
MassEducate Legislative Report

Submitted to the Massachusetts Legislature
May 14, 2025

MASSACHUSETTS
Department of
Higher Education

CONTENTS

This report is submitted, pursuant to Chapter 140 of the Acts of 2024, line item 1596-2501, to the Joint Committee on Higher Education and the House and Senate Committees on Ways and Means. It outlines the metrics and benchmarks being used to measure the success of the MassEducate program, as well as early outcomes. All data in this report is accurate as of February 3, 2025.

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LETTER FROM THE COMMISSIONER

Dear Honorable Members of the House and Senate Committees on Ways and Means and the Joint Committee on Higher Education:

I am pleased to submit this legislative report on the MassEducate program.

Pursuant to the line-item language, this report details the distribution of MassEducate funding to our 15 community colleges, as well as the metrics that will be employed to measure the program's success in advancing the goal of making free community college education available to all Massachusetts residents, the rationale for each metric, and the baseline and fall 2024 data for each metric. It concludes with an overview of other metrics and assessments that may be used going forward. As required by the FY25 GAA, this report has been developed in consultation with the Massachusetts Association of Community Colleges.

As part of our ongoing assessment of the program, we analyzed enrollment data and MassEducate participation data collected at the end of fall 2024. To date, the data shows an overall increase in enrollment at Massachusetts community colleges during the fall 2024 semester. Such an increase, we believe, is sustained by the combination of MassEducate and MassReconnect that, together, provide the funding for the free community college initiative in Massachusetts.

I join our Massachusetts community college sector and the thousands of students who benefit from MassEducate in thanking you for the support for the program. Questions about this report may be directed to Alex Demou, Director of Constituent and Legislative Affairs at ademou@dhe.mass.edu.

Sincerely,

Noe Ortega
Commissioner of Higher Education

PROGRAM OVERVIEW

The MassEducate program furthers the Commonwealth's aim to offer a free community college education to every resident who wishes to obtain an associate degree or certificate.

Currently in its first year, the MassEducate program supplements the previously implemented MassReconnect program. While MassReconnect specifically targets students who are age 25 and older, MassEducate makes the offer of free community college available to all ages and primarily serves the population under age 25. In Fall 2024, community colleges enrolled 35,505 students under age 25, an increase of +6.6% over the prior fall. Together with the 31,206 students MassReconnect recipients, age 25 or over, which is +26.8% more than Fall 2023 and +42.0% more than fall 2022, there is clearly strong demand for the Commonwealth's promise of free community college.

As a "last dollar" financial aid program, MassEducate covers any remaining financial need for students of all ages who enroll in community colleges without having earned a bachelor's degree. After the application of other federal and state aid for which each student qualifies, MassEducate funding ensures that tuition and mandatory fees are fully covered, and it provides an allowance up to \$1,200 per year for books, supplies, and other approved costs to students who meet an income requirement.

To be eligible for a MassEducate grant, students must:

- have physically resided in Massachusetts for at least one year, as of the start of the enrolled term, with an intent to remain in Massachusetts consistent with Board of Higher Education (BHE) policy;
- enroll, as a matriculated student, on a full-time or part-time basis (minimum of 6 credits per term, or the equivalent) in an eligible institution and undergraduate program of study leading to a certificate or associate degree;
- be a U.S. Citizen, lawful permanent resident, or non-citizen eligible under Title IV regulations; or have an approved eligibility status designated by the BHE pursuant to the Massachusetts Tuition Equity Law;
- complete the Free Application for Federal Student Aid (FAFSA) or the Massachusetts Application for State Financial Aid (MASFA) as applicable for eligible students under the Massachusetts Tuition Equity Law annually;
- comply with financial aid verification requirements;
- not be in default on any federal or state student loans for attendance at any institution, and not owe a refund for any previous state financial aid program;
- not have earned a bachelor's degree or the equivalent (a student who has previously earned an associate degree may receive financial assistance to complete up to one additional associate degree under the MassEducate program); and

- meet Satisfactory Academic Progress (SAP) according to the institution's requirements and federal standards.

