars on topics such as early planning for college, college admissions, and college financing. Enrolling college students and their parents can take advantage of low-cost financing options available through MEFA. Each of these services and products is explained in more detail within this section of the Financial Aid Handbook. As always, you may contact MEFA at any time with questions or for additional information:

FINANCIAL AID HOTLINE: 800-842-1531
Phone for Families: 800-449-MEFA (6332)
Email: info@mefa.org
www.mefa.org

HIGH SCHOOL RELATIONS AND COLLEGE GOAL SUNDAY:

Paul Lynskey, *Director of Secondary School Relations*
Phone: 617-224-4822
Email: plynskey@mefa.org

LOAN PROGRAMS AND OPERATIONS:

Thomas Murphy, *Director of Programs and Operations*
Phone: 617-224-4810
Email: tmurphy@mefa.org

MEFA proudly offers the following products and services:

MEFA U.FUND COLLEGE INVESTING PLAN is the Massachusetts 529 plan for families to invest for qualified higher education expenses through a selected portfolio of professionally managed mutual funds in partnership with Fidelity Investments.

MEFA U.PLAN PREPAID TUITION PROGRAM enables families to lock in tomorrow's tuition at today's rates at 80 Massachusetts public and private colleges and universities.

MEFA COUNSELOR provides parents and students across Massachusetts with free educational seminars about saving for and financing a higher education. MEFA is now the primary provider of college financing information in Massachusetts high schools.

MEFA LOANS assist families of undergraduate and graduate students from all states attending Massachusetts colleges and universities, as well as Massachusetts residents attending college anywhere in the country.

SEMINARS AND RESOURCES

MEFA staff and financial aid professionals present seminars at high schools and other organizations across the Commonwealth. For a complete listing of seminar dates and locations, please visit www.mefacounselor.org.

Early College Planning Seminars

Newly created seminars for students enrolled in grades 8-10 and their parents. Specific focus on how to begin planning and thinking about college during the high school years.

College Admissions Process Seminars

Information-packed seminars for high school juniors and their parents to assist the future college applicant in preparing for the college search and competitive admissions process.

College Financing Seminar

MEFA conducts hundreds of comprehensive presentations about navigating the college financial aid application process to thousands of parents and students across Massachusetts. These free programs are presented by experienced college financial aid professionals and MEFA staff from October through the following spring.

Parent Assistance Services

Members of Parent Assistance Service (PAS) receive emails approximately every two weeks beginning in November and continuing throughout the school year. These short and easy to understand emails guide parents through the financial aid and college planning process. This program has been a huge success and is widely used by parents across the state. Register online at www.mefacounselor.org

www.mefacounselor.org

In the interest of helping families avoid scams and unnecessary fees, MEFA developed a safe and credible website for school counselors and parents of high school students. Families can navigate the entire financial aid application process from this one site.

Resources For Spanish-Speaking Families

MEFA offers College Financing Seminars in Spanish to educate parents and students about applying to college and how to seek financial assistance to pay for college. Presenters are bilingual and bi-cultural and it is suggested that both the student and their parents attend these important presentations. Spanish-speaking families may access MEFA's Services and Resources in Spanish by visiting www.mefacounselor.org and clicking the link in the upper center page "Para servicios en Espanol, haga 'click' aqui".

COLLEGE SAVINGS AND FINANCING PROGRAMS

Saving For College

MEFA offers two excellent ways to save for college in Massachusetts. Families choose the college savings program that works best for them based on their individual investing style and risk tolerance. The key to saving is to start early.

MEFA's U.Fund College Investing Plan is the Massachusetts tax-advantaged 529 plan.

- May be used to save toward tuition, room, board, and other fees at any accredited college or university in the U.S.
- Offers potential returns exceeding inflation, but with no guarantee.
- Is available to all U.S. residents.
- Low initial investment of \$15.

To apply online or to receive an application and brochure, visit www.fidelity.com/ufund or call 800-544-2776.

MEFA's U.Plan Prepaid Tuition Program

- Lets you lock in current tuition and mandatory fees at 80 Massachusetts colleges and universities.

- Guarantees that the amount invested will keep pace with inflation.
- Available to all U.S. residents.
- Enrollment period from May 1 through June 30.
- To receive an application, visit MEFA's website at www.mefa.org or call 800-449-MEFA (6332).

College Financing Options

Because of our non-profit status, MEFA is able to offer loans at some of the lowest rates available. MEFA offers affordable loans for students attending Massachusetts colleges and universities and for Massachusetts residents attending college out-of-state.

Monthly Pay-As-You-Go-Plans

Monthly pay-as-you-go-plans allow families to spread college expenses out into manageable monthly payments instead of paying in one lump sum. Most plans charge a small enrollment fee to allow families to pay what they can now, interest-free, in monthly installments. Combining a monthly pay-as-you-go-plan with a low-cost parent or student loan is one of most effective ways of limiting debt.

Families should talk to the financial aid office at their college or university to learn about payment plans available at their school.

ABOUT AICUM

Association of Independent Colleges and Universities in Massachusetts (AICUM)

AICUM was founded in 1967 by independent college presidents and today comprises 58 degree-granting, accredited independent colleges and universities in the Commonwealth. It is the leading voice on public policy matters effecting independent colleges and universities in Massachusetts. AICUM plays a critical role in advocating for state and Federal funding for need-based student financial aid and addressing state and Federal legislative and regulatory issues.

AICUM works closely with its member institutions to preserve and strengthen higher education; provide advocacy for need-based financial aid for Massachusetts students; help create a climate in the state in which the resources of privately supported higher education are fully leveraged; address state and Federal legislative and regulatory issues; and bring about a greater understanding of the impact and contributions of the independent colleges and universities in the Commonwealth.

