

u·aspire

NO
WAY
TO PAY

**FINANCIAL AID IS NOT ENOUGH
FOR MASSACHUSETTS STUDENTS**

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ABOUT UASPIRE

uAspire is a national nonprofit ensuring that all young people have the financial information and resources to find an affordable path to and through college. Through student advising, counselor training, and policy and systems change, we work to remove the financial barriers to higher education.

Executive Summary

Massachusetts is home to more than 100 colleges and universities, yet for too many of its residents attaining a college degree is financially out of reach. Without sufficient financial aid, the pathway to a degree in Massachusetts brings high costs and debt. This financial burden falls most heavily on students from low-income backgrounds, and disproportionately impacts students of color whose families have been excluded from accruing wealth at the rate of white families by historical and ongoing racist policies.^{1,2}

Even students with EFCs of zero must cover bills >\$10,000 to enroll in college.

To better understand this burden on students trying to finance a higher education in Massachusetts, uAspire analyzed 2,253 financial aid offers from four-year public and private colleges and universities sent to high school seniors with expected family contributions (EFC) of zero. **This study found that even for students with the greatest financial need, grants only covered a small portion of the cost and therefore they would need to pay thousands of dollars to enroll.** Most financial aid offers for students with EFCs of zero left them with bills of more than \$10,000 to cover direct costs for their first year and expected them to finance their education with debt. Specifically, we found that:

- After grants, 53% of financial aid offers from four-year public institutions, and 79% of offers from less selective private institutions, included an estimated bill before loans of \$10,000 or more.
- Eighty-three percent of offers from public institutions, and 95% of offers from less selective institutions, included at least \$5,500 in federal student loans.

To provide equitable opportunity for postsecondary degrees, **Massachusetts needs to remove the financial barriers to completing a degree for students of color and students from low-income families.** The report offers seven policy recommendations to achieve this goal. Focusing on students of color and students from low-income backgrounds, Massachusetts policymakers should:

- Increase funding of the state's need-based aid
- Reduce indirect expenses beyond the college bill
- Increase investment in public higher education
- Advance student-centered financial aid redesign
- Expand high school opportunities to earn college credit at no cost to students
- Develop paid student employment opportunities
- Design a comprehensive debt-free public education system

Ultimately, Massachusetts must re-invest in its public higher education systems and make long-term systemic change for a truly affordable public college and university system that creates viable pathways to economic opportunity.

Introduction

A college degree is effectively a requirement for entry into a job that pays a living wage and is expected to be a means of economic mobility.³ The unemployment rate is lower, and wages are higher for those with college degrees.⁴ Median lifetime earnings for a college graduate are twice the amount as those with a high school diploma or GED.⁵

Yet in Massachusetts, college costs put degree attainment out of financial reach for students from low-income families and have a disproportionate impact on families of color whose members face labor market discrimination and/or structural barriers to accessing better paying jobs. The average net price at a Massachusetts public four-year institution in 2017 was 43% of the median income for Hispanic households and 38% of Black households, compared to 21% of white, non-Hispanic households.⁶

Grants and scholarships do not cover the cost of college, leaving students borrowing what they can and struggling to pay the rest of the bill, even before confronting additional indirect expenses. **In 1988, the average awarded MASSGrant covered 80% of tuition and mandatory fees.⁷ In 2021, the maximum grant covers just 14% of the average four-year public institution's tuition and fees.⁸** Massachusetts' students are taking out more debt to finance college degrees than their peers in other states. In fact, Massachusetts ranks 14th in the U.S. for debt graduates hold when they leave public universities.⁹ Seventy-one percent of students in Massachusetts graduate from public institutions with debt, and the average student loan amount is \$30,639.¹⁰

Due to historic and ongoing exclusion from avenues to build wealth, Massachusetts has a racial wealth gap between families of color and white families, and debt as a means of higher ed financing exacerbates this gap. For example, in Boston (where the majority of uAspire's Massachusetts students live) white households have a median wealth of \$247,500, while Black households have a median wealth of \$8.¹¹ A national study of students starting college in 1995 found that the typical Black borrower took out \$3,000 more in loans than their white peers, yet 20 years later, the typical Black borrower had \$18,500 in loans remaining while the typical white borrower had just \$1,000 in loans.¹²