Awards are made directly by the community colleges at the point of enrollment throughout the academic year. The Massachusetts Department of Higher Education has collaborated with the Massachusetts Association of Community Colleges and the 15 community colleges to put in place MassEducate guidelines and establish an allocation model to distribute the program's appropriation among the campuses, as well as the collection of data to track enrollment and spend rates during enrolled terms.

Funding Distribution by Institution

In Fall 2024, \$33,199,608 was allocated to the community colleges for an initial distribution using a formula based on projected enrollment and unmet financial need. A second distribution of funds will be allocated in spring 2025. This allocation will use initial projection data supplemented with a mid-year collection of MassEducate participant data to estimate demand for MassEducate for spring 2025.

Fall 2024 Distributions

Institution	Amount
Berkshire Community College	\$686,470
Bristol Community College	\$2,899,939
Bunker Hill Community College	\$2,662,252
Cape Cod Community College	\$1,043,907
Greenfield Community College	\$501,375
Holyoke Community College	\$1,961,357
Massachusetts Bay Community College	\$2,839,627
Massasoit Community College	\$4,375,579
Middlesex Community College	\$4,241,803
Mount Wachusett Community College	\$2,284,494
North Shore Community College	\$1,744,709
Northern Essex Community College	\$1,384,286
Quinsigamond Community College	\$3,701,394
Roxbury Community College	\$500,000
Springfield Technical Community College	\$2,372,417
Community Colleges Total	\$33,199,608

METRIC 1: ENROLLMENT OF STUDENTS UNDER 25 & NUMBER OF GRANT RECIPIENTS

MassEducate is a new, “last dollar” financial aid program that covers remaining tuition and fees for community college students without prior bachelor’s degrees, after applying other federal and state aid, and provides a books and supplies stipend for students meeting an income requirement. It complements MassReconnect, launched in Fall 2023, which provides similar benefits exclusively to students age 25 and older. Together, these programs not only provide financial assistance to eligible students, but they also encourage all Massachusetts residents without prior degrees to enroll or re-enroll in college, including some who will ultimately find that their costs are already fully covered by Pell Grants and/or other aid, without requiring a MassEducate or MassReconnect grant. Metrics for both programs focus on their respective target populations, regardless of whether students received program grants, while also tracking grant recipients. Since MassReconnect serves students age 25 and older, the vast majority (92.3%) of MassEducate participants are under 25, making this group the primary focus of MassEducate metrics.

This metric tracks enrollment of students under age 25 by student type (various types of new students, as well as continuing).

Metric

Enrollment of students under age 25 in community colleges and number of MassEducate grant recipients under age 25, overall and among new student types.

Fall 2024 Summary

- From Fall 2023 to Fall 2024, overall enrollment of students under age 25 increased +6.6% (+2,213).
- Among new students (new first-time, new transfer, and readmitted / reactivated students) under age 25, enrollment increased +14.6% (+1,950).
 - First-time freshman enrollment among students under age 25 increased +13.2% (+1,247). First-time freshmen are students who are enrolling in college for the first time ever.
 - New transfer enrollment among students under age 25 increased +20.2% (+520). New transfers are students who have previously attended college elsewhere.
 - Readmitted / reactivated enrollment among students under age 25 increased +13.5% (+1,535). Readmitted or reactivated students were previously degree-seeking students at the same institution and have reapplied after a lengthy period of non-enrollment, as defined by the institution’s policies.
- Comparing the population of 10,116 MassEducate grant recipients and the overall population of students under age 25, the grant recipients were more likely than the overall population to be

first-time freshmen (35.2% and 30.1% respectively), transfers (9.5% and 8.7% respectively), or readmitted/reactivated students (5.2% and 4.3% respectively).