PROGRAMS AND ACTIVITIES

- AICUM helps to shape proposals, policies, regulations, and legislation and to gather and disseminate information in areas such as student financial aid; federal, state, and local tax issues; and economic development.
- AICUM acts as liaison to a variety of education-focused organizations on the state and federal level.
- The Association has a comprehensive government relations program at all levels of government, interpreting the needs of independent higher education to government officials and legislators and assisting in the formulation of legislation and regulations affecting AICUM members.
- AICUM has a strong research arm to support its legislative and public information functions. This includes compilation and analysis of data from a number of sources:
 - IPEDS surveys on enrollment, completions, finance, and staff and specific AICUM surveys on topics such as enrollment, tuition and fees, and institutional financial aid, and ad hoc surveys in areas such as R & D federal obligations, appropriations analysis, and economic impact.
 - AICUM maintains a comprehensive library of statistical reports and publications from the U.S. Department of Education and other appropriate government branches.
- Through its public relations efforts AICUM makes known to the larger Massachusetts community the services and contributions of privately supported colleges and universities, publishing periodic reports on its activities and higher education issues, information on admissions and financial aid and early planning of college, and on the impact and contributions of independent higher education in Massachusetts.
- AICUM sponsors informational programs and seminars on broad issues of interest to the higher education community. Programs have been conducted on topics such as payment in lieu of taxes, financial aid regulations, and legal issues on college campuses. AICUM also serves as an information resource for the media and interested citizens.

Financial aid boost for students welcome

By RICHARD DOHERTY

The Massachusetts Legislature has taken a step in the right direction in the FY07 state budget by increasing financial aid by more than \$5 million for Massachusetts residents attending college in the commonwealth. This increase is desperately needed and the largest proposed in five years.

In recent years, Massachusetts has fallen dangerously behind competitor states in its funding of grant aid for needy students. From 2000 to 2005, Massachusetts was one of only a few states in the country to allow a decline in its state appropriations for student financial aid. For Massachusetts, it dropped more than 22 percent, in stark contrast to the average change in state appropriations nationally, which increased an impressive 52 percent. Per capita spending on public higher education in Massachusetts is also among the lowest in the nation. Massachusetts invests less than 4 percent of its state budget on higher education. In comparison, North Carolina invests more than 14 percent. Decline in state spending, coupled with a similar drop in federal student aid, has forced students to take out more loans or not enroll in college. This can only result in a brain drain and weakening of the Massachusetts economy.

Education is expensive. State-of-the-art laboratories, instrumentation, and technology are costly and increase faster than inflation. Add to this costs such as recruiting and retaining top-notch faculty, upgraded classrooms, dorms and athletic and performing arts facilities, capital and energy costs, and it is easy to arrive at today's college costs. Still, tuition and fees at the Springfield-area independent colleges are 15 percent below the statewide average for independent colleges in the commonwealth.

Springfield-area colleges and universities are committed to providing as much need-based financial aid as possible from their own resources. Each independent college in the Greater Springfield area - American International College, Bay Path College, Elms College, Springfield College, and Western New England College - awards more than 70 percent of their students some form of financial aid with financial aid packages in the double-digits.

Massachusetts colleges recognize they must do everything they can to attract and support students, especially first generation college-goers. Public and private colleges in the Springfield region devote significant resources to public school partnerships, such as Kids to College (K2C). This program matches sixth graders at the Duggan and Chestnut accelerated middle schools with Springfield-area public and private colleges in a curriculum of academic planning and career exploration, culminating in a field trip to a Springfield-area college. Furthermore, all Springfield-area independent colleges have developed cooperative articulation agreements with one or more of the community colleges in Western Massachusetts, whereby students completing a two-year associate degree can transfer to a four-year college as a junior.

There is no better investment in this state than to increase financial aid for those of our residents seeking a college degree. The knowledge economy requires well-educated, highly skilled citizens. Massachusetts needs graduates prepared to move into key industries like health care, engineering, biotechnology, nanotechnology and financial services. Workforce demand and the complexities of societal issues in need of increased civic participation have transformed the college degree from a private benefit to a public necessity, paying significant economic and social dividends to the commonwealth. Higher education must be elevated to a top public policy priority.

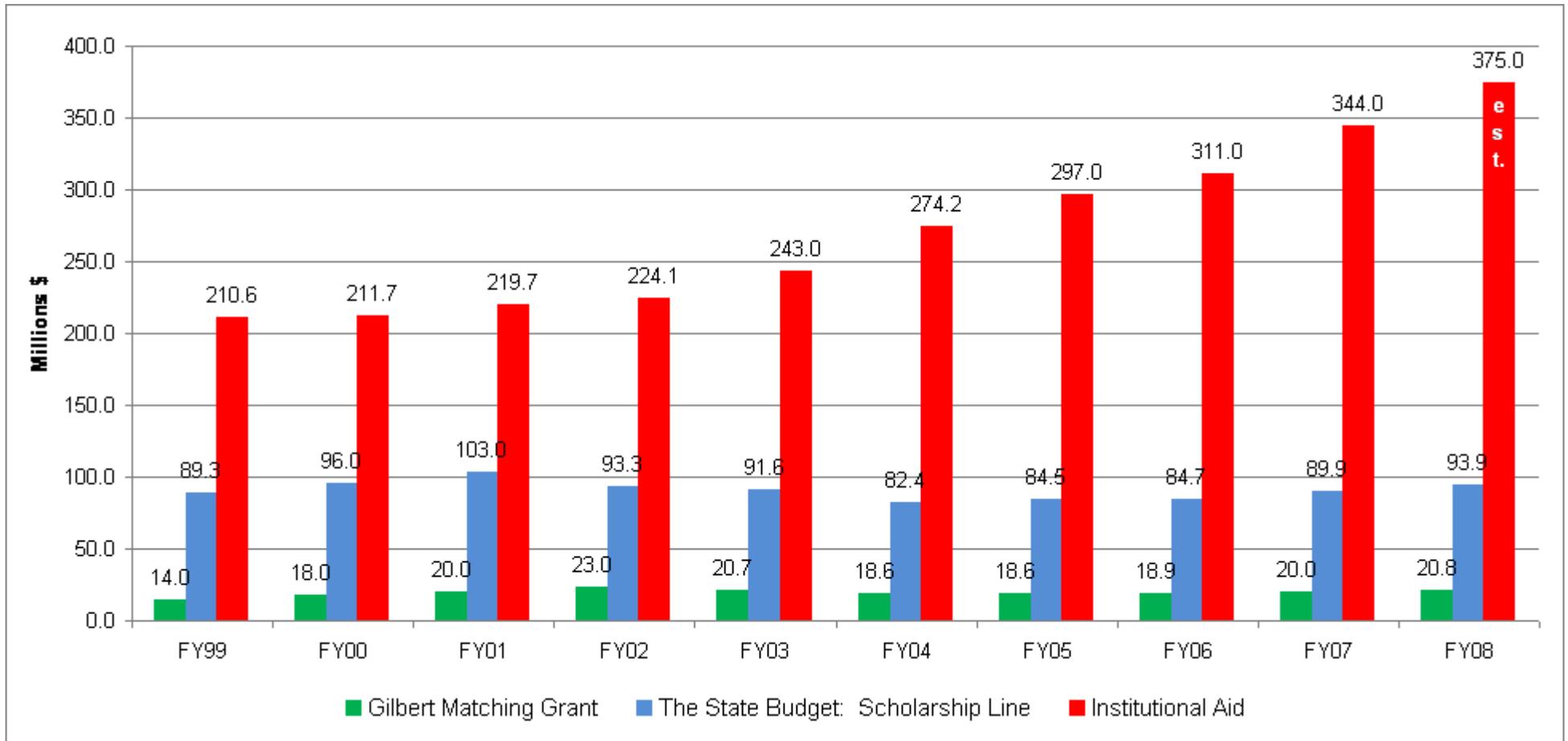
Higher education is simultaneously our greatest natural resource in Massachusetts and one of our leading industries. In Springfield alone, higher education accounts for nearly 3,000 jobs, payroll and benefits of \$110 million, and 13,000 students. If the commonwealth is to maintain its leadership position as the most educated state in the land; enable low-and-middle income students to achieve their goal of higher education and attain the economic, social, and intellectual benefits associated with a college degree; generate a state economy fueled by low unemployment and higher paying, higher skilled jobs, which in turn result in increased spending and tax revenues, then there is no better investment than to increase student financial aid for our residents attending Massachusetts colleges and universities.

