

## Free Community College - Frequently Asked Questions

*\*\*Program guidelines are determined and published by the Massachusetts Board of Higher Education's (BHE) Office of Student Financial Assistance (OSFA). The information provided is subject to change pending clarifications/updates by the BHE. We are still waiting for further clarification from the BHE regarding the impact of institutional and outside grant/scholarship funds on these grants. Below, please find the most up-to-date information given to Colleges by OSFA to date. Please check back regularly for any updates.\*\**

Massachusetts Office of Student Financial Assistance Information on:

Free Community College     <https://www.mass.edu/osfa/programs/masseducate.asp>  
[MassEducate Program Guidelines](#)  
[MassReconnect Program Guidelines](#)

MassGrant Plus             <https://www.mass.edu/osfa/programs/massgrantplus.asp>  
[MassGrant Plus Program Guidelines](#)

### What is Free Community College?

Students who qualify for “Free Community College” will receive enough total grant and scholarship aid to cover their charges for tuition and required fees for eligible courses. Grants and Scholarships are free sources of financial aid funding that do not need to be repaid as long as the student continues to meet all eligibility criteria.

MassEducate and MassReconnect are financial aid programs that allow eligible Massachusetts residents to attend QCC “for free”. Both programs include an allowance for books and supplies for certain students.

MassGrant Plus is another state financial aid program that allows eligible Massachusetts residents to attend QCC “for free”. This fund is more limited and prioritizes awards to low-income students who qualify for the Federal Pell Grant. MassGrant Plus provides many of the same benefits and has many of the same guidelines as MassEducate and MassReconnect.

These three programs are “last dollar” grant funds, which means the amount you qualify for is calculated after an initial award offer of other forms of grant and scholarship assistance is determined.

### Who is eligible for Free Community College (MassEducate and MassReconnect)?

- Complete the [Free Application for Federal Student Aid](#) (FAFSA)
- Be accepted for Admission to an approved degree or certificate program at QCC

- Have earned a high school diploma or the equivalent (GED/HiSET)
- Have been a permanent legal resident of the Commonwealth for at least one year at start of the enrolled term
- Have not previously received a bachelor's degree, or the equivalent, and have not earned more than one associate's degree.
- Enroll in at least six credits per semester
- Maintain satisfactory academic progress according to the college's [Satisfactory Academic Policy \(SAP\)](#)
- For MassReconnect, a student must have turned the age of 25 on or before the first day of classes. (Please note: MassEducate does not have an age requirement.)

Students who meet the above conditions will have their tuition and required fees covered by grant/scholarship sources of financial aid funding (see the question How are awards calculated? for more details).

Students who qualify for MassReconnect or MassGrant Plus qualify for an Allowance and Support Award (Book & Supplies Allowance).

Students who qualify for MassEducate and who have a Student Aid Index (SAI) calculated by the FAFSA of 20,000 or less will also qualify for an Allowance and Support Award (Book & Supplies Allowance).

### **How do I apply?**

Complete the [Free Application for Federal Student Aid](#) (FAFSA)! Respond to any requests for missing information. If you meet all of the criteria, you will be considered for Free Community College state grant funds as part of the financial aid award process.

### **How are awards calculated?**

MassEducate, MassReconnect, and MassGrant Plus are “last dollar” grant funds, which means the amount you qualify for of these funds is calculated after an initial award offer is determined.

The calculation includes three components:

- *Tuition and Required Fees* – Only required fees for eligible courses can be included. The Compulsory Health Insurance Fee, if charged, is not eligible. Courses must be eligible for financial aid funding to be included. In rare cases, certain repeat or developmental courses (courses numbered below 100) may not be eligible.
- *Allowance and Support Award (Book & Supplies Allowance)* – If a student qualifies for the Allowance, the amount will be based on a student's enrollment each semester, up to the semester maximums and are not to exceed the annual maximums. These limits are:
  - 6-8 eligible credits      \$300/semester; up to \$600 per year

- 9-11 eligible credits      \$450/semester; up to \$900 per year
- 12+ eligible credits      \$600/semester; up to \$1200 per year
- *Other Grant/Scholarship/Free Aid* – Includes all known sources of free assistance. At this time, those sources may include merit scholarships, outside scholarships, veteran’s benefits, tuition and fee waiver programs, third party payments, etc. If one of these fund sources is added after the initial award, the last dollar grant funds may require recalculation.