Baseline and 2024 Data

Students Under Age 25

Fall Cohort	2023	2024
First-Time Freshman	9,452	10,699
Transfer	2,575	3,095
Readmitted/Reactivated	1,352	1,535
Continuing / Other	19,913	20,176
All Students	33,292	35,505

MassEducate Grant Recipients Under Age 25

Fall Cohort	2023	2024
First-Time Freshman	n/a	3,731
Transfer	n/a	1,012
Readmitted/Reactivated	n/a	543
Continuing / Other	n/a	5,324
All Students	n/a	10,610

Note: In Fall 2024, 11,506 students were awarded a MassEducate grant. Please see the appendix for a profile of the 896 grantees who were age 25 and over.

METRIC 2: RACE/ETHNICITY OF STUDENTS UNDER 25 & GRANT RECIPIENTS

MassEducate benefits all Massachusetts residents without bachelor's degrees with the opportunity for an affordable, accessible college education. This metric, like all others, looks at the impact that the message of free community college is having on enrollment of subgroups of students under age 25 (by race/ethnicity in this case), as well as the distribution of the direct aid by subgroup.

Metric

Enrollment of students under age 25 in community colleges and number of MassEducate grant recipients under age 25, disaggregated by race/ethnicity.

Fall 2024 Summary

- From Fall 2023 to Fall 2024, there was enrollment growth among every racial/ethnic group in the overall population of adults under age 25, including a +6.2% increase (+304) in Black or African American students, +11.6% increase (+1,059) in Hispanic or Latino students, and a +1.3% increase (+185) in White students.
- Among new students (new first-time, new transfer, and readmitted / reactivated students) under age 25, there was also enrollment growth within every racial/ethnic group, including +11.7% (+234) for Black or African American students, +18.2% (+734) for Hispanic or Latino students, and +11.6% (+613) for White students.
- Comparing the population of MassEducate grant recipients and the overall population of students under age 25 (students of known race only), the racial/ethnic diversity is comparable, but the grant recipients were more likely than the overall population to be White (51.1% and 43.1% respectively), less likely to be Black or African American (11.4% and 15.8% respectively) or Hispanic or Latino (28.0% and 30.9% respectively).

Baseline and 2024 Data

Students Under Age 25

Fall Cohort	Race/Ethnicity	2023	2024
New Students	American Indian or Alaskan Native	34	35
	Asian or Pacific Islander	664	712
	Black or African American	2,008	2,242
	Hispanic or Latino	4,035	4,769
	Two or more races	568	633
	White	5,297	5,910
	All Known Races/Ethnicities	12,606	14,301
All Students	American Indian or Alaskan Native	73	80
	Asian or Pacific Islander	1,838	1,902
	Black or African American	4,890	5,194
	Hispanic or Latino	9,113	10,172
	Two or more races	1,302	1,356
	White	14,010	14,195
	All Known Races/Ethnicities	31,226	32,899

MassEducate Grant Recipients Under Age 25

Fall Cohort	Race/Ethnicity	2023	2024
New Students	American Indian or Alaskan Native	n/a	8
	Asian or Pacific Islander	n/a	241
	Black or African American	n/a	585
	Hispanic or Latino	n/a	1,450
	Two or more races	n/a	210
	White	n/a	2,587
	All Known Races/Ethnicities	n/a	5,081
All Students	American Indian or Alaskan Native	n/a	19
	Asian or Pacific Islander	n/a	505
	Black or African American	n/a	1,128
	Hispanic or Latino	n/a	2,806
	Two or more races	n/a	427
	White	n/a	5,259
	All Known Races/Ethnicities	n/a	10,144

Note: "New Students" includes first-time freshmen, transfer, and readmitted/reactivated. Students of unknown race/ethnicity, including U.S. non-residents, are excluded from these tables.

METRIC 3: GENDER OF STUDENTS UNDER 25 & GRANT RECIPIENTS

MassEducate benefits all Massachusetts residents without bachelor's degrees with the opportunity for an affordable, accessible college education. This metric, like all others, looks at the impact that the message of free community college is having on enrollment of subgroups of students under age 25 (by gender in this case), as well as the distribution of the direct aid by subgroup.