The challenges of paying for college prevent students from completing their degrees.¹³ Financial pressure and balancing college with working are the top reasons students leave before graduating.¹⁴ These factors have a disproportionate impact on students of color and contribute to a six-year graduation rate at four-year public colleges and universities that is lower for Black (63.5%) and Latinx (64.6%) students than for white students (77.6%).¹⁵

Financing higher education with debt worsens the racial wealth gap.

Struggling to pay for college impacts students' health and wellbeing. In a 2019 survey of the Massachusetts public higher education system, 37% of students reported that they had experienced food insecurity in the prior 30 days and 17% had been homeless in the past year. Food insecurity disproportionately affected students of color, with the highest rates for Indigenous (59%), American Indian (58%), Black (52%), and Latinx (47%) students.¹⁶

For over 35 years, uAspire, a national nonprofit focused on college affordability based in Boston, has supported Massachusetts high school and college students to navigate financial aid systems. **With this report we aim to present the reality of college affordability in Massachusetts through the financial aid offers that uAspire advisors have reviewed with students.** Using primary and secondary research, this study examines how students struggle to cover the gap left by these offers, and the decline of the state's investment in higher education and how it compares to other states. The report then offers actionable policy recommendations for Massachusetts to improve college affordability for its residents.

Methodology

This study focuses on 2,253 financial aid offers from four-year colleges and universities in Massachusetts received by 1,111 high school seniors in the graduating classes of 2018, 2019, and 2020. The students are a diverse group from Greater Boston with EFCs of zero (Figure 1). Sixty-five percent of the students identified as female and 35% identified as male.

Figure 1: **Race / Ethnicity of Students in Study**

Race or Ethnic Group	# Students	% of Total
African American/Black	402	36.2%
Asian/Asian-American	246	22.1%
Latinx	342	30.8%
Multiracial or Other	21	1.9%
White	74	6.7%
Not indicated	26	2.3%
Total	1,111	100.0%

Source: uAspire financial aid offer data for high school seniors, EFC=0

Just over half (56%) of the offers are from four-year public colleges and universities, and 44% are from four-year private colleges and universities (see Appendix for complete list). Of the 1,260 offers from public institutions, 63% are from the University of Massachusetts system and 37% are from the state universities.

These financial aid offers are for students' first year of college only and are not guaranteed to be the same in subsequent years. To understand the full cost, students must multiply these costs by the four or more years it will take for them to complete their degree.

This report focuses on the direct costs of college reflected on the financial aid offers—tuition, mandatory fees, and on-campus food and housing when applicable.

This analysis does not consider the full cost of attendance which includes transportation, books and course materials, food beyond the meal plan, off-campus housing, and personal expenses. These indirect costs can make up over half of the full cost of college.¹⁷ Previous research by uAspire, *Beyond the College Bill: The Hidden Hurdles of Indirect Expenses*, found that 42% of students are significantly concerned about their ability to cover the indirect expenses needed to finish their degree.

Financial Aid Definitions

Direct costs: Tuition, fees, and on-campus housing and food if the student lives on campus

Indirect expenses: Costs beyond tuition and fees, such as textbooks, laptops, transportation, and off-campus housing and food

Cost of attendance: Total estimated cost for one academic year (direct costs and indirect expenses) calculated by the college

Estimated bill before loans: Amount of direct costs a student will need to pay to the college to enroll after grants and scholarships are applied and before loans

Estimated bill after loans: Amount of direct costs a student will need to pay to the college to enroll after grants, scholarships, and loans are applied

Expected family contribution (EFC): Calculated by a federal formula using information a student provides on the Free Application for Federal Student Aid (FAFSA) about their family's income, assets, benefits, size, and number of family members attending college. All colleges use the EFC to determine a student's eligibility for need-based aid.¹⁸ Some private colleges and universities also consider information obtained from the CSS Profile, a more detailed financial aid form.

