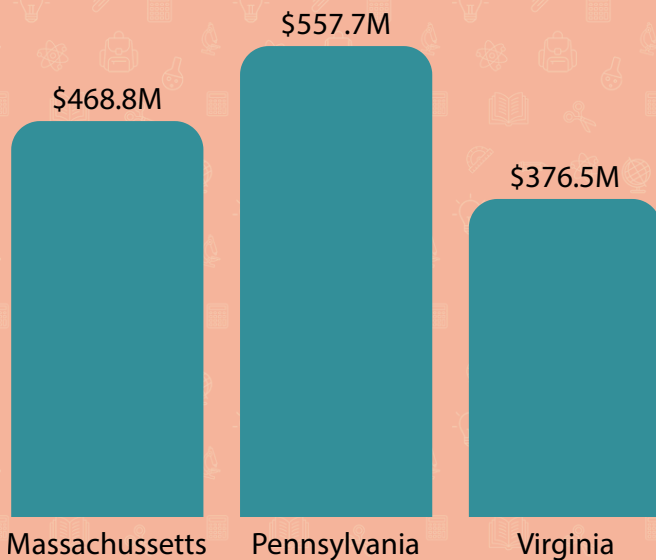


What Happens When Grad PLUS Loans Disappear in Massachusetts?

Massachusetts ranks among the top five states nationally for Grad PLUS dollars disbursed, with just over 11,900 recipients. Graduate and professional students at the state's predominantly private not-for-profit institutions rely on these loans to cover costs beyond federal borrowing limits, a lifeline that could vanish for many starting July 1.

3 Year Average Total Grad PLUS Dollars Disbursed



\$468.8M
Dollars Disbursed



>11.9k
Recipients



9.8%
Graduate Students
receiving PLUS loans



41
Institutions

Who Stands to Lose the Most From Grad PLUS Changes?

Massachusetts' private not-for-profit institutions dominate the Grad PLUS borrowing landscape. Notably, Tufts University alone represents 22.5% of all disbursed Grad PLUS dollars in the state at \$105.6 million. Leading research universities and professional programs drive borrowing.

The impact will land hardest on students enrolled in the state's prestigious but high-cost graduate and professional programs, more specifically the students who often have the fewest alternative financing options.