Metric

Enrollment of students under age 25 in community colleges and number of MassEducate grant recipients under age 25, disaggregated by gender.

Fall 2024 Summary

- From Fall 2023 to Fall 2024, overall enrollment of male adults under age 25 increased +3.2% (+457) and of female adults under age 25 increased +9.2% (+1,712).
- Among new students (new first-time, new transfer, and readmitted / reactivated students) under age 25, male enrollment increased +9.1% (+524) and female enrollment increased +18.8% (+1,408).
- Comparing the population of MassEducate grant recipients and the overall population of students under age 25, both were predominantly female, but the grant recipients were slightly more likely to be male than the overall population (43.7% and 42.0% respectively).

Baseline and 2024 Data

Students Under Age 25

Fall Cohort	Gender	2023	2024
New Students	Female	7,475	8,883
	Male	5,749	6,273
	Another Gender	n/a	»
	All Known & Reported Genders	13,224	15,156
All Students	Female	18,632	20,344
	Male	14,297	14,754
	Another Gender	n/a	»
	All Known & Reported Genders	32,929	35,098

MassEducate Grant Recipients Under Age 25

Fall Cohort	Gender	2023	2024
New Students	Female	n/a	2,928
	Male	n/a	2,311
	Another Gender	n/a	»
	All Known & Reported Genders	n/a	5,239
All Students	Female	n/a	5,883
	Male	n/a	4,590
	Another Gender	n/a	»
	All Known & Reported Genders	n/a	10,473

Note: "New Students" includes first-time freshmen, transfer, and readmitted/reactivated. Students of unknown gender are excluded from these tables.

» DHE introduced the category of "Another Gender" in its data collection in fall 2024 and, as is typical with new fields and variables, expects to begin reporting it publicly after normalizing its use.

METRIC 4: FAFSA OR MASFA COMPLETION RATE AMONG STUDENTS UNDER 25

Of all MassEducate grant criteria, the requirement to complete the Free Application for Federal Student Aid (FAFSA) or the new Massachusetts Application for State Financial Aid (MASFA) likely presents the greatest barriers for students, as these forms are perceived as complex and stressful to complete, particularly for families who are new to the college and financial aid application process. A [2023 paper from Brookings](#) states:

The FAFSA has historically been a very difficult form to navigate. The process can be especially challenging for low-income students, who tend to have fewer academic supports and whose parents are less likely to have been through the college application process. Financial challenges and anxieties associated with poverty can further strain families' ability to navigate complex processes.

Through MassEducate, any Massachusetts resident without a prior bachelor's degree who enrolls at a community college for six or more credits per term is guaranteed aid to cover tuition and fees. Additionally, students at or below 125% of the state median income receive an allowance for books and supplies. This metric tells us what percentage of students who meet all other criteria for MassEducate have checked the final box of completing the FAFSA or MASFA, claiming all aid available to them, up to and including a MassEducate grant if needed. The Department of Higher Education is working jointly with the Department of Elementary Secondary Education to improve FAFSA completion rates. While there is more work to be done, the data below indicate that the rates are improving year-over-year.

Metric

Percentage of community college students under age 25 who completed the Free Application for Federal Student Aid (FAFSA) or Massachusetts Application for State Financial Aid (MASFA), along with meeting all other primary MassEducate grant criteria (Massachusetts residency, no prior bachelor's degree, enrolled for six or more credits per term).

Note: With the very recent implementation of MASFA in January 2024, no completion data has yet been published, but it will be provided in future reports.

