

# HOUSE . . . . . No.

---

## The Commonwealth of Massachusetts

---

PRESENTED BY:

***Danillo A. Sena***

---

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act to modernize financial aid access.

---

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Danillo A. Sena</i>	<i>37th Middlesex</i>	<i>1/16/2025</i>
<i>Lindsay N. Sabadosa</i>	<i>1st Hampshire</i>	<i>1/21/2025</i>

# HOUSE . . . . . No.

---

[Pin Slip]

---

## The Commonwealth of Massachusetts

\_\_\_\_\_  
In the One Hundred and Ninety-Fourth General Court  
(2025-2026)  
\_\_\_\_\_

An Act to modernize financial aid access.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           SECTION 1. Section 9B of chapter 15A of the General Laws, as appearing in the 2024  
2   Official Edition, is hereby amended by striking out said section and inserting in place thereof the  
3   following section:-

4           Section 9B. (a) As used in this section, the following words shall, unless the context  
5   clearly requires otherwise, have the following meanings:-

6           "Eligible institution," any institution of higher education that: (i) is located in the  
7   commonwealth; (ii) is authorized to grant degrees by the Commonwealth of Massachusetts; (iii)  
8   is accredited by the New England Commission of Higher Education or a successor regional  
9   accrediting agency; (iv) maintains a physical campus in the commonwealth providing direct  
10   student services; (v) has operated continuously in the commonwealth for not less than 10 years;  
11   (vi) maintains a student borrower default rate below the national average as reported by the  
12   United States Department of Education; (vii) complies with state consumer protection  
13   regulations as determined by the attorney general.

"Expected family contribution," the amount that a student's family is expected to contribute toward the cost of higher education as determined by the Free Application for Federal Student Aid (FAFSA) or successor federal aid application system.

"MassGrant," the Commonwealth's primary need-based grant program for undergraduate students.

(b) There shall be a MassGrant program to provide financial assistance to eligible Massachusetts residents enrolled at an eligible institution. The board of higher education shall administer the MassGrant program and shall establish policies for determining student eligibility, award amounts, and distribution procedures.

(c) To be eligible for a MassGrant award, a student shall:

(1) be a resident of the commonwealth for not less than one year prior to the start of the academic year;

(2) be a United States citizen or a permanent resident;

(3) be enrolled or accepted for enrollment as a full-time or part-time undergraduate student at an eligible institution;

(4) demonstrate financial need as determined by the board;

(5) maintain satisfactory academic progress as defined by the student's institution;

(6) not have received a prior bachelor's degree; and

(7) comply with selective service registration requirements, if applicable.

(d) Students shall establish initial eligibility for MassGrant awards during their sophomore year of high school based on:

- (1) family income as reported on state tax returns;
- (2) household size;
- (3) number of household members, siblings, or family members enrolled in college;
- (4) cost of attendance at relevant institutions;
- (5) disability status as relevant to employment prospects while enrolled at an eligible institution;

- (6) cost of living data relevant to the student including housing costs; and
- (7) other relevant factors as determined by the board.

(e) The board shall:

- (1) establish income eligibility thresholds aligned with regional cost of living data;
- (2) adjust award amounts based on the cost of attendance at the institution attended;
- (3) establish procedures for early notification of likely eligibility;
- (4) create an appeals process for students with special circumstances;
- (5) provide training to high school guidance counselors on eligibility determination; and
- (6) maintain a public website with eligibility calculators and application guidance.

(f) Maximum annual award amounts shall be:

(1) determined annually based on available appropriations;

(2) prorated based on enrollment status and expected family contribution;

(3) adjusted for cost of attendance at the student's institution; and

(4) supplemented by additional need-based aid as funding permits.

(g) Awards shall be renewable for up to 5 years of undergraduate study, provided the student:

(1) maintains eligibility requirements;

(2) demonstrates continued financial need; and

(3) makes satisfactory academic progress.

SECTION 2. Chapter 15A of the General Laws is hereby further amended by inserting after section 9B the following 4 sections:-

Section 9B-A. (a) The department shall develop and maintain a digital system for MassGrant administration that prioritizes student accessibility and ease of use. The system shall:

(1) Provide an intuitive, easily navigated user interface;

(2) Enable simple and straightforward application submission;

(3) Minimize documentation requirements to essential information;

(4) Include clear instructions in multiple languages;

(5) Offer mobile device compatibility;

(6) Maintain 24/7 availability except for scheduled maintenance;

(7) Provide real-time application status updates;

(8) Include clear appeals process information; and

(9) Offer live chat and help desk support during business hours.