An **EFC of zero** means the family is not expected to contribute to the cost of attendance. Below are examples of family situations that result in an EFC of zero:

- Family with two married parents, two children, and \$5,000 in assets, where the parents have an adjusted gross income (AGI) of \$30,000 and the student has an AGI of \$1,000
- Single-parent family with an AGI of \$45,000, \$5,000 in assets, and three children, one of whom is in college and has an AGI of \$1,000
- Independent student in college with an AGI of \$11,000 and \$1,000 in assets

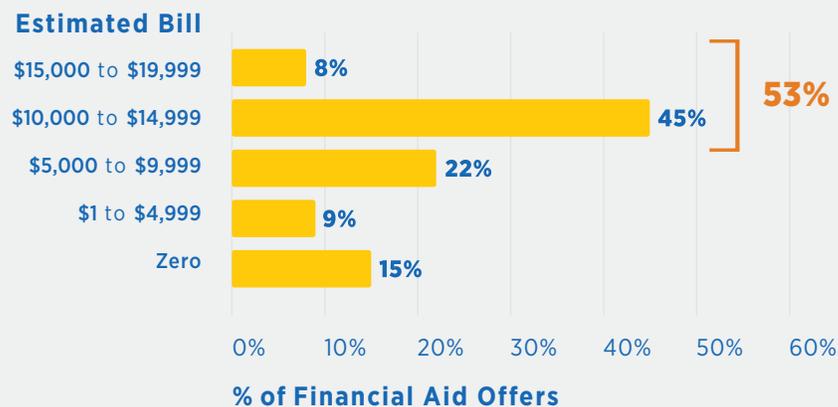
Findings

Financial aid offers received by uAspire students reveal that in most cases even students with the greatest financial need must pay thousands of dollars to enroll in college and are offered thousands in loans.

PUBLIC COLLEGES AND UNIVERSITIES

While students from low-income families receive grants in their financial aid offers, the Pell Grant and state grants only go so far, even at public colleges and universities. After grants are applied and before borrowing, 53% of financial aid offers from four-year public colleges and universities (Appendix A) left students to cover an estimated bill before loans of \$10,000 or more for their first year to cover the direct costs of college (Figure 2). Students may take out loans to fund a portion of the bill and then need to come up with the rest to enroll.

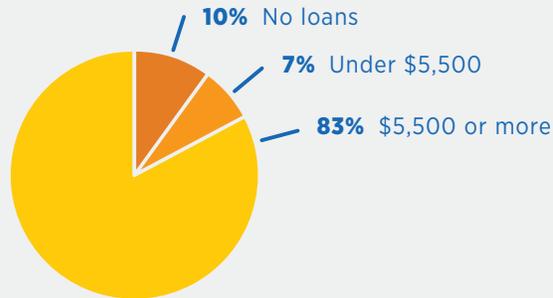
Figure 2: Estimated Bills Before Loans from Public Four-Year Institutions



Source: uAspire financial aid offer data for high school seniors, EFC=0 (N=1,260)
Note: due to rounding, percentages do not appear to add up to 100%

Eighty-three percent of the financial aid offers for public colleges and universities included \$5,500 or more in federal loans (Figure 3).

Figure 3: Inclusion of Federal Student Loans in Financial Aid Offers from Public Institutions



Source: uAspire financial aid offer data for high school seniors, EFC=0 (N=1,260)

Federal Student Loan Limits

The U.S. Department of Education Federal Direct Loans have annual loan limits that increase as students progress through their undergraduate degree. First-year undergraduate annual loan limits are \$5,500 for dependent students and \$9,500 for independent students. This increases to \$6,500 and \$10,500 for second-year students, and \$7,500 and \$12,500 for third year and beyond students.¹⁹

Of the financial aid offers reviewed, the most affordable options were from University of Massachusetts Boston because most of the students did not plan to live on campus. Fifty-three percent of UMass Boston financial aid offers covered the direct cost—tuition and fees, for most of these students living off-campus—through grants (Figure 4). Twenty-three percent included an estimated bill before loans of \$10,000 or more.

