



## ABOUT MEFA

For over 35 years, MEFA's unmatched expertise, comprehensive guidance, and diverse products and service offerings have been helping students and families in Massachusetts and beyond 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.

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



## MEFA'S RESOURCES

### [mefa.org](http://mefa.org)

MEFA's website serves as a roadmap to help families plan for college and reach financial goals. Parents, students, counselors, and college administrators can access a comprehensive financial literacy curriculum with videos, calculators, timelines, podcasts, and a wide range of detailed information to help with future plans. MEFA's College Planning Tool helps families create a personal strategy to pay for college costs.

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### In-Person Community Seminars

MEFA's in-person seminar program, offered in collaboration with high schools and organizations across the Commonwealth, provides 600 presentations each year on saving for college, college admissions, financial aid, paying the college bill, and saving for disability-related expenses.

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### Robust Online Community

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

### [mefapathway.org](http://mefapathway.org)

MEFA's free, online college and career planning tool allows middle and high school students and their parents to explore interests and talents in order to build academic and career plans. Skills assessments, interactive interviews, comprehensive college and career planning information, and so much more are available to help students create a personal profile to dream big and plan for the future.

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### Webinars

MEFA currently offers over 50 webinars annually for families and school counselors on topics like saving for college, understanding the FAFSA, paying the college bill, managing loan repayment, and saving for disability-related expenses.

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### Email Curriculum

Sign up for MEFA emails right on our homepage to stay updated on all aspects of preparing for college. We'll keep you informed with tips, resources, and key updates to help you and your family with each step of college planning.

**JOIN OUR COMMUNITY AT MEFA.ORG**

### Participation in FAFSA Day Massachusetts

MEFA has been a long-standing, proud supporter of Massachusetts FAFSA Day, the state's College Goal Sunday program, working directly with students and families on FAFSA completion.

### Professional Development Trainings

MEFA's in-person trainings for school counselors, college administrators, and community influencers provide important updates, comprehensive guidance, and free resources on the college financing process, financial aid, and college savings.

### Education Loans

For more than 35 years, we have been offering low-cost MEFA Loans to help families pay for a college education. Our fixed interest rate ensures stable, predictable monthly payments for the life of the loan, and multiple repayment options allow you to choose the best plan for your family.

### MEFA REFI

With a fixed or variable rate MEFA Education Refinancing Loan, you can reduce your monthly payment, lower your interest rate, and even combine multiple education loans.

### Attainable<sup>SM</sup>

The Attainable Savings Plan provides a means for individuals with disabilities and their families to save in a tax-advantaged account for health and personal care expenses.

### The U.Plan<sup>®</sup>

The U.Plan Prepaid Tuition Program helps you stay ahead of rising college costs by allowing you to purchase Tuition Certificates that lock in today's tuition and mandatory fee rates to pay for your child's future expenses at any of the over 70 participating public and private colleges and universities in Massachusetts.

### The U.Fund<sup>®</sup>

The U.Fund College Investing Plan is a market-based 529 plan to help you 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 higher education expenses, you don't pay federal or Massachusetts state income tax.



## Have A Question?

Our college planning experts are ready to answer all of your questions about planning and saving for college. Contact us by phone or email for one-on-one guidance.

**(800) 449-MEFA (6332)**  
**[collegeplanning@mefa.org](mailto:collegeplanning@mefa.org)**

