

MASSACHUSETTS · STATE AID REFERENCE

Massachusetts State Aid Cheat Sheet

What the Commonwealth actually pays, what it does not, and the dates that decide it. Aid year 2027-2028.

Massachusetts has one front door. Students file the FAFSA, or the MASFA if they cannot file the FAFSA, and that single form makes them a candidate for MASSGrant, MASSGrant Plus, MassEducate and the campus's own need-based aid at once. Every program is then awarded and paid by the campus, not by the state. Two things counselors are most often asked about are backwards in Massachusetts: the merit award that mails a letter home is the smallest one, and the program that can zero out tuition and fees reaches families well into the middle class. Counselors: this sheet covers the Class of 2027, who file 2027-2028 forms during the 2026-2027 school year.

The Programs at a Glance

Program	What it pays and who qualifies
MASSGrant Plus	Full tuition and fees at the 4 UMass campuses and 9 state universities for family income up to about \$85,000, plus up to \$1,200 for books, at a 6-credit minimum. From about \$85,000 to \$100,000, tuition and fee out-of-pocket costs cut by up to half, but 12 credits required. Last-dollar.
MassEducate / MassReconnect	Full tuition and fees at all 15 community colleges. No income cap and no age cap. 6-credit minimum. Up to \$1,200 for books by income, and in some cases a further \$1,200 for other costs. MassReconnect covers age 25 and over; MassEducate covers everyone else.
MASSGrant	Need-based grant at public and private institutions in MA, plus approved schools in VT, PA and DC. Requires federal Pell eligibility in the same award year, or an SAI at or below 7,500 on the MASFA. Full-time only, 12 credits. Capped at 8 semesters for a bachelor's degree. Amount set by an annual payment chart.
Adams Scholarship	Merit tuition credit, no application, notification letter in fall of senior year. Fixed at UMass: \$1,714 Amherst, \$1,714 Boston, \$1,454 Lowell, \$1,417 Dartmouth. Equal to resident tuition at state universities and community colleges. Cannot be combined with any other tuition credit.
Paul Tsongas	The only MA state merit award that waives tuition and mandatory fees. State universities only. 3.75 GPA and 1200 SAT or ACT equivalent, FAFSA required, 3.3 GPA to renew. Five new awards per campus per year. Deadline set by the campus, not the state.
Koplik Certificate of Mastery	Tuition credit using the same MCAS score bars as Adams but without the district top-25% rule, plus AP or SAT Subject results across humanities and math or science. The second door for a strong tester in a strong district. Has an application, unlike Adams.

Deadlines to Post on Your Wall

What	When	Note
FAFSA opens	Fall of senior year	Nothing in Massachusetts moves until this is filed. File the FAFSA or the MASFA, never both.
College aid priority dates	Nov 1 to mid-Feb	This is the range that changes the dollar amount. UMass Amherst publishes Feb 1.
Adams notification	Fall of senior year	Arrives through the district. No application, but the family must hand it to the campus aid office.
Herter Scholarship	Grade 10 or 11 only	Opened Dec 1 and closed Feb 12 in the most recent posted cycle. Seniors are too late.
State priority deadline	May 1 (2026-2027)	Named in the MASFA guide. The 2027-2028 date is not yet posted.
MASSGrant filing deadline	June 30 (2026-2027)	Named on the MASSGrant page and Important Dates. The 2027-2028 date is not yet posted.

What a Massachusetts Tuition Credit Is Actually Worth

Campus	Adams or Koplik credit	Share of total student charges
UMass Amherst	\$1,714	10.1%
UMass Boston	\$1,714	11.3%
UMass Lowell	\$1,454	9.0%
UMass Dartmouth	\$1,417	9.5%
Salem State University	\$910	7.6%
Mass. Maritime Academy	\$1,554	14.4%
Bunker Hill Community College	\$720	11.2%

Dollar credits are the current published values on the OSFA program pages as of August 2026. Percentages come from the state's own value table, whose most recent charges column is 2022-2023; against today's charges the real share is lower, because charges have risen and the credits have not. At state universities and community colleges the credit equals the resident tuition rate, which is why it is worth proportionally more at Mass Maritime than at UMass.

The Rules That Trip Families Up

- MASSGrant requires Pell eligibility. It is a gate, not a tiebreaker. A family that is not Pell-eligible receives zero MASSGrant no matter how tight the budget. MASSGrant Plus is the program with the higher income reach, and it is a separate program with separate rules.
- Free community college is not income-tested. MassEducate covers tuition and fees at all 15 community colleges for eligible residents of any age and any income.
- A tuition credit is not a scholarship. At MA publics, tuition is the small number and mandatory fees are the large one. On the state's own value table, Adams runs about 7 to 14 percent of total student charges.
- Part-time students do get state aid. Under about \$85,000, MASSGrant Plus works at 6 credits. MassEducate works at 6 credits. The 12-credit rule belongs to MASSGrant and to the upper MASSGrant Plus band only.
- Last-dollar means an outside scholarship can shrink the state award rather than the family's bill. Ask the aid office which one it reduces before counting on it.