Figure 4: Estimated Bills Before Loans from University of Massachusetts Boston

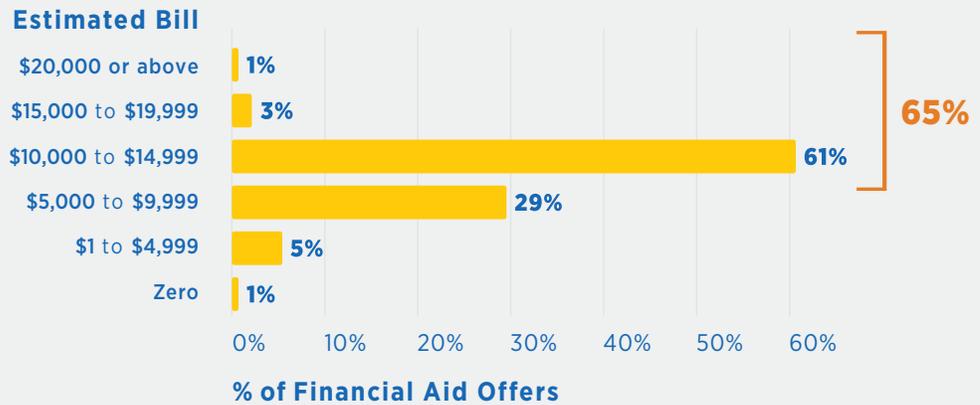


Source: uAspire financial aid offer data for high school seniors, EFC=0 (N=329)

Living at home makes college more affordable but it is not an option for all students and carries its own expenses and challenges. Many uAspire students attending UMass Boston cite transportation and food expenses as costs beyond the bill not covered by financial aid that they must find ways to cover.

At the other University of Massachusetts institutions, where most students live on campus, the direct cost includes tuition, fees, and on-campus housing and food. Sixty-five percent had an estimated bill of \$10,000 or more before taking out loans (Figure 5).

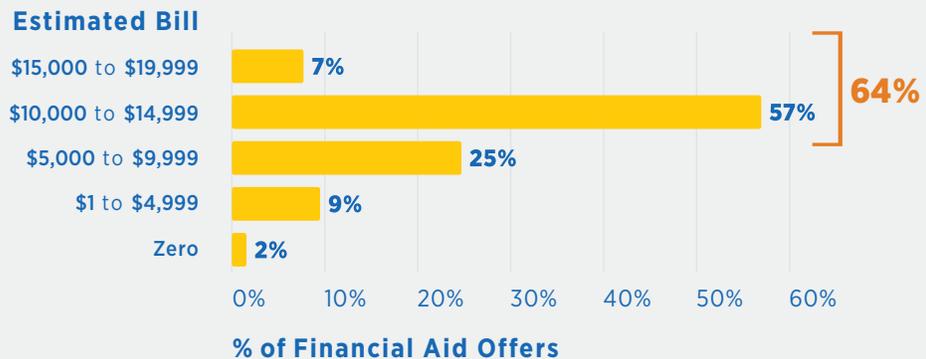
Figure 5: Estimated Bills Before Loans from University of Massachusetts Amherst, Dartmouth, and Lowell



Source: uAspire financial aid offer data for high school seniors, EFC=0 (N=463)

Turning to state universities, 64% of the financial aid offers left over \$10,000 for students to cover on their own (Figure 6).