Richard Doherty is president of the Association of Independent Colleges & Universities in Massachusetts (AICUM).

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**Independent Colleges Have Significantly Increased Their Financial Aid to Massachusetts Students
While the State's Support Has Remained Relatively Flat Over the Past Ten Years.**

Need-Based Institutional Aid, the State Budget Scholarship Line (7070-0065), and the Gilbert Matching Grant Program



GLOSSARY OF TERMS

Appeal

An appeal is a formal request to have a Financial Aid Administrator (FAA) review your aid eligibility and possibly use Professional Judgment to adjust the figures. For example, if you believe the financial information on your financial aid application does not reflect your family's current ability to pay, e.g., because of death of a parent, unemployment, or other unusual circumstances, you should definitely make an appeal. The Financial Aid Administrator may require documentation of the special circumstances or other information listed on your financial aid application.

Award Letter

An award letter is an official document issued by the Financial Aid Office that lists all of the financial aid awarded to the student. This letter provides details on their analysis of your financial need and the breakdown of your financial aid package according to amount, source, and type of aid. The award letter will include the terms and conditions for the financial aid and information about the cost of attendance. You are required to sign a copy of the letter, indicating whether or not you accept or decline each source of aid, and return it to the Financial Aid Office. Some schools call the award letter "Financial Aid Notification" (FAN).

Borrower

Any person who borrows money for education.

Cost of Attendance

The cost of attendance (COA), also known as the "cost of education" or "budget," is the total amount it should cost the student to go to college. This amount includes tuition and fees, room and board, and allowances for books and supplies, transportation, and personal and incidental expenses. Loan fees, if applicable, may also be included in the COA. Childcare and expenses for disabilities may also be included at the discretion of the Financial Aid Administrator. Colleges and universities establish different standard budget amounts for students living on-campus and off-campus, married and unmarried students, and in-state and out-of-state students.

Custodial Parent

If a student's parents are divorced or separated, the custodial parent is the one with whom the student lived the most during the past 12 months. Much of a student's need analysis is based on financial information supplied by the custodial parent.

Dependency Status

An independent student is one who is at least 24 years old as of January 1, is married, is a graduate or professional student, has a legal dependent other than a spouse, is a veteran of the U.S. Armed Forces, or is an orphan or ward of the court (or was a ward of the court until age 18). All other students are considered dependent.

If the Financial Aid Administrator believes that you are not an independent student, they can require you to provide proof of independent status to qualify, and their decision on your status is generally not subject to appeal.

See your Financial Aid Administrator if you have any special circumstances. The Financial Aid Administrator may be able to do an override of your dependency status on the FAFSA, if warranted. Special circumstances that may be considered in an override appeal include:

- A legal restraining order has been issued against your parents because of abusive behavior.
- Both of your parents have been incarcerated.
- Your parents live in another country, and you have been granted refugee status by the U.S. Immigration Service.
- Your parents live in a country where they cannot easily leave or get money out.

You do not qualify for independent status just because your parents have decided not to claim you as an exemption on their tax returns or are refusing to provide support for your college education. You must provide documentation to the satisfaction of the Financial Aid Administrator that you are truly self-supporting for them to override your dependency status. A few Financial Aid Offices may require that you have a minimum annual income to establish self-sufficiency.

Dependent

For a child or other person to be considered your dependent, they must live with you and you must provide them with more than half of their support.

Expected Family Contribution

The Expected Family Contribution (EFC) is the amount of money the family is expected to be able to contribute annually to the student's education, as determined by the Federal Methodology need analysis formula approved by Congress. The EFC includes the parent contribution and the student contribution, and depends on the student's dependency status, family size, number of family members in college, taxable and nontaxable income, and assets. The difference between COA and the EFC is the student's financial need, and is used in determining the student's eligibility for need-based financial aid.

If there are unusual financial circumstances, such as high medical expenses, loss of employment, or death of a parent, that may affect your ability to pay for your education, tell your Financial Aid Administrator. He or she can adjust the COA or EFC to compensate.

Federal Government

The U.S. Department of Education administers federal student loan programs and may act as the lender under certain loan programs.

Federal Methodology

Federal Methodology (FM) is the needs analysis formula used to determine the EFC. Federal Methodology takes family size, the number of family members in college, taxable and nontaxable income, and assets into account. Unlike most Institutional Methodologies, however, Federal Methodology does not consider the family's primary residence.

Federal School Code

When you fill out the Free Application for Federal Student Aid (FAFSA) you need to supply the Title IV Institutional Code for each college or university to which you are applying. This code is always six characters. Be careful to use the correct Title IV code on the FAFSA because some colleges have several codes to designate different programs or campuses.