(b) The department shall establish metrics for system accessibility and ease of use, including:

(1) Maximum page load times;

(2) Minimum system uptime requirements;

(3) Maximum number of steps to complete applications;

(4) Regular user experience testing requirements;

(5) Accessibility compliance standards; and

(6) Regular student feedback surveys.

(c) The department shall report annually on system performance metrics to the board and the legislature.

Section 9B-B. (a) The board shall establish an expedited appeals process that:

(1) Requires initial responses to appeals within 10 business days;

(2) Mandates final determinations within 30 calendar days;

(3) Provides clear written explanations of all decisions;

(4) Allows for electronic submission of appeal materials;

(5) Includes an emergency review process for time-sensitive cases.

(b) Students shall have the right to seek judicial review of appeal determinations and may recover:

(1) The full amount of lost financial aid;

(2) Damages for educational planning disruption;

(3) Compensation for undue stress and hardship;

(4) Complete reimbursement of attorney's fees and court costs if they prevail;

(5) Additional remedies as determined by the court.

(c) The department shall provide information about legal assistance resources and maintain a list of

attorneys willing to represent students on a contingency basis.

Section 9B-C. (a) The board shall establish an independent appeals review board whose members:

(1) Serve fixed terms;

(2) Are not employed by the department;

(3) Include student and advocate representatives;

(4) Receive training on financial aid policies and procedures.

105 (b) Five percent of the annual MassGrant appropriation shall be allocated as follows:

106 (1) 3 percent for institutional capacity building grants to eligible institutions for:

107 (i) Financial aid counselor hiring and training;

108 (ii) Student support services enhancement;

109 (iii) Technology infrastructure improvement;

110 (iv) Outreach program development.

111 (2) 2 percent for department administrative costs including:

112 (i) Appeals processing staff;

113 (ii) Digital system maintenance;

114 (iii) Training programs;

115 (iv) Technical assistance.

116 Section 9B-D. (a) There shall be established a Financial Aid Access Commission  
117 consisting of:

118 (1) Three representatives from the board of higher education;

119 (2) One representative from the Massachusetts Teachers Association;

120 (3) One representative from the American Federation of Teachers;

121 (4) One representative from the Public Higher Education Network of Massachusetts;



122 (5) One representative Association of Independent Colleges and Universities in  
123 Massachusetts;

124 (6) One student representative, elected by the student advisory committee;

125 (7) Members of a student advisory committee.

126 (b) The commission shall:

127 (1) Meet quarterly;

128 (2) Review program data and metrics;

129 (3) Analyze appeal patterns and outcomes;

130 (4) Make policy recommendations;

131 (5) Produce annual reports.

132 (c) The commission may vote with a two-thirds majority for a review of the department's  
133 policies pursuant to the statute. The review shall consist of:

134 (1) A comprehensive program review;

135 (2) A full audit of the department by the State Auditor;

136 (4) The department shall implement commission recommendations within 180 days.

137 SECTION 3. Notwithstanding any general or special law to the contrary, all funds  
138 previously appropriated for relevant financial aid programs that would be discontinued by the  
139 passage of this Act, directly or indirectly, shall be transferred to the MassGrant program  
140 established under section 9B of chapter 15A of the General Laws.

141           SECTION 4. The board of higher education shall promulgate regulations to implement  
142 sections 9B through 9B-D of chapter 15A of the General Laws not later than 180 days after the  
143 effective date of this act.

144           SECTION 5. Students receiving aid under comparable previous financial aid programs  
145 shall remain eligible for equivalent and additional aid under the reformed MassGrant program  
146 established by this act until completion of their course of study, provided they maintain  
147 eligibility under the previous program requirements.

148           SECTION 6. The digital system required by section 9B-A of chapter 15A of the General  
149 Laws shall be operational within 180 days after the effective date of this act.

150           SECTION 7. The appeals process required by section 9B-B of said chapter 15A of the  
151 General Laws shall be operational within 90 days after the effective date of this act.

152           SECTION 8. The staffing requirements of section 9B-C of said chapter 15A of the  
153 General Laws shall take effect immediately upon passage of this act.

154           SECTION 9. Full compliance with this act shall be required within 1 year after the  
155 effective date.

156           SECTION 10. This act shall take effect upon passage.

157           SECTION 11. The provisions of this act are severable, and if any provision of this act or  
158 the application thereof is held invalid by any court of competent jurisdiction, the remainder of  
159 this act shall remain in full force and effect.