Figure 6: Estimated Bills Before Loans from State Universities



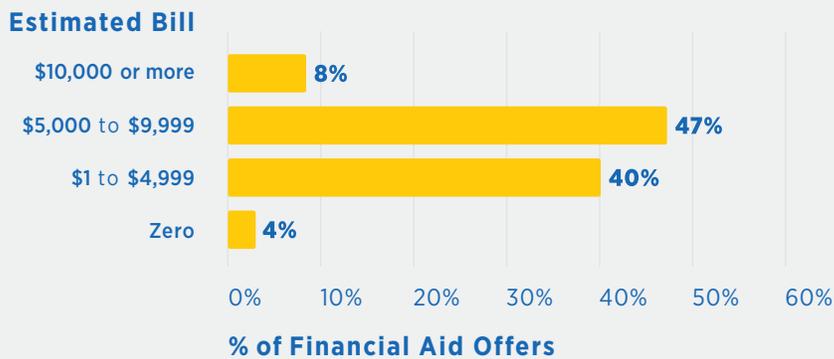
Source: uAspire financial aid offer data for high school seniors, EFC=0 (N=468)

PRIVATE COLLEGES AND UNIVERSITIES

Students with EFCs of zero also faced high estimated bills and debt at private colleges and universities (Appendix B). More selective institutions offered enough grant aid to cover most of the direct costs of college, but the offers from less selective institutions left large gaps. The more selective colleges and universities in this study have substantially larger endowments than the less selective institutions and contribute more to financial aid.

The financial aid offers from colleges accepting 30% or fewer of applicants came the closest to covering the full direct cost through grants, with 44% showing a bill of under \$5,000 (Figure 7). However, far fewer students are accepted into these institutions, so this is not an accessible option for most students.

Figure 7: Estimated Bills Before Loans from Selective Private Institutions



Source: uAspire financial aid offer data for high school seniors, EFC=0 (N=89)
Note: due to rounding, percentages do not appear to add up to 100%

Colleges and universities accepting over 30% of applicants were much less affordable (Figure 8). Seventy-nine percent of their financial aid offers included estimated bills before loans of \$10,000 or more. **Forty-two percent included estimated bills before loans of \$20,000 or more.** To cover these costs, students would need to take out loans and find a way to pay the rest of the bill.

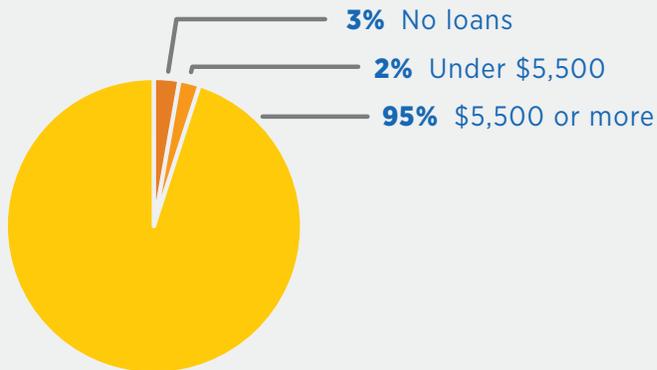
Figure 8: Estimated Bills Before Loans from Less Selective Private Institutions



Source: uAspire financial aid offer data for high school seniors, EFC=0 (N=904)

Ninety-five percent of financial aid offers from less selective private colleges and universities included loans of \$5,500 or more for the first year (Figure 9).

Figure 9: Inclusion of Federal Student Loans in Financial Aid Offers from Less Selective Private Institutions



Source: uAspire financial aid offer data for high school seniors, EFC=0 (N=904)

Filling the Gap

There are few viable options for students to manage the costs that are not covered by financial aid. The strategies students attempt to stitch together to fill the gap assume resources that students with EFCs of zero do not have or require families to take on long-term debt they cannot afford.

As a uAspire advisor explained, “For bills above a few hundred dollars, it feels like a lot of students have scraped together money with family for the first semester or two and after that there is no plan.” Massachusetts students quickly reach the end of their resources to cover college costs and the remaining options outlined below come with their own risks, drawbacks, and additional costs.

Students have few options to fill the financial gap.