Financial Aid Office

The office at a college or university that develops financial aid packages and provides financial information and support for borrowers.

Free Application for Federal Student Aid (FAFSA)

The Free Application for Federal Student Aid (FAFSA) is used to apply for Pell Grants, and all other Federal need-based aid. The FAFSA may be completed online at www.fafsa.ed.gov. MassGrant. The MassGrant is a need-based grant awarded by the Commonwealth of Massachusetts for state residents. It is available to families based on residency requirements, financial need, and by completing the FAFSA by the required filing date.

Guarantor

A state or private non-profit agency that administers the Federal Family Education Loan Program (FFELP) for the U.S. Department of Education. The primary role of the guarantor is to help borrowers manage loan repayment, administer the federal insurance guarantee on defaulted loans, and assist the government to manage its student loan portfolio.

Lender

The financial institution that provides the funding for education loans. As incentive to lenders to make education loans, the government gives lenders special subsidies and reimbursement in cases of default. If a borrower defaults on a federal student loan, the guarantor uses federal funds to reimburse the lender.

Merit-Based Financial Aid

Financial aid that is merit-based depends on your academic, artistic, or athletic merit, or some other criteria, and does not depend on the existence of financial need. Merit-based awards use your grades, test scores, hobbies, and special talents to determine your eligibility for scholarships.

Need

The difference between the COA and the EFC is the student's financial need - the gap between the cost of attending the college and the student's resources. The financial aid package is based on the amount of financial need. The process of determining a student's need is known as needs analysis.

$$\begin{array}{r} \text{Cost of Attendance (COA)} \\ - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Financial Need} \end{array}$$

Need-Based Financial Aid

Financial aid that is need-based depends on your financial situation. Most government sources of financial aid are need-based.

Need-Blind Admissions

Under need-blind admissions, the college decides whether to make an offer of admission to a student without considering the student's financial situation. Most colleges use a need-blind admissions process.

Payment Plans

Payment plans are available through most colleges and universities where balance due may be divided over a period of 12 or fewer monthly payments. For example, a balance due of \$1,000 may be paid at \$100 per month for 10 months. Payment plans typically charge a small fee and may offer additional insurance. See your college for details.

Pell Grant

The Pell Grant is a federal grant that provides funds of up to \$4,731 for the 2008-09 academic year, based on the student's financial need.

Professional Judgment

For need-based federal aid programs, the Financial Aid Administrator can adjust the EFC, adjust the COA, or change the dependency status (with documentation) when extenuating circumstances exist. For example, if a parent becomes unemployed, disabled, or deceased, the Financial Aid Administrator can decide to use estimated income information for the award year instead of the actual income figures from the base year. This delegation of authority from the federal government to the Financial Aid Administrator is called Professional Judgment (PJ).

PROFILE®

The CSS/Financial Aid PROFILE® is an additional financial aid application that is required at several colleges and universities. It asks additional family income and asset information for the purpose of awarding institutional aid. There is a fee to register for the PROFILE®, and a fee for each college to which you send PROFILE® information. The form can be completed online through www.profileonline.collegeboard.com.

Secondary Market

Comprised of companies that may buy education loans from lenders. If a loan is sold to the secondary market, the lender will notify the borrower in writing.

Servicer

A company that lenders hire to manage their student loan accounts. This management may include processing loan payments, providing customer service, and collecting delinquent accounts.

Student Aid Report

The Student Aid Report (SAR) summarizes the information included in the FAFSA. Colleges and universities receive the SAR electronically. The SAR will also indicate the amount of Pell Grant eligibility, if any, and the EFC. The student will receive a copy of your SAR after filing the FAFSA. The SAR is generally emailed and the student will want to review and correct any errors on Part 2 of the SAR. To request a duplicate, call 1-800-4-FED-AID (1-800-433-3243) or go on-line to: www.fafsa.ed.gov (you will need the PIN to retrieve the record).

Verification

Verification is a review process in which the Financial Aid Office determines the accuracy of the information provided on the student's financial aid application. During the verification process the student and parent may be required to submit documentation for the amounts listed (or not listed) on the financial aid application. Such documentation may include: signed copies of the most recent Federal income tax returns; proof of citizenship; proof of registration with Selective Service; and copies of Social Security benefit statements; and W2 or 1099 forms among other things.

Financial aid applications are selected by the Federal processor for verification, with most colleges verifying a minimum of 1/3 of all applications. Colleges may select additional students for verification. Some colleges pursue 100% verification. If any discrepancies are uncovered during verification, the Financial Aid Office may require additional information to clear up the discrepancies. Such discrepancies and necessary corrections may cause your final financial aid awards to be increased, reduced, or cancelled. If you refuse to submit the required documentation, your financial aid offer will be cancelled and no aid awarded.

CONTACT LIST

AICUM

11 Beacon Street, Suite 1224
Boston, MA 02108
P: (617) 742-5147
F: (617) 742-3089
www.aicum.org
aicuminfo@aicum.org

Richard Doherty, President
P: 617-742-5147 ext. 106
C: 617-448-0906
Richard.Doherty@bc.edu

ASA

100 Cambridge Street
Boston, MA 02114
P: 800.999.9080
www.amsa.com/index.cfm
information@amsa.com

THE COLLEGE BOARD AND CCS/FINANCIAL AID PROFILE

CONTACT FOR STUDENTS
P: 305-829-9793
TDD: 800-915-9990
www.collegeboard.com
help@cssprofile.org

CONTACT FOR HIGH SCHOOL OR
COLLEGE ADMINISTRATORS
P: 800-239-5888
help@cssprofile.org

FEDERAL STUDENT AID INFORMATION CENTER (FSAIC)

P: 800-4-FED-AID or 800-433-3243
TTY users for the hearing impaired call:
800-730-8913
Callers in locations without access to
800 numbers may use: 319-337-5665
www.studentaid.ed.gov

MASFAA

P.O. Box 66003
Auburndale, MA 02466
www.masfaa.org

MEFA

160 Federal St., 4th floor
Boston, MA 02110
www.mefa.org

MEFA FINANCIAL AID HOTLINE:
800-842-1531
Phone for Families: 800-449-MEFA
(6332)
info@mefa.org