Tuition and Required Fees + Book & Supplies Allowance – Grant/Scholarship/Free Aid  
= Last Dollar Program Award

**IMPORTANT:** Students enrolled in the first year of the Nursing Advanced Placement - LPN (NUL) and Nursing Advanced Placement - Paramedic (NUP) programs require a different financial aid eligibility calculation. See the Financial Aid Office for questions about how eligibility is calculated for these two programs.

**Will all eligible students receive a MassEducate or MassReconnect Grant?**

Not necessarily. If all eligible expenses (Tuition, Required Fees and Book Allowance) are covered by other grants, scholarships, or free resources, no MassEducate or MassReconnect award will appear on a student’s award offer letter.

**What programs do not qualify for MassEducate or MassReconnect funding?**

The Nichols ABLE Consortium (CON) – Student enrolled in this program are eligible for financial aid but are not eligible for free community college funds because they are matriculated at a 4-year school.

The following programs/student designations are not eligible for financial aid, including free community college funds:

- CO - Consortium
- CTC - Computed Tomography Certificate
- EEC – Leadership Early Ed Certificate
- EI – EMT Intermediate Certificate
- EMT – Emergency Med Tech Cert
- EMWF- Emergency Med Tech-Direct Entry
- NAWF - Nursing Assistant Direct Entry
- PNC – Perioperative Nursing Certificate
- PKWF-Phlebotomy/EKG Technician- Direct Entry
- PTWF- Pharmacy Technician-Direct Entry
- SS - Undeclared
- SSGW – Undeclared Gateway
- SSAL – Undeclared Adult Learning Center
- SSEP – Undeclared Early College Promise

- SSWC – Undeclared Workforce Center

### **Are all courses eligible for MassEducate and MassReconnect?**

The majority of courses a student takes do qualify. However, if a student is enrolled in a course that is not financial aid eligible, that course would also not qualify for free community college funding. These include:

- Federally ineligible repeat or remedial courses
- Audited Classes
- If a student's Satisfactory Academic Progress (SAP) status is Appeal-Probation, any courses that do not meet the appeal conditions for financial aid will not be funded with last dollar grants.
- Courses a student has never attended
- Non-credit courses

### **I already have an Associate's Degree. Will I still qualify for Free Community College?**

Possibly, as long as you have not yet earned a bachelor's degree (or equivalent)! Please note that all College degrees previously earned count when determining eligibility. College degrees earned at an unaccredited institution and foreign degrees are college degrees. You may choose to have a foreign degree evaluated by an international credentialing evaluation service if you believe that your foreign degree is not the equivalent of a U.S. degree.

Students who have earned one Associate's Degree cannot qualify for MassGrant Plus or MassReconnect Grant funds. However, students who have earned one Associate's Degree can receive MassEducate grant funds if all other eligibility criteria are met.

Students who have earned two or more Associate's Degrees do not qualify for Free Community College grant funding. However, if you have not yet earned a Bachelor's Degree you may still qualify for Federal Pell Grant, MassGrant, or other discretionary sources of state and institutional grant funds that can assist you with the cost of your education. For our lowest income students, the Federal Pell Grant is often enough to cover tuition and fees. Applying for the FAFSA by April 1<sup>st</sup> for the following Fall semester each year maximizes your eligibility for these funds.

### **Are my Books and Supplies covered under free community college?**

These programs do not cover the exact amount of your books and supplies. Instead, where eligible, an allowance towards these expenses is provided. Your actual costs may be more or less than the allowances provided. The amount of the Allowance and Support Award (Book & Supplies Allowance) will be based on a student's enrollment each semester, up to the semester maximums and are not to exceed the annual maximums. These limits are:

- 6-8 eligible credits      \$300/semester; up to \$600 per year
- 9-11 eligible credits      \$450/semester; up to \$900 per year

- 12+ eligible credits      \$600/semester; up to \$1200 per year

MassReconnect provides an allowance for books and supplies regardless of income.

MassEducate provides an allowance for books and supplies for students based on household income, as determined by a student's Student Aid Index (SAI) calculated by the FAFSA. Students with an SAI at or below 20,000 qualify for the allowance. This limit was established by OSFA.

### **What if my Books and Supplies expenses exceed the allowance?**

The Allowance and Support Award (Book & Supplies Allowance) will not be increased for higher expenses and will not be reduced for lower expenses. Students may need to consider borrowing a federal student loan or can pay the remainder out of pocket.

### **Will MassEducate and MassReconnect cover the cost of a laptop/computer?**

The Allowance and Support Award (Book & Supplies Allowance) is based on enrollment. If a student has a Book Allowance, they can use it for any educationally related expense including the cost of a laptop/computer. If the allowance is not enough to cover books, supplies, and a laptop/computer, you may need to consider borrowing a federal student loan or you can pay the remainder out of pocket. The College also has a limited number of laptops available to be loaned each semester to students. Please visit the Welcome Center to discuss your options for laptop assistance.

