

SENATE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Paul W. Mark

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:

Paul W. Mark

DISTRICT/ADDRESS:

*Berkshire, Hampden, Franklin and
Hampshire*

SENATE 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. Chapter 15A of the General Laws, as appearing in the 2022 Official
2 Edition, is hereby amended by striking out Section 9B and inserting in place thereof the
3 following section:-

4 Section 9B.

5 (a) As used in this section, the following words shall, unless the context clearly requires
6 otherwise, have the following meanings:-

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

13 United States Department of Education; (vii) complies with state consumer protection
14 regulations as determined by the attorney general.

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

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

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

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

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

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

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

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

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

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

- 33 (7) comply with selective service registration requirements, if applicable.
- 34 (d) Students shall establish initial eligibility for MassGrant awards during their
35 sophomore year of high school based on:
- 36 (1) family income as reported on state tax returns;
- 37 (2) household size;
- 38 (3) number of household members, siblings, or family members enrolled in college;
- 39 (4) cost of attendance at relevant institutions;
- 40 (5) disability status as relevant to employment prospects while enrolled at an eligible
41 institution;
- 42 (6) cost of living data relevant to the student including housing costs; and
- 43 (7) other relevant factors as determined by the board.
- 44 (e) The board shall:
- 45 (1) establish income eligibility thresholds aligned with regional cost of living data;
- 46 (2) adjust award amounts based on the cost of attendance at the institution attended;
- 47 (3) establish procedures for early notification of likely eligibility;
- 48 (4) create an appeals process for students with special circumstances;
- 49 (5) provide training to high school guidance counselors on eligibility determination; and
- 50 (6) maintain a public website with eligibility calculators and application guidance.

- 51 (f) Maximum annual award amounts shall be:
- 52 (1) determined annually based on available appropriations;
- 53 (2) prorated based on enrollment status and expected family contribution;
- 54 (3) adjusted for cost of attendance at the student's institution; and
- 55 (4) supplemented by additional need-based aid as funding
- 56 permits.

- 57 (g) Awards shall be renewable for up to 5 years of undergraduate study, provided the
- 58 student: (1) maintains eligibility requirements;
- 59 (2) demonstrates continued financial need; and
- 60 (3) makes satisfactory academic progress.

61 SECTION 2. Chapter 15A of the General Laws is hereby further amended by inserting

62 after section 9B the following four sections:-

63 Section 9C. (a) The department shall develop and maintain a digital system for

64 MassGrant administration that prioritizes student accessibility and ease of use. The system shall:

- 65 (1) Provide an intuitive, easily navigated user interface;
- 66 (2) Enable simple and straightforward application submission;
- 67 (3) Minimize documentation requirements to essential information;
- 68 (4) Include clear instructions in multiple languages;

- 69 (5) Offer mobile device compatibility;
- 70 (6) Maintain 24/7 availability except for scheduled maintenance;
- 71 (7) Provide real-time application status updates;
- 72 (8) Include clear appeals process information; and
- 73 (9) Offer live chat and help desk support during business hours.

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

- 76 (1) Maximum page load times;
- 77 (2) Minimum system uptime requirements;
- 78 (3) Maximum number of steps to complete applications;
- 79 (4) Regular user experience testing requirements;
- 80 (5) Accessibility compliance standards; and
- 81 (6) Regular student feedback surveys.

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

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

- 85 (1) Requires initial responses to appeals within 10 business days;
- 86 (2) Mandates final determinations within 30 calendar days;

- 87 (3) Provides clear written explanations of all decisions;
- 88 (4) Allows for electronic submission of appeal materials;
- 89 (5) Includes an emergency review process for time-sensitive cases.

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

- 92 (1) The full amount of lost financial aid;
- 93 (2) Damages for educational planning disruption;
- 94 (3) Compensation for undue stress and hardship;
- 95 (4) Complete reimbursement of attorney's fees and court costs if they prevail;
- 96 (5) Additional remedies as determined by the court.
- 97 (c) The department shall provide information about legal assistance resources and
98 maintain a list of attorneys willing to represent students on a contingency basis.

99 Section 9E. (a) The board shall establish an independent appeals review board whose
100 members:

- 101 (1) Serve fixed terms;
- 102 (2) Are not employed by the department;
- 103 (3) Include student and advocate representatives;
- 104 (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 9F. (a) There shall be established a Financial Aid Access Commission consisting

117 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) If more than 25 percent of rejected applications result in appeals in any calendar year:

133 (1) The commission shall conduct a comprehensive program review;

134 (2) The state auditor shall conduct a full audit of the department;

135 (3) An independent investigation shall be initiated;

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. (a)The board of higher education shall promulgate regulations to implement
142 sections 9B through 9E of chapter 15A of the General Laws not later than 180 days after the
143 effective date of this Act.

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

148 (c)The digital system required by section 9C of chapter 15A of the General Laws shall be
149 operational within 180 days after the effective date of this act.

150 (d)The appeals process required by section 9D of said chapter 15A of the General Laws
151 shall be operational within 90 days after the effective date of this act.

152 (e)The staffing requirements of section 9E of said chapter 15A of the General Laws shall
153 take effect immediately upon passage of this act.

154 (f)Full compliance with this act shall be required within 1 year after the effective date.

155 SECTION 5. This Act shall take effect upon passage. The provisions of this Act are
156 severable, and if any provision of this Act or the application thereof is held invalid by any court
157 of competent jurisdiction, the remainder of this Act shall remain in full force and effect.