MEFA HIGH SCHOOL RELATIONS
AND COLLEGE GOAL SUNDAY:
Paul Lynskey, *Director of Secondary
School Relations*
P: 617-224-4822
plynskey@mefa.org

MEFA LOAN PROGRAMS AND
OPERATIONS:
Thomas Murphy, *Director of Programs
and Operations*
P: 617-224-4810
tmurphy@mefa.org

OSFA

454 Broadway, Suite 200
Revere, Massachusetts 02151
P: 617-727-9420
F: 617-727-0667
www.osfa.mass.edu
osfa@osfa.mass.edu

OSFA SENIOR STAFF CONTACT
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Dr. Clantha Carrigan McCurdy
Vice Chancellor of Student Financial
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P: 617-727-9420 ext. 1307
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Robert Brun
Director for Scholarship and Grant
Programs
P: 617-727-9420 ext. 1311
rbrun@osfa.mass.edu

OTHER USEFUL RESOURCES AND WEBSITES

This guide is meant to be used as a general reference. Specific inquiries from students and families should always first be referred directly to the appropriate school's Financial Aid Office.

National Association of Student Financial Aid Administrators (NASFAA)

Offers many resources including up-to-date information on recent activity in Washington and beyond that affect the national financial aid community.

www.nasfaa.org

Massachusetts Association of student Financial Aid Administrators (MASFAA)

MASFAA offers many resources for students including "College Goal Sunday", a program to help applicants fill out the FAFSA, in addition to many other programs.

www.masfaa.org

Ready Set Go to College

A website produced in conjunction with the Massachusetts Department of Education to help students with the transition to a college or university.

www.readysetgotocollege.com

FinAid.org

A comprehensive source of student financial aid information.

www.finaid.org

FastWeb

One of the web's most comprehensive free scholarship search sites.

www.fastweb.com

Graduate Leverage

A site designed to help students interested in graduate school in a number of fields. The site provides a "personal assessment" to give students individualized recommendations.

www.graduateleverage.com

MASSACHUSETTS COLLEGES AND UNIVERSITIES

American International College
1000 State Street, Box 15L
Springfield, MA 01109
P: (413) 205-3259
F: (413) 205-3912
www.aic.edu

Amherst College
P.O. Box 5000
Amherst, MA 01002-5000
P: (413) 542-2296
F: (413) 542-2628
www.amherst.edu/~finaid

Andover-Newton Theological School
210 Herrick Rd.
Newton Centre, MA 02459
P: (617) 964-1100
F: (617) 965-3528
www.ants.edu

Anna Maria College
50 Sunset Lane
Paxton, MA 01612-1106
P: (508) 849-3363
F: (508) 849-3229
www.annamaria.edu/admissions

Assumption College
500 Salisbury Street
Worcester, MA 01609
P: (508) 767-7157
F: (508) 767-7376
www.assumption.edu

Atlantic Union College
338 Main Street, P.O. Box 1000
South Lancaster, MA 01561-1000
P: (978) 368-2275
F: (978) 368-2283
www.auc.edu

Babson College
231 Forest Street
Babson Park, MA 02457
P: (781) 239-4219
F: (781) 239-5510
www.babson.edu/offices/sfs

Bard College at Simon's Rock
84 Alford Road
Simon's Rock
Great Barrington, MA 01230
P: (413) 644-4400
F: (413) 528-7365
www.simons-rock.edu

Bay Path College
88 Longmeadow Street
Longmeadow, MA 01106
P: (413) 565-1345
F: (413) 565-1101
www.baypath.edu

Bay State College
122 Commonwealth Ave.
Boston, MA 02116
P: (617) 217-9038
F: (617) 217-9199
www.baystate.edu

Baystate Health, Inc.
P.O. Box 1369
Springfield, MA 01101
P: (413) 794-7761
F: (413) 794-7777
www.baystatehealth.com

Bay State School of Technology
225 Turnpike St., Rte. 138
Canton, MA 02021-2538
P: (781) 828-3434
www.baystatetech.org

Becker College
41 Sever St.
Worcester, MA 01609-2195
P: (877) 523-2537
F: (508) 890-1511
www.becker.edu

Ben Franklin Institute of Technology
41 Berkeley St.
Boston, MA 02116
P: (617) 423-4630
F: (617) 482-3706
www.bfit.edu

Bentley College
175 Forest Street
Waltham, MA 02452-4705
P: (781) 891-3441
F: (781) 891-2448
www.bentley.edu/financial-aid

Berklee College of Music
1140 Boylston Street
Boston, MA 02215-3693
P: (617) 747-2274
F: (617) 747-2073
www.berklee.edu

Berkshire Community College
1350 West Street
Pittsfield, MA 01201-5786
P: (413) 499-4660
F: (413) 442-8930
www.berkshirecc.edu

Boston Architectural College
320 Newbury Street
Boston, MA 02115-2703
P: (617) 585-0125
F: (617) 585-0131
www.the-bac.edu

Boston Baptist College
950 Metropolitan Avenue
Hyde Park, MA 02136
P: (888) 235-2014, x218
www.boston.edu

Boston College
140 Commonwealth Avenue
Lyons Hall
Chestnut Hill, MA 02467-3800
P: (617) 552-3326
F: (617) 552-4889
www.bc.edu

Boston Conservatory Of Music
8 The Fenway
Boston, MA 02215-4006
P: (617) 912-9147
F: (617) 536-1496
www.bostonconservatory.edu

Boston University
881 Commonwealth Avenue,
5th Floor
Boston, MA 02215-1303
P: (617) 353-4176
F: (617) 353-8200
www.bu.edu/finaid

*Boston University Medical
Campus*
Offices of SFS
& Housing Resources
Boston, MA 02118-2526
P: (617) 638-5133
F: (617) 638-5245
www.bumc.bu.edu/osfs

Brandeis University
Office of Student
Financial Services
P.O. Box 549110, MS 027
Waltham, MA 02454-9110
P: (781) 736-3703
F: (781) 736-3719
www.brandeis.edu/finaid

Branford Hall Career Institute
112 Industry Ave.
Springfield, MA 01104
P: (413) 781-2276
F: (413) 781-2829
www.branfordhall.com

Bridgewater State College
131 Summer St.
Bridgewater, MA 02325
P: (508) 531-1341
F: (508) 531-1728
www.bridgew.edu

