



## ABOUT MEFA

For over 40 years, MEFA's unmatched expertise, comprehensive guidance, and diverse products and service offerings have been **helping students and families plan for the future.**

MEFA's mission, since its founding in 1982, has been to help students and families access and afford higher education and reach financial goals through **education programs, tax-advantaged savings plans, low-cost loans, and expert guidance.** All of MEFA's work aligns with the ever-present goal to support the independence, growth, and success of students and families.

**mefa.org**  
**(800) 449-MEFA (6332)**  
**collegeplanning@mefa.org**



## MEFA'S RESOURCES

### mefa.org

MEFA's website serves as a roadmap to help families plan for college and reach financial goals. Students, parents, school counselors, and college administrators can access a comprehensive financial literacy curriculum with videos, calculators, timelines, a podcast, and a wide range of detailed information to help with future plans.

### The MEFA Institute

The MEFA Institute offers a series of free professional development opportunities geared toward school counselors, college access professionals, and college administrators focused on planning, saving, and paying for college and reaching financial goals. Participants may attend webinars, read blog posts, and view videos within the curriculum, on their own schedule, to gain knowledge on numerous college planning topics and earn PDPs.

### Robust Online Community

Like and follow us on Facebook, Twitter, LinkedIn, and Instagram. We post important information and great resources daily. Be sure to share our posts with family and friends!

### mefapathway.org

MEFA's free, comprehensive college and career planning web portal is available for students in grades 6-12. MEFA Pathway is an engaging, intuitive, and interactive platform that supports and guides postsecondary planning for all students. By increasing access to information about higher education and career opportunities, MEFA Pathway helps students create a customized portfolio and plan for the future.

### Webinars

MEFA offers a wide range of webinars for families and school counselors on topics like saving for college, college admissions, understanding the FAFSA, paying the college bill, managing loan repayment, MEFA Pathway, and saving for disability-related expenses. To access on-demand webinars, or to attend a live webinar, visit [mefa.org/events](http://mefa.org/events) and find a topic that interests you.

### Email Curriculum

MEFA has designed age-appropriate curriculum to meet the needs of families with children of all ages, college and graduate students, school counselors, and college administrators. Sign up at [mefa.org](http://mefa.org) to receive emails with tips, resources, and updates on all steps of saving, planning, and paying for college.



Most families can't save it all.  
No one should borrow it all.  
With MEFA, everyone can make a plan to pay for college.

### MEFA Loans

For 40 years, MEFA has offered low-cost MEFA Loans to help families pay for a college education. Our fixed interest rates ensure stable, predictable monthly payments for the life of the loan, while multiple repayment options allow families to choose the best plan for them. Our loans have no origination fees or prepayment penalties.

### MEFA REFI

With a fixed rate MEFA Education Refinancing Loan, students can combine multiple education loans into one new loan designed to reduce monthly payments and lower interest rates.

### Attainable Savings Plan<sup>SM</sup>

The Attainable Savings Plan, the Massachusetts ABLE Savings Plan offered by MEFA and managed by Fidelity Investments, provides a means for individuals with disabilities and their families to save in a tax-advantaged account for health and personal care expenses.

### U.Plan<sup>®</sup> Prepaid Tuition Program

The U.Plan Prepaid Tuition Program helps families stay ahead of rising college costs by allowing them to purchase Tuition Certificates in a tax-advantaged plan that locks in a percentage of today's tuition and mandatory fees to pay for their child's future expenses at any of the over 70 participating public and private colleges and universities in Massachusetts.

### U.Fund<sup>®</sup> College Investing Plan

The U.Fund College Investing Plan is a market-based 529 plan designed to help families save for college. With the U.Fund, you don't pay taxes on any earnings as your account grows, and when you withdraw money to pay for qualified education expenses, you don't pay federal or Massachusetts state income tax.



## Have a Question?

Our college planning experts are ready to provide you answers.

Contact us by phone or email.

[mefa.org](https://mefa.org)

(800) 449-MEFA (6332)

[collegeplanning@mefa.org](mailto:collegeplanning@mefa.org)



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