

Interest-Free Educational Loan Program for Residents of Massachusetts



Residents of Massachusetts enrolled at accredited U.S. postsecondary institutions are eligible to apply.

THE PROCESS:

STEP 1: Complete the 2025-2026 FAFSA application at studentaid.gov to obtain your FAFSA Submission Summary (FSS).



STEP 2: Start your loan application at communityfoundation.org on October 1, 2025.

STEP 3: Complete the identification verification form sent to you, and upload your FSS and verification of enrollment document(s). ***More clarification about these documents are outlined in our application.**

STEP 4: Complete and submit the loan application by October 22, 2025 at 12PM.

STEP 5: Once notified of approval, complete the entrance counseling form within 30 days.

THE TIMELINE:

OCTOBER 1, 2025

Community Foundation
Loan Application Opens

OCTOBER 22, 2025 AT 12PM (NOON)

Community Foundation Loan
Application Closes

LATE OCTOBER 2025

Loan receipts are notified of next steps
via email.

DECEMBER 2025 - JANUARY 2026

Loan check is sent directly to
the recipient.