Bristol Community College
777 Elsbree St.
Fall River, MA 02720
P: (508) 678-2811
F: (508) 730-3276
www.bristol.mass.edu

*Brockton Hospital,
School of Nursing*
680 Centre St.
Brockton, MA 02302
P: (508) 941-7052
F: (508) 941-6302
www.brocktonhospital.org

*Bunker Hill
Community College*
250 New Rutherford Avenue
Boston, MA 02129
P: (617) 228-2271
F: (617) 228-3407
www.bhcc.mass.edu

Butera School of Art
111 Beacon St.
Boston, MA 02116
P: (617) 536-4623
F: (617) 262-0353
www.buteraschool.com

Cambridge College
1000 Massachusetts Ave.
Cambridge, MA 02138
P: (800) 877-4723
www.cambridgecollege.edu

Cape Cod Community College
2240 Iyanough Road
West Barnstable, MA 02668P: (508)
362-2131 x4391
F: (508) 375-4026
www.capecod.edu

Caritas Laboure College
2120 Dorchester Ave.
Boston, MA 02124
P: (617) 296-8300
www.laboure.edu

Catherine Hinds Institute of Esthetics
300 Wildwood Ave.
Woburn, MA 01801
P: (866) 442-6062
www.spabeautyschools.com

Clark University
950 Main Street
Worcester, MA 01610-1400
P: (508) 793-7478
F: (508) 793-8802
www.clarku.edu

College of the Holy Cross
314 Hogan Campus Center
One College Street
Worcester, MA 01610-2395
P: (508) 793-2265
F: (508) 793-2527
[www.holycross.edu/
admissions/financial-aid](http://www.holycross.edu/admissions/financial-aid)

Curry College
1071 Blue Hill Avenue
Milton, MA 02186-2395
P: (617) 333-2146
F: (617) 333-2915
www.curry.edu

Dean College
Center for Student Adm. Services
99 Main Street
Franklin, MA 02038-1941
P: (508) 541-1518
F: (508) 541-1941
www.dean.edu

Eastern Nazarene College
23 East Elm Avenue
Quincy, MA 02170
P: (617) 745-3000
F: (617) 745-3992
www.enc.edu

Elms College
291 Springfield Street
Chicopee, MA 01013-2839
P: (413) 265-2249
F: (413) 265-2671
www.elms.edu

Emerson College
120 Boylston Street
Boston, MA 02116-4624
P: (617) 824-8655
F: (617) 824-8619
[www.emerson.edu/financial
services](http://www.emerson.edu/financial_services)

Emmanuel College
400 The Fenway
Boston, MA 02115-5725
P: (617) 735-9938
F: (617) 735-9939
www.emmanuel.edu

Endicott College
376 Hale Street
Beverly, MA 01915-2096
P: (978) 232-2060
F: (978) 232-2085
www.endicott.edu

Episcopal Divinity School
99 Brattle Street
Cambridge, MA 02138
P: (617) 868-3450
F: (617) 864-5385
www.eds.edu

Everest Institute
1505 Commonwealth Ave.
Brighton, MA 02135
P: (617) 783-9955
F: (617) 783-1166
www.cci.edu

FINE Mortuary College
150 Kerry Place
Norwood, MA 02062
P: (781) 762-1211
F: (781) 762-7177
www.fine_ne.com

Fisher College
118 Beacon Street
Boston, MA 02116-1546
P: (617) 236-8821
F: (617) 670-4440
www.fisher.edu

Fitchburg State College
160 Pearl Street
Fitchburg, MA 01420-2631
P: (978) 665-3156
F: (978) 665-3559
www.fsc.edu/finaid

Framingham State College
100 State Street
Framingham, MA 01701
P: (508) 626-4534
F: (508) 626-4598
www.framingham.edu

*Franklin W. Olin College
of Engineering*
Olin Way
Needham, MA 02492
P: (781) 292-2300
www.olin.edu

Gordon College
255 Grapevine Road
Wenham, MA 01984-1813
P: (978) 867-4246
F: (978) 867-4657
www.gordon.edu/sfs

*Gordon-Conwell Theological
Seminary*
130 Essex Street
South Hamilton, MA 01982-2317
P: (978) 468-7111
F: (978) 646-4601
www.gordonconwell.edu/financialaid

Greenfield Community College
1 College Drive
Greenfield, MA 01301-9755
P: (413) 775-1101
F: (413) 775-1827
www.gcc.mass.edu

Hampshire College
893 West Street
Amherst, MA 01002-3359
P: (413) 559-5484
F: (413) 559-5585
sfs.hampshire.edu

Harvard University
1033 Massachusetts Avenue,
2nd Floor
Cambridge, MA 02138
P: (617) 496-2372
F: (617) 496-5632
www.harvard.edu

Hebrew College
160 Herrick Road
Newton Centre, MA 02459
P: (617) 559-8600
F: (617) 559-8601
www.hebrewcollege.edu

Holyoke Community College
303 Homestead Avenue
Holyoke, MA 01040-1091
P: (413) 552-2248
F: (413) 552-2192
www.hcc.mass.edu

ITT Technical Institute- Boston North
10 Forbes Road
Woburn, MA 01801
P: (781) 937-8324
www.itttech.edu

ITT Technical Institute- Boston South
333 Providence Highway, Route 1
Norwood, MA 02062
P: (781) 278-7200
www.itttech.edu

Lasell College
1844 Commonwealth Avenue
Newton, MA 02466
P: (617) 243-2227
F: (617) 243-2326
www.lasell.edu

*Lawrence Memorial Hospital
School of Nursing*
170 Governors Avenue
Medford, MA 02155-1643
P: (781) 306-6652
F: (781) 306-6655
www.lmregisnurse.org/contact.php

Lesley University
29 Everett Street
Financial Aid Office
Cambridge, MA 02138-2702
P: (617) 349-8714
F: (617) 349-8667
www.lesley.edu

Lincoln Tech- Brockton Campus
375 Westgate Drive
Brockton, MA 02301
P: (508) 941-0730
www.lincolnedu.com

Lincoln Tech- Lowell Campus
211 Plain St.
Lowell, MA 01852
P: (978) 458-4800
www.lincolnedu.com