PRIVATE LOANS

Almost all private education loans require the borrower to have an established credit history or a co-signer with one. Their interest rates are likely to be higher than Federal Direct Loans and they do not have the income-based repayment options, loan forgiveness options, or protections that federal loans offer.²⁰

PARENT PLUS LOANS

Parents with no adverse credit history can borrow federal PLUS loans up to a college’s cost of attendance, minus other financial assistance a student receives. PLUS loans assume higher risk to the borrower; the interest on PLUS loans, while lower than many private loans, is almost twice the amount of student loans from the Federal Direct Loan Program and it is not subsidized while students are enrolled in college.²¹ Only 16% of PLUS loan borrowers have an EFC of zero, suggesting that parents with EFCs of zero did not meet the eligibility criteria or felt they could not afford the repayment costs.²²

STUDENT EMPLOYMENT

Seventy percent of undergraduates work while attending college.²³ Some on-campus work can contribute to student success by increasing positive interactions between students and faculty, and limited hours related to a student’s major and career goals can support later career success.^{24,25} However, working can negatively impact students’ academic progress; students who work over 15 hours a week are more likely to have a C average or lower, while those working fewer than 15 hours are more likely to have a B average.²⁶

SAVINGS

Only 30% of low-income families have any savings.²⁷ Based on the federal methodology used to calculate financial aid eligibility, students and families with EFCs of zero are not expected to contribute to college costs from savings or current income.

TWO-YEAR TRANSFER PATHWAYS

One strategy some students choose is to start at a community college with the intention of transferring to a four-year institution. However, there are still cost challenges at community college. Full-time students with EFCs of zero at Massachusetts community colleges use their entire Pell Grant and MASSGrant funds to cover tuition, fees, books, and supplies—which cost approximately \$7,000 in 2020-21—then struggle to find other sources to pay their living and commuting expenses.²⁸ Graduation rates at Massachusetts community colleges are between 15% and 50%. While Massachusetts has improved the transfer process, fewer than a quarter of students transfer to a four-year school.²⁹

UNDOCUMENTED STUDENTS

Thirty-three thousand undocumented immigrants between 18 and 24 years old reside in Massachusetts, of whom 17,000 are enrolled in high school or postsecondary programs.³⁰ Only 5,180 students with Deferred Action for Childhood Arrivals (DACA) status, plus those with Temporary Protected Status (TPS), are eligible for in-state tuition at public colleges and universities.³¹ Massachusetts does not offer state financial aid to these students, unlike 11 other states that offer state financial assistance to certain undocumented immigrant students including DACA students.³²

State Divestment

Over the last 20 years, Massachusetts has dramatically reduced the purchasing power of state grant aid and investment in its public colleges and universities. Massachusetts spends nearly \$2,200 less per student than in 2001, while tuition and fees at public universities increased by upward of \$6,500.^{33,34} The difference falls squarely on students' shoulders while family incomes, except those in the highest income quartiles, have remained stagnant.³⁵

While Massachusetts allocates more to the state grant aid line item today than in recent years, the need-based funding does not compare to the early days of the program. The state scholarship program, the budget line that covers grants for students, is funded at roughly 70% of 2001 funding levels.³⁶

Massachusetts ranks 27th for state-funded need-based grant dollars per undergraduate full-time equivalent (FTE), but other states are investing in their need-based aid.³⁷ **New Jersey, with a similar GDP, spent nine times as much as Massachusetts on its primary need-based undergraduate grant program in 2018—\$440.5 million compared to Massachusetts' \$48.6 million.**^{38,39} In New Jersey, the maximum full-time grant amount ranges from \$7,380 to \$12,938.⁴⁰ The current maximum MASSGrant is \$1,800.⁴¹

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Washington State is another example of deep investment in student financial aid. **The Washington State College Grant is a new program that awards on a sliding scale, so an eligible student from a family of four making around \$56,000 or less per year would receive an award covering full tuition.** Partial grants are provided to students whose families earn up to the state's median family income, about \$102,000 a year.⁴² This is a first-dollar grant program allowing students to apply Pell Grants to indirect expenses.⁴³ These grants go toward any in-state public college or university or approved private college or training program.⁴⁴

The underfunding of Massachusetts' higher education system is widely known. The Massachusetts Higher Education Finance Commission's 2014 report called for allocating \$475 million over five years to the community colleges, state universities, and University of Massachusetts. It also recommended increasing MASSGrant investment to cover 50% of tuition and fees at four-year public universities.⁴⁵ The state has not made these additional investments and it is not for a lack of potential funds: Massachusetts spends just \$3.20 per \$1,000 of personal income on higher education compared to the U.S. average of \$5.60 per \$1,000 of income.⁴⁶ With one of the highest gross domestic products (GDP) in the U.S., Massachusetts can afford to invest in students.

