



**PHENOM**  
public higher education network of massachusetts

## The Existential Threat to Massachusetts' Free College Programs and Potential Solutions

### Executive Summary

Trump and Republicans' "Big Beautiful Bill" (BBB) has severe implications for the promising free college programs Massachusetts has implemented within the last year, from free community college (MassEducate) (2), to tuition-free UMass (3), to Worcester State University's ValuePlus program (4). This is because a specific statute of this newly-passed legislation prohibits states from using federal Pell grants in combination with state and other funding to cover students' cost of college (1).

At first glance, this seems to spell doom for Massachusetts' much-praised free college programs since they, in fact, rely on this exact model to guarantee students free college (2, 3, 4, 5, 6). However, there are two primary ways to respond to this new statute and preserve Massachusetts' free college system. On the one hand, policymakers could exploit the bill's language in order to continue funding free college. This is because the bill only says states cannot fully fund the "cost of attendance", which is quite broad (7). Another possible justification for subverting the bill's statute is that it stipulates students lose Pell eligibility only if the *full* cost is covered (1).

On the other hand, policymakers could persuade Massachusetts to use its own in-state revenue to protect these vulnerable programs, particularly either through the \$800 million "cushion" Massachusetts' legislature just passed (8) or by allocating more of the Fair Share Amendment's projected \$2 billion revenue towards higher education (9).

Fortunately, Massachusetts policymakers have a reasonable amount of time to decide how to respond: Republicans' bill will not take effect until July 1, 2026 (1).

### Digging Deeper

The "One Big Beautiful Bill" would not only end the Commonwealth's free community college program, just passed in 2024 (2); it would also kill the University of Massachusetts system's tuition-free college program for all Pell-eligible students, which is set to take effect this Fall (3). In addition, it would also put an end to free college programs that state universities Worcester State University (4), Bridgewater State University (5) and MassArt (6) have announced.

This is because these programs rely on federal Pell grants to function at all: they work by bundling together federal Pell grant funding and Massachusetts state funding. The Republicans' bill now prevents states from using Pell grant funding to make college free at all (1). Yes, you read that right: the bill has specific language just for the purpose of stopping state-level free college programs.

But how, exactly? According to the Big Beautiful Bill's Section 83004, if a state such as Massachusetts pools together Pell grants with its own funding in order to fully cover students' cost of college, the state will no longer be able to use that Pell grant funding (1).

As a result, students on Pell grants *have* to spend some amount of money to attend college: if their combined aid lets them go for free, they will suddenly lose thousands of dollars worth of Pell grants. This means either Massachusetts must reduce its aid so that students still get Pell grants, or Massachusetts must invest in enough financial aid so that students can go for free without Pell grants. This goes to show that Massachusetts' free college programs, while commendable, have always been fragile: they cease to function as soon as the federal government takes away Pell grant funding.

So what can Massachusetts do to protect free college programs at not only our community colleges but also at our state universities and University of Massachusetts campuses? There are two primary paths our Commonwealth can take.

### **Increasing State Funding**

On the one hand, Massachusetts could cough up enough of its own money, which would be over \$100 million in Pell grant funding the Commonwealth normally receives every year for students across its public colleges. This number is a rough estimation based on the \$90 million in Pell grants funding free community college (10), as well as the percentage of Pell-eligible students at UMass-Amherst (25 percent), UMass-Boston (50 percent), UMass-Dartmouth (40 percent), and at UMass-Lowell (32 percent) (11).

The Fair Share Amendment would be another ideal source of funding. This is especially since it was mainly intended for education. Indeed, higher education experts of the Hildreth Institute have noted an insufficient amount of Fair Share's revenue has gone towards the stated goal of funding public higher education (12). In addition, there is the \$800 million "cushion" the Massachusetts legislature has set aside just to make up for funding cuts under the Trump administration (8). But given the sheer scale of cuts Trump and Republicans have made, securing over \$100 million to protect Massachusetts' free college programs will be an uphill battle, to say the least.

## **Exploiting a Loophole in the Language of the Bill**

Alternatively, Massachusetts could simply exploit a glaring loophole in the “Big, Beautiful Bill”: all it says is that Pell grants cannot be used to *fully* pay for college (i.e., “be equal to or exceed” the total cost). By this logic, Massachusetts’ college programs could simply ensure that the amount of state funding would never quite make college free. Instead, the state could make students pay a fee of, say, \$50 or \$100, and then Massachusetts could still use all the existing Pell grant funding since it would technically not cover the total cost. They could even keep it officially “tuition-free” as long as the small sum of money is in fees rather than in the tuition.

With the right legal arguments, Massachusetts and other states could subvert the statute entirely. This is because the provision vaguely states combining Pell grants with state funding cannot equal or exceed the “cost of attendance”. The Department of Education defines the cost of attendance in extremely broad terms: it includes everything from tuition, to housing, to textbooks students must afford in order to attend college (7). Based on this interpretation, the BBB cannot stop Massachusetts at all from using Pell grants to fund its free college programs, as long as its free college programs do not pay for every single estimated cost on that exhaustive list.

This could change, however, with a revision to the bill’s language that instead says Pell grants cannot equal or exceed the cost of tuition and fees. But even if that were to happen, Massachusetts and other states with similar free college programs still have the option of just charging students a negligible amount so these programs are still almost free, as mentioned above.

## **Conclusion**

While both of these policies are viable, the easier route is most likely that of attempting to continue using federal Pell funding to fund Massachusetts’ free college programs and building a legal case for the expected federal response.

The degree to which the Massachusetts’ state government should compensate for lost federal funding would be easier to gauge once the option of a legal loophole is played out. This is especially since the legislation’s criteria of “cost of attendance” is so broad that, as it stands, Massachusetts’ free college programs would have a reasonable chance of preserving its free college programs on the grounds that they have never covered the full cost of attendance to begin with.

Massachusetts policymakers must do everything possible to protect Massachusetts’ hard-won victories of free college programs at our community colleges, state universities and University of

Massachusetts campuses: not only for every bright student in Massachusetts, but so all of America can build on the Commonwealth's example and make a college education a right.

Citations:

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