*Lincoln Tech-
Somerville Campus*
5 Middlesex Ave.
Somerville, MA 02145
P: (617) 776-3500
www.lincolnedu.com

Longy School of Music
One Follen Street
Cambridge, MA 02138-3502
P: (617) 876-0956 x125
F: (617) 876-9326
www.longy.edu

Mansfield Beauty Schools
200 Parkingway Street
Quincy, MA 02169
P: (617) 479-1090
F: (617) 479-8095

266 Bridge Street
Springfield, MA 01103
P: (413) 788-7575
F: (413) 781-5398
[www.mansfieldbeauty
schools.com](http://www.mansfieldbeauty
schools.com)

Marian Court College
35 Little's Point Road
Swampscott, MA 02907
P: (781) 595-6768
F: (781) 595-3560
www.mariancourt.edu

*Massachusetts Bay
Community College*
Financial Aid Office
50 Oakland Street
Wellesley Hills, MA 02481
P: (781) 239-2600
F: (781) 239-2607
www.massbay.edu

Massachusetts College of Art
621 Huntington Avenue
Boston, MA 02115-5801
P: (617) 879-7846
F: (617) 879-7880
www.massart.edu

*Massachusetts College
of Liberal Arts*
375 Church Street
North Adams, MA 01247-4124
P: (413) 662-5219
F: (413) 662-5105
[www.mcla.edu/About_MCLA/
Services/Financial_Aid](http://www.mcla.edu/About_MCLA/Services/Financial_Aid)

*Massachusetts College of Pharmacy
and Health Sciences*
179 Longwood Ave.
Boston, MA 02115-5869
P: (617) 732-2864
F: (617) 732-2082
www.mcphs.edu

*Massachusetts Institute
of Technology*
Student Financial Services
77 Massachusetts Avenue, 11-120
Cambridge, MA 02139
P: (617) 253-4971
F: (617) 258-0700
[web.mit.edu/finaid/fin_aid/
index.html](http://web.mit.edu/finaid/fin_aid/index.html)

Massachusetts Maritime Academy
101 Academy Drive
Buzzards Bay, MA 02532
P: (508) 830-5087
F: (508) 830-5077
www.maritime.edu

*Massachusetts School of
Professional Psychology*
221 Rivermoor St.
Boston, MA 02132
P: (617) 327-6777
F: (617) 327-4447
www.mspp.edu

Massasoit Community College
One Massasoit Blvd
Brockton, MA 02302
P: (508) 588-9100
F: (508) 427-1255
www.massasoit.mass.edu

Merrimack College
315 Turnpike Road
North Andover, MA 01845-5806
P: (978) 837-5186
F: (978) 837-5067
www.merrimack.edu

MGH Institute of Health Professions
Charlestown Navy Yard
36th 1st Avenue
Boston, MA 02129-4557
P: (617) 724-6332
F: (617) 726-8010
www.mghihp.edu

Middlesex Community College
33 Kearney Square
Lowell, MA 01852-1901
P: (978) 656-3242
F: (978) 656-3322
www.middlesex.mass.edu

Montserrat College of Art
23 Essex Street
P.O. Box 26
Beverly, MA 01915-4508
P: (978) 922-8222
F: (978) 922-4268
www.montserrat.edu

Mount Holyoke College
50 College Street
South Hadley, MA 01075-1492
P: (413) 538-2291
F: (413) 538-2512
www.mtholyoke.edu/offices/sfs

Mount Ida College
777 Dedham Street
Newton, MA 02459-3323
P: (617) 928-4099
F: (617) 332-7869
www.mountida.edu

*Mount Wachusett Community
College*
444 Green Street
Gardner, MA 01440-1348
P: (978) 630-9169
F: (978) 630-9459
www.mwcc.mass.edu

*National Aviation Academy-
New England*
150 Hanscom Drive
Bedford, MA 07130
P: (800) 659-2080
www.naa.edu

New England College of Optometry
424 Beacon Street
Boston, MA 02115-1129
P: (617) 236-6275
F: (617) 424-6297
www.neco.edu

*New England Conservatory
of Music*
290 Huntington Avenue
Boston, MA 02115-5018
P: (617) 585-1110
F: (617) 585-1115
[www.newengland
conservatory.edu](http://www.newenglandconservatory.edu)

New England Institute of Art
10 Brookline Place
Brookline, MA 02445
P: (800) 903-4425
www.artinstitutes.edu

*New England School of
Acupuncture*
150 California St., 3rd Floor
Newton, MA 02458
P: (617) 558-1788
www.nesa.edu

New England School of Law
154 Stuart Street
Boston, MA 02116-5616
P: (617) 422-7232
F: (617) 422-7200
www.nesl.edu/finaid/

*New England School
of Photography*
537 Commonwealth Avenue
Boston, MA 02215
P: (617) 437-1868
F: (617) 437-0261
www.nesop.com

Newbury College
129 Fisher Avenue
Box 420
Brookline, MA 02445-5796
P: (617) 730-7100
F: (617) 730-7108
www.newbury.edu

Nichols College
Center Road
P.O. Box 5000
Dudley, MA 01571-5000
P: (508) 943-2055
F: (508) 213-2118
www.nichols.edu

North Bennet Street School
39 North Bennet St.
Boston, MA 02113
P: (617) 227-0155
www.nbss.edu

Northeastern University
Student Financial Services
360 Huntington Avenue,
356 Richards Hall
Boston, MA 02115-5505
P: (617) 373-3190
F: (617) 373-8735
www.financialaid.neu.edu

*Northern Essex
Community College*
100 Elliot Way
Haverhill, MA 01830
P: (508) 374-3650
F: (978) 556-3160
[www.necc.mass.edu/
financialaid](http://www.necc.mass.edu/financialaid)

*North Shore
Community College*
One Ferncroft Road
Danvers, MA 01923-4017
P: (781) 593-6722
F: (978) 762-4021
www.northshore.edu

Pine Manor College
400 Heath Street
Chestnut Hill, MA 02467
P: (617) 731-7104
F: (617) 731-7102
www.pmc.edu

Prism Education Groups, Inc.
233 Needham Street
Newton, MA 02464
P: (617) 581-6224
F: (617) 581-6616
www.prismcareerinstitute.com

Quincy College
34 Coddington Street
Quincy, MA 02169-4501
P: (617) 984-1620
F: (617) 984-1769
www.quincycollege.edu