Recommendations

Increase investment and expand promising programs to support student success.

To support the success of Massachusetts college students, urgent state and system leadership is required. Our students deserve, and the state's economy relies on, higher education systems and financing that provide pathways to economic opportunity and equalize the racial wealth gap. uAspire offers the following policy recommendations for critically needed resources and systems-level solutions to reduce financial barriers that disproportionately burden students of color and students from lower-income backgrounds.

INCREASE FUNDING OF STATE'S NEED-BASED AID

The Board of Higher Education calculated that an investment of \$36 million would cover the unfunded portion of tuition and fees for Pell-eligible students attending state universities and the University of Massachusetts campuses for one year.⁴⁷ To this end, state policymakers should continue to increase funding for state grants to fill the gap toward tuition and fees, and expand to cover indirect costs.

- Invest in MASSGrant and MASSGrant PLUS to cover the gap in direct costs for Pell-eligible students
- Expand financial aid programs to cover the indirect expenses allocated in the cost of attendance for Pell-eligible students
- Ensure expansions or increased investment benefit students who attend part-time and full-time
- Expand state financial aid access to undocumented students as California, New York, Texas, and eight other states have done

REDUCE INDIRECT EXPENSES

While colleges include estimates of costs beyond tuition, the financial aid amounts offered do not come close to covering them. Leverage existing benefits, and build programs and interagency partnerships to reduce the cost of transportation, food, off-campus housing, childcare, and course materials for students.

- Support institutions to increase access to food through meal-swipe sharing programs and on-campus food pantries
- Promote agencies offering public benefits to partner with colleges and universities to provide subsidized housing, subsidized childcare, and connections to food assistance
- Incentivize collaboration between colleges and public transportation agencies to offer students free rides or subsidized fares on public transit
- Expand the use of open educational resources (OER), openly licensed online course materials that students can access as part of tuition without additional expense⁴⁸

INCREASE INVESTMENT IN PUBLIC HIGHER EDUCATION

Public higher education is a public good, creating avenues for economic mobility and career success that benefit students, the state's economy, and broader society. Revisit the 2014 Higher Education Finance Commission's recommendations to fund public higher education and increase state investment to reduce the need for public colleges and universities to pass costs onto students through tuition and fees.⁴⁹

ADVANCE STUDENT-CENTERED FINANCIAL AID REDESIGN

Massachusetts has extensively considered how the state financial aid programs could be redesigned. Continue efforts underway to consolidate state financial aid programs and standardize communications to make it easier for students to understand the aid that is available and simplify access to it.

- Consolidate financial aid programs so they are easier to navigate for students and families and more efficient for the state to fund
- Standardize and provide clear and consistent definitions of financial aid terms
- Introduce required transparency and formatting for financial aid communications that include cost of attendance, direct costs, indirect expenses, loans, net costs, estimated bill calculation, work-study, and PLUS loans

EXPAND HIGH SCHOOL OPPORTUNITIES TO EARN COLLEGE CREDIT

Early college blends the college curriculum into high school, allowing students to accumulate credits towards high school graduation and a college degree, without admissions requirements and at no cost to the student. These programs target underserved students and include academic support and guidance. This is a promising degree pathway that currently reaches less than two percent of high school students of color and one percent of students from low-income families.⁵⁰

- Invest in and expand early college programs, focusing on students of color and students from low-income families
- Ensure any expansion does not use students' limited Pell eligibility and allows easy transfer of credits to high quality and diverse postsecondary programs

DEVELOP PAID STUDENT EMPLOYMENT OPPORTUNITIES

Paid employment opportunities with manageable hours aligned with students' course of study help them pay for living expenses while developing skills and connections that will improve post-graduate employment opportunities. Target recruitment and outreach to increase the participation of students from low-income backgrounds and students of color in career services and paid internships.