### **Are there limits to how long a student can take advantage of MassEducate and MassReconnect funding?**

Yes, limits are set based on the level of the student's credential (certificate or degree) and enrollment status. Please go to <https://www.mass.edu/osfa/programs/masseducate.asp> and review the PDF of the guidelines under "For More Information" for this information.

### **I want to change my Major. How will that impact my eligibility for Free Community College funding?**

Due to the semester limits, we encourage you to meet with an Academic Advisor to find the program that best meets your academic goals to minimize the need for Major Changes. As the language currently stands in the guidelines, students may qualify for funding as long as they have not yet reached the semester limits.

If a student was approved for a particular major as part of a Satisfactory Academic Progress appeal, they will be suspended from receiving financial aid (including free community college funds) and will need to submit a new appeal for consideration of that new major.

**I earned an Associate's Degree or Certificate while receiving Free Community College funds. How will that impact my eligibility for Free Community College funding if I continue my education at QCC?**

If you earned a certificate and are continuing in a degree program: As the language currently stands in the guidelines, students may still qualify for the funds as long as they have not yet reached the semester limits for degrees.

If you earned a certificate and are pursuing a second certificate: We have received verbal assurance from OSFA that an additional certificate can be covered by MassEducate.

If you earned a degree and are pursuing a second certificate or degree:

- If the associate's degree earned means you have now earned two or more associate's degrees, you will no longer qualify for Free Community College funds after earning that credential.
- If the associate's degree earned is your first college degree, you will still qualify for Free Community College after earning that credential.

If a student was approved for a particular certificate as part of a Satisfactory Academic Progress appeal, they may be suspended from receiving financial aid (including free community college funds) and will need to submit a new appeal for consideration of that new major.

**For MassReconnect, what if I turn 25 later in the academic year?**

You will be considered for MassEducate and MassReconnect each semester. If you qualify for MassReconnect later in the year, you will be awarded those funds instead of MassEducate starting in the first term you attend while age 25.

**What if I gain "1 year of MA residency" later in the academic year?**

You will be considered for MassEducate and MassReconnect each semester. If you qualify later in the year, you will be awarded funds starting in the first term you attend after having been a MA resident for at least 1 year. Residency eligibility is determined by the FAFSA and College records.

**Can I receive financial aid at another institution and get MassEducate and MassReconnect funds at QCC?**

Generally, a student can only be matriculated (pursuing a degree or certificate) and receiving aid at one school. This includes visiting students who are taking courses here to transfer back to their home institution as well as those simultaneously pursuing programs at two schools.

### **What if I don't meet federal citizenship requirements for financial aid? Can I qualify for free community college?**

Possibly! Massachusetts passed a [Tuition Equity Law](#) which extends state financial aid eligibility, including the MassEducate and MassReconnect programs, to certain undocumented students. Eligible students under this category must:

- Not be a nonimmigrant alien within the meaning of 8 U.S.C. § 1101(a)(15)(A) to (S) (This section includes students who are here with temporary status, such as visitors, diplomatic officials, and those here on a temporary work visa), AND
- Have attended at least 3 years of high school in Massachusetts, AND
- Have graduated from high school in Massachusetts or have received the equivalent in the Commonwealth of Massachusetts (GED/HiSET), AND
- Have applied for Selective Service, if required, AND
- Provide either a SSN or Individual Taxpayer Identification Number (ITIN) or an affidavit confirming they will apply for citizenship if and when the student becomes eligible to do so under federal law.

Students seeking financial assistance through Tuition Equity must:

1. Be admitted to an eligible degree or certificate program at the College
2. Complete the Student Application and Affidavit Form
3. Complete the [Massachusetts Application for State Financial Aid \(MASFA\)](#).

### **Will I owe a balance if I withdraw from or stop attending my classes?**

Financial aid funds, including Free Community College funding, are awarded to students on the premise that they will attend and complete the courses they are registered for in the semester in which they enroll. If a student withdraws from their courses and/or stops attending them before the end of the semester, the College is required to recalculate student eligibility for federal and state financial aid under the Return of Title IV Funds policy and State Refund calculation requirements. This may cause a student to owe a balance to QCC for tuition, fees, books and supplies purchased using a Bookstore Allowance at QCC Follett, and any refunds they received from financial aid. **We strongly recommend that you speak with an Academic Advisor AND a Financial Aid representative if you are considering withdrawing to determine the impact before you make the decision to withdraw.**