*Quinsigamond
Community College*
670 West Boylston Street
Worcester, MA 01606-2031
P: (508) 854-4261
F: (508) 854-4357
www.qcc.edu

Regis College
235 Wellesley Street
Weston, MA 02493-1505
P: (781) 768-7183
F: (781) 768-7225
www.regiscollege.edu

Roxbury Community College
1234 Columbus Avenue
Roxbury, MA 02120-3423
P: (617) 541-5322
F: (617) 541-5390
www.rcc.mass.edu

Salem State College
352 Lafayette Street
Salem, MA 01970-5348
P: (978) 542-6112
F: (978) 542-6876
www.salemstate.edu

Salter School
P: (800) 299-1074
www.salterschool.com

82 Hartwell St.
Fall River, MA 02720
P: (508) 730-2740

2 Florence Street
Malden, MA 02148
P: (781) 324-5454

515 Woburn Street
Tewksbury, MA 01876
P: (978) 934-9300

School of The Museum of Fine Arts
230 The Fenway
Boston, MA 02115-5534
P: (617) 369-3645
F: (617) 369-3041
www.smfa.edu

SEA Education Association
P.O. Box 6
Woods Hole, MA 02543
P: (800) 552-3633
www.sea.edu

Simmons College
300 The Fenway
Boston, MA 02115-5820
P: (617) 521-2001
F: (617) 521-3195
[www.simmons.edu/admission/
financial-aid](http://www.simmons.edu/admission/financial-aid)

Smith College
College Hall 10
Northampton, MA 01063-0001
P: (413) 585-2530
F: (413) 585-2566
www.smith.edu/finaid

*Southeastern Technical
Institute*
250 Foundry Road
South Easton, MA 02375
P: (508) 238-1860
www.sersd.org

*Southern New England School
of Law*
333 Faunce Corner Road
North Dartmouth, MA 02747
P: (508) 998-9600
F: (508) 995-8524
www.snesl.edu

Spa Tech Institute
P: (800) 262-8530
www.spatech.edu

59 Industrial Park Rd
Plymouth, MA 02360-4870
P: (508) 747-3130

126 High St
Ipswich, MA 01938-1246
P: (978) 356-0414

227 Turnpike Rd
Westborough, MA 01581
P: (508) 836-8864

Springfield College
263 Alden Street
Springfield, MA 01109-3707
P: (413) 748-3108
F: (413) 748-3462
www.spfldcol.edu

*Springfield Technical
Community College*
One Armory Square, P.O. Box
9000
Springfield, MA 01105-1204
P: (413) 755-4493
F: (413) 755-5175
www.stcc.edu

Stonehill College
320 Washington Street
Easton, MA 02357-5510
P: (508) 565-1088
F: (508) 565-1426
www.stonehill.edu/studentaid

Suffolk University
41 Temple Street
Boston, MA 02114-4241
P: (617) 573-8470
F: (617) 720-3579
www.suffolk.edu/finaid

Suffolk University Law School
120 Tremont Street
Boston, MA 02108-4910
P: (617) 573-8147
F: (617) 305-3216
www.law.suffolk.edu/offices/finaid

Tufts University
Dowling Hall
Medford, MA 02155
P: (617) 627-2000
F: (617) 627-3987
www.tufts.edu

*University of Massachusetts
at Amherst*
Financial Aid Services
255 Whitmore Administration Bldg.
Amherst, MA 01003-9313
P: (413) 545-0356
F: (413) 545-1722
www.umass.edu/umfa

University of Massachusetts Boston
100 Morrissey Boulevard
Boston, MA 02125-3393
P: (617) 287-6300
F: (617) 287-6323
www.umb.edu

*University of Massachusetts
Dartmouth*
Old Westport Road
North Dartmouth, MA 02747
P: (508) 999-8634
F: (508) 999-8935
www.umassd.edu/financialaid

University of Massachusetts Lowell
883 Broadway St., Rm. 102
Lowell, MA 01854-5131
P: (978) 934-4232
F: (978) 934-3009
www.uml.edu/admin/finaid/

*University of Massachusetts Medical
Center*
55 Lake Avenue North
Worcester, MA 01655P: (508) 856-
2265
F: (508) 856-1899
[www.umassmed.edu/
financialaid](http://www.umassmed.edu/financialaid)

Urban College of Boston
178 Tremont St.
Boston, MA 02111
P: (617) 348-6220
www.urbancollege.edu

Wellesley College
106 Central Street
Wellesley, MA 02481
P: (781) 283-2361
F: (781) 283-3946
[www.wellesley.edu/SFS/FinancialAid
.html](http://www.wellesley.edu/SFS/FinancialAid.html)

Wentworth Institute of Technology
550 Huntington Avenue
Boston, MA 02115-5901
P: (617) 989-4020
F: (617) 989-4201
www.wit.edu

Western New England College
1215 Wilbraham Road
Springfield, MA 01119
P: (413) 796-2080
F: (413) 796-2081
www.wnec.edu

*Weston Jesuit School
of Theology*
3 Phillips Place
Cambridge, MA 02138
P: (617) 492-1960
F: (617) 492-5833
www.wjst.edu

Westfield State College
333 Western Avenue
Westfield, MA 01086-1630
P: (413) 568-8538
F: (413) 572-0520
www.wsc.ma.edu/sas

Wheaton College
Student Financial Services
East Main Street
Norton, MA 02766
P: (508) 286-8232
F: (508) 286-3787
[www.wheatonma.edu/admin/
sfs](http://www.wheatonma.edu/admin/sfs)

Wheelock College
200 Riverway
Boston, MA 02215-4104
P: (617) 879-2206
F: (617) 879-2449
www.wheelock.edu

Williams College
Office of Financial Aid
P.O. Box 37
Williamstown, MA 01267-0037
P: (413) 597-4181
F: (413) 597-2999
[www.williams.edu/admin/
finaid/](http://www.williams.edu/admin/finaid/)

Worcester Polytechnic Institute
100 Institute Road
Worcester, MA 01609-2247
P: (508) 831-5469
F: (508) 831-5039
www.wpi.edu

Worcester State College
486 Chandler Street
Worcester, MA 01602-2832
P: (508) 929-8056
F: (508) 929-8194
wwwfac.worcester.edu/finaid