- Incentivize corporate and nonprofit partnerships to provide more robust connections to paid employment opportunities
- Support an expansion of on-campus career services and career coaching that connect students to paid career-exploring jobs related to their studies

DESIGN A COMPREHENSIVE DEBT-FREE PUBLIC EDUCATION SYSTEM

Ultimately, a truly inclusive higher education system would be one that Massachusetts students could attend without taking on debt. Build an equitable, debt-free system that is cost-comprehensive, open access, and multi-system.

- Cover costs beyond tuition because indirect expenses are a substantial financial burden for students
- Cover all state residents, regardless of age, academic merit, or immigration status
- Include both part-time and full-time enrolled students and include both two- and four-year institutions

Invest in an equitable higher education system.

Student advocates and postsecondary stakeholders are encouraged that Massachusetts has begun to address the financial barriers to its higher education system. In 2017 the Massachusetts Department of Higher Education undertook an extensive financial aid redesign study focused on understanding students' unmet financial need and financial aid program overlap.⁵¹ State leaders are exploring early college to boost enrollment and college completion for students of color and students from low-income families. State policymakers established the MASSGrant PLUS grant, starting with students attending community college part-time and then expanding to students in state universities. The Massachusetts Board of Higher Education and the Department of Higher Education are evaluating how their policies align with the Equity Agenda, which set a goal that the system of public higher education "will enhance economic and social mobility for all citizens, particularly students of color."⁵²

Still, Massachusetts is behind other states in the amount of need-based aid provided to students and invests less in our public higher education system than twenty years ago, leaving students and families to fill the gaps and take on debt. To advance the higher education Equity Agenda and provide college opportunities to all of Massachusetts' students, policymakers must increase investment and expand promising programs to support the success of students, especially those historically marginalized. By investing in an equitable higher education system, Massachusetts can become a beacon of higher education opportunity and a model for the nation to follow.

APPENDIX A

Public Colleges and Universities Included in the Analysis

NUMBER OF FINANCIAL AID OFFERS

Bridgewater State University	131
Fitchburg State University	45
Framingham State University	91
Massachusetts College of Art and Design	10
Massachusetts College of Liberal Arts	33
Massachusetts Maritime Academy	2
Salem State University	132
University of Massachusetts Amherst	110
University of Massachusetts Boston	329
University of Massachusetts Dartmouth	231
University of Massachusetts Lowell	122
Westfield State University	8
Worcester State University	16
Total	1,260

APPENDIX B

Private Colleges and Universities Included in the Analysis

NUMBER OF FINANCIAL AID OFFERS

American International College	11	Hampshire College	1
Amherst College	1	Lasell College	45
Anna Maria College	16	Lesley University	63
Assumption College	19	MA College of Pharmacy & Health Sci.	58
Babson College	2	Merrimack College	37
Bay Path College	3	Montserrat College of Art	1
Becker College	9	Mount Holyoke College	6
Bentley University	9	Newbury College	26
Berklee College of Music	1	Nichols College	5
Boston College	6	Northeastern University	37
Boston University	20	Pine Manor College	13
Brandeis University	8	Regis College	30
Clark University	21	Simmons College	44
College of the Holy Cross	17	Smith College	1
Curry College	79	Springfield College	3
Dean College	16	Stonehill College	31
Eastern Nazarene College	6	Suffolk University	159
Elms College	4	Tufts University	8
Emerson College	3	Wellesley College	2
Emmanuel College	48	Wentworth Institute of Technology	70
Endicott College	1	Western New England University	5
Fisher College	33	Wheaton College	4
Gordon College	5	Worcester Polytechnic Institute	6
		Total	993

Endnotes

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