

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 has been to help students and families access and afford higher education and reach financial goals through education programs, tax-advantaged savings plans, competitive-rate 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.



The **MEFA Institute** provides free professional development on college planning and financial aid for school counselors and college access professionals. All lessons qualify for Professional Development Points (PDPs). There are over 30 lessons available on demand.



The **MEFA Professional Development Series** offers training and updates for college administrators on MEFA Loans, financial aid, and other relevant topics.



MEFA's **email curriculum** provides timely college planning resources catered to each specific audience.

MEFA's Outreach



255,000+
email subscribers



390+
events and trainings
held in 2023-24



46,900+
social media followers



mefa.org provides free access to guidance on planning for college and reaching financial goals. Students, parents, school counselors, and college administrators can access comprehensive resources including articles, podcast episodes, videos, calculators, and more.



MEFA provides **free in-person and online events** for families on the topics of saving for college, college admissions, financial aid, paying for college, and more.

Have a Question?

MEFA's college planning experts are ready to provide you answers.

Contact MEFA by phone or email.

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

MEFA Programs

MEFA pathway™

Massachusetts' college and career planning website **mefapathway.org** provides students in grades 6-12 free access to tools and resources to aid in college and career exploration, college application management, scholarship search, and more. MEFA Pathway is utilized in 167 Massachusetts schools, including 74 Gateway Cities.

MEFA ufund™

MEFA's **U.Fund 529 College Investing Plan** is a tax-advantaged 529 plan, managed by Fidelity Investments. The U.Fund is free from federal and Massachusetts state income taxes, and allows Massachusetts residents to qualify for a state income tax deduction. The U.Fund is designed to help families save for college, K-12 tuition, apprenticeship expenses, and student loan payments.

BabySteps Savings Plan

The BabySteps Savings Plan helps new families in Massachusetts jumpstart saving for the future by providing a \$50 seed deposit into a U.Fund 529 account opened in the first year of a child's birth or adoption.

MEFA uplan™

MEFA's **U.Plan Prepaid Tuition Program** lets savers lock in a percentage of current tuition and mandatory fee rates at over 70 public and private colleges in Massachusetts. U.Plan savings are free from federal and Massachusetts state income taxes, and allow Massachusetts residents to qualify for a state income tax deduction.

MEFA attainable™

The **Massachusetts ABLE account** 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 disability-related expenses without jeopardizing means-tested federal benefits.

MEFA loans™

For over 40 years, MEFA has offered **competitive-rate undergraduate and graduate education loans** to help families pay for a college education. MEFA Loans offer fixed interest rates, predictable monthly payments, multiple repayment options, and no origination fees or prepayment penalties.

MEFA refi™

MEFA's **education refinancing loan** offers qualified borrowers the opportunity to combine multiple education loans into one loan to reduce monthly payments and lower interest rates.