MASSGrant Plus: Check These Things Early

- Massachusetts resident for at least one year as of the start of the term, with intent to remain.
- FAFSA or MASFA filed every year. Nothing renews on its own.
- Verification documents completed. Unfinished paperwork holds awards indefinitely and is the single most common way a qualified Massachusetts student gets nothing.
- A balance still owed for tuition, fees, books and supplies after all other grant and scholarship aid is counted. This is the last-dollar clause.
- No prior bachelor's degree, no loan default, and satisfactory academic progress by the campus standard, which covers completion pace and not just GPA.

The Two MASSGrant Plus Income Bands

Family income	What it pays	Minimum credits
Up to about \$85,000	Full cost of tuition and fees, plus an allowance of up to \$1,200 for books and supplies	6 credits
About \$85,000 to \$100,000	Tuition and fee out-of-pocket costs reduced by up to half	12 credits

The state describes both figures as estimates based on the adjusted gross income of a family of four and notes that assets are not counted in that estimate. Treat them as the shape of the program, not a hard cutoff, and tell families to file regardless of where they think they land. Paid at the 4 UMass campuses and at Bridgewater, Fitchburg, Framingham, MassArt, MCLA, Mass Maritime, Salem, Westfield and Worcester State.

Counselor Calendar: What to Tell Students When

Class year	What to say
Class of 2027 (seniors)	Create both FSA IDs now. File the 2027-2028 FAFSA or MASFA as soon as it opens, not in the spring. Write down every college's own aid priority date. If an Adams letter came home, hand it to the aid office of the MA public campus they enroll at.
Class of 2028 (juniors)	Last chance for the Herter Scholarship, which must be applied for in grade 10 or 11. Grade 10 MCAS results are already final for Adams and Koplik. A strong tester who missed the district top 25% should be pointed at Koplik.
Class of 2029 and 2030 (sophomores, freshmen)	The grade 10 MCAS still decides scholarship money even though it no longer decides graduation, and the first attempt is the only one that counts. This is the single most valuable sentence on this sheet. See the box below.
Already enrolled	File again every year. Check the credit floor before dropping a course, because MA uses 6 for some programs and 12 for others. MASSGrant stops at 8 semesters for a bachelor's degree.

The Massachusetts Trap: Three Official Deadlines for One Aid Year

Massachusetts publishes three different dates for a single aid year and they do not agree. For 2026-2027 the MASFA guide named May 1, 2026 as the state priority deadline and said the form stayed open until June 30, 2027, while the MASSGrant program page and the Important Dates page both named June 30, 2026 as the filing deadline. None of the three is the date that decides the bill, because the state programs are last-dollar against a fixed tuition and fee number. The amount that actually varies is the college's own aid, and those priority dates run November through mid-February. The 2027-2028 dates are not posted as of August 2026. Tell families to file within two weeks of the FAFSA opening and they clear every reading of every date.

Three Mistakes That Cost Massachusetts Students Money

- Treating the MCAS as optional. Voters ended the graduation requirement in November 2024 and DESE replaced it with coursework starting with the Class of 2026. Adams and Koplik still run entirely off MCAS scores, on the first attempt, permanently. A sophomore told the test no longer counts has closed both doors before applying anywhere.
- Assuming \$80,000 is too much to qualify. That household sits inside the band where MASSGrant Plus covers tuition and fees in full at a public university. More MA families rule themselves out than are turned down.
- Never handing the Adams letter to the campus. There is no application, which is exactly why it gets dropped. Nobody forwards it automatically.

Free Resources: No Account, No Cost, No Data Collection

What	Where
This sheet and the full MA guide	collegereadyparent.org/massachusetts/
MA Office of Student Financial Assistance	mass.edu/osfa · (617) 391-6070
MCAS and Adams eligibility questions	doe.mass.edu/scholarships/adams · mcas@mass.gov
MASFA questions	mass.edu/osfa/students/masfa.asp · masfa@dhe.mass.edu

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Verified against the Massachusetts Department of Higher Education, its Office of Student Financial Assistance, and the Massachusetts Department of Elementary and Secondary Education, August 2026. Adams and Koplik dollar values are the current published figures; the state's percentage-of-charges table has not been refreshed past its 2022-2023 charges column. The Adams program page lists UMass Dartmouth at \$1,417 and the value table at \$1,418. Massachusetts sets tuition and fee rates in spring and summer and funds MASSGrant by annual appropriation, so figures can move. This sheet is general information, not financial advice. Confirm current figures with the campus aid office.