Fall 2024 Summary

- Among all students under age 25 in Fall 2024 who met MassEducate's residency, credit & prior education requirements, FAFSA completion was 80.9%, an increase of +6.8 percentage points over Fall 2023.
- Among new students under age 25 who met MassEducate's residency, credit & prior education requirements, FAFSA completion was 85.5%, an increase of +5.2 percentage points over Fall 2023.
- Within the all-student subpopulation:

- There were increases in FAFSA completion rates among every racial/ethnic group within this population except Black or African American students (-0.7 percentage points). White students had the largest increase of +13.8 percentage points, followed by Asian or Pacific Islander students at +5.3 percentage points, and Hispanic or Latino students at +0.9 percentage points. FAFSA completion rates among Asian or Pacific Islander students within this population were lower than the overall rate, at 77.5%, and rates among Hispanic or Latino and White students were above the overall average at 83.7% and 81.0% respectively. Rates among Black or African American students were near the overall average at 80.4%.
- There were also increases in these rates among every gender group, including an increase of +8.7 percentage points for male students and +5.3 percentage points for female students. The 78.0% rate for male students still trails the overall rate.
- Within the new student subpopulation:
 - There were increases in FAFSA completion rates among some of the racial/ethnic groups within this population, with White students having the largest increase of +11.7 percentage points, Asian or Pacific Islander students at +4.1 percentage points, and Black or African American students at +0.5 percentage points. FAFSA completion rates for Hispanic or Latino students decreased slightly by -0.3 percentage points. FAFSA completion rates among Asian or Pacific Islander and Black or African American students within this population were lower than the overall rate, at 81.7% and 84.8% respectively.
 - There were also increases in these rates among every gender group, including an increase of +7.7 percentage points for male students and +3.4 percentage points for female students. The 83.8% rate for male students still trails the overall rate.
- While these improvements in FAFSA completion rates among some of the target populations are impressive, according to this analysis, there were 5,214 enrolled students who otherwise qualified for MassEducate but did not complete FAFSA. These included 879 Black or African American students, 1,479 Hispanic or Latino students, and 2,286 White students or, by gender, 2,816 female students and 2,754 male students. Additional emphasis on FAFSA completion efforts may improve the rates and equitable access to this program.

Baseline and 2024 Data

FAFSA Completion Rate of Students Under Age 25 who meet MassEducate residency, credit & prior education requirements

Fall Cohort	2023	2024
New Students	80.3%	85.5%
All Students	74.1%	80.9%

FAFSA Completion Rate of Students Under Age 25 by Race/Ethnicity who meet MassEducate residency, credit & prior education requirements

Fall Cohort	Race/Ethnicity	2023	2024
New Students	American Indian or Alaskan Native	75.0%*	73.3%*
	Asian or Pacific Islander	77.6%	81.7%
	Black or African American	84.3%	84.8%
	Hispanic or Latino	86.3%	86.0%
	Two or more races	81.6%	86.0%
	White	75.6%	87.3%
All Students	American Indian or Alaskan Native	68.3%*	79.7%*
	Asian or Pacific Islander	72.2%	77.5%
	Black or African American	81.1%	80.4%
	Hispanic or Latino	82.8%	83.7%
	Two or more races	76.7%	84.1%
	White	67.2%	81.0%

Note: Students of unknown race/ethnicity are excluded from this table.

* Use caution when interpreting rates marked with asterisks as they are based on very small numbers of students (n's range from 30 to 64).

FAFSA Completion Rate of Students Under Age 25 by Gender who meet MassEducate residency, credit & prior education requirements

Fall Cohort	Gender	2023	2024
New Students	Female	83.5%	86.9%
	Male	76.1%	83.8%
	Another Gender	n/a	»
All Students	Female	78.1%	83.4%
	Male	69.3%	78.0%
	Another Gender	n/a	»

» DHE introduced the category of “Another Gender” in its data collection in Fall 2024 and, as is typical with new fields and variables, expects to begin reporting it publicly after normalizing its use.

METRIC 5: RETENTION OF STUDENTS UNDER 25 & GRANT RECIPIENTS

Of note, MassEducate functions as an access tool rather than a completion tool. The legislature has funded the SUCCESS program at community colleges to help support student retention and completion. Nonetheless, as required in the line item, this report includes as a key metric the percentage of enrolled students who return for a second year at their initial institution.

Metric

Percentage of students enrolling in community colleges in the Fall term who return in the subsequent year at their initial institution, for the overall population of students under age 25 enrolled for six or more credits and for students under age 25 receiving MassEducate grants.

Fall 2024 Summary

- We will not be able to report on retention of the Fall 2024 cohort until early 2026, after the fall 2025 semester.

Baseline Data

Note: Cohort indicates the starting term for the retention analysis. The number of students in the cohort is adjusted to remove any students who completed a credential before the subsequent fall.

Retention Rate of Students Under Age 25 who met MassEducate credit requirement

Fall Cohort	Enrollment Status	2023	2024
First-Time Freshman	Full-Time	61.0%	TBD in early 2026
	Part-Time	47.1%	
Transfer	Full-Time	57.8%	TBD in early 2026
	Part-Time	51.5%	
Readmitted/Reactivated	Full-Time	54.2%	TBD in early 2026
	Part-Time	53.4%	

Retention Rate of MassEducate Grant Recipients Under Age 25

Fall Cohort	2023	2024
First-Time Freshman	n/a	TBD in early 2026
Transfer	n/a	TBD in early 2026

Readmitted/Reactivated	n/a	TBD in early 2026
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DRAFT

PLANNING FOR ADDITIONAL METRICS & ASSESSMENT

- **Other Barriers to Enrollment:** The metrics outlined in this document only examine the enrolled population. Metrics that measure barriers leading up to enrollment are difficult to define. Going forward, we expect to engage in qualitative analysis to gain a better understanding of why potential participants are not applying or enrolling, with a particular emphasis on ensuring the program is accessed equitably by different subgroups.
- **Longer-Term Metrics:** After more time has elapsed, we will be able to report on enrollment in the full fiscal year, as well as longer-term success metrics.

APPENDIX: PROFILE OF MASSEDUCCATE GRANT RECIPIENTS OVER AGE 25

MassReconnect specifically targets students age 25 or over, whereas MassEducate grants may serve students of any age. However, the vast majority of MassEducate grant recipients in Fall 2024 were under the age of 25, as only 7.7% of MassEducate grant recipients were age 25 or over. This appendix explores this small subpopulation.

Fall 2024 Summary

- Comparing the population of MassEducate grant recipients age 25 and over and the MassEducate grant recipient population under 25 (students of known race only), the racial/ethnic diversity is comparable, but the grant recipients age 25 and over were more likely than the under 25 grant population to be Black or African American (17.4% and 11.1% respectively) and less likely to be Hispanic or Latino (24.5% and 27.7% respectively).
- The MassEducate grant recipients age 25 and over were more likely to be female. Nearly three quarters of MassEducate grant recipients age 25 and over were female compared to the under 25 grant recipients (73.3% and 56.2% respectively).

MassEducate Grant Recipients Age 25 or Over by Prior Education Level

Fall Cohort	Prior Degree Earned	2024
All Students	None	518
	Below Associate	7
	Associate	348
	Unknown	23
	All Degrees	896

MassEducate Grant Recipients Age 25 or Over by Race/Ethnicity

Fall Cohort	Race/Ethnicity	2024
All Students	American Indian or Alaskan Native	6
	Asian or Pacific Islander	32
	Black or African American	152
	Hispanic or Latino	215
	Two or more races	26
	White	445
	All Known Races/Ethnicities	876

Note: Students of unknown race/ethnicity are excluded from this table.

MassEducate Grant Recipients Age 25 or Over by Gender

Fall Cohort	Gender	2024
All Students	Female	654
	Male	238
	Another Gender	»
	All Known & Reported Genders	892

Note: Students of unknown gender are excluded from this table.

» DHE introduced the category of "Another Gender" in its data collection in fall 2024 and, as is typical with new fields and variables, expects to begin reporting it publicly after normalizing its use.