

A turn toward no-loan aid to students

Generous programs funded by sizable endowments — which some want to tax

By Hilary Burns
GLOBE STAFF

When Katie Callahan was choosing a college four years ago, she was surprised to learn a small, private college in her home state of Maine, among the most competitive in the country, would be less expensive for her than the public institutions she applied to as safety schools.

Callahan, the daughter of a teacher and retired freelance writer,

graduated from Colby College in May debt-free. This allowed her to move into a Beacon Hill apartment, a 15-minute walk to the startup company she works for, rather than commuting to her job from her parents' home in Maine.

"Graduating with no loans meant I was able to just apply to jobs, really knowing that I could afford to move out and go where I needed to be for that," Callahan

said. "And now that I'm working, I'm able to save so much of my income that normally would be going toward student loans."

Colby and Bowdoin College are in a small but growing cohort of private colleges with robust endowment funds that no longer include student loans in financial aid packages.

Schools that have adopted so-called no-loan programs in recent years — including Harvard University, the Massachusetts Institute of Technology, Brown University, Amherst College, Smith College, and

Williams College — say they aim to send a clear message to prospective low- and middle-income students: If you have the academic chops to gain admission, you can afford to attend, something "that can be transformative for a young person," said Claudia Marroquin, dean of admissions and student aid at Bowdoin.

No-loan programs are among the ways colleges are appealing to low- and middle-income families; many schools also offer no-tuition deals for families under certain income thresholds. MIT, for example, **LOANS, Page A7**

Trump has variety of tools for deportation

Resistance in Mass. may provide only limited protection, experts warn

By Giulia McDonnell Nieto del Rio
GLOBE STAFF

More than 200,000 of the nation's 11 million undocumented immigrants live in Massachusetts. Could President-elect Donald Trump really deport them — even those who have been here for years?

Trump made mass deportations of immigrants without legal status a cornerstone of his campaign, and last week confirmed he would declare a national emergency and deploy the US military to assist in the effort. Trump has also proposed federalizing National Guard troops, enlisting the help of local law enforcement, targeting so-called sanctuary cities, conducting workplace raids, and greatly expanding immigration detention.

Undocumented immigrants in the United States fall into a range of categories, including people who entered the country without authorization, those who overstayed visas, and individuals who violated conditions of their stay.

Trump and his allies said they will first focus on deporting undocumented immigrants with a criminal past. But they've suggested they will target others as well, such as undocumented immigrants not deemed public safety threats but who have active deportation orders, or migrants who have recently entered the country.

"I got a message to the millions of illegal aliens that Joe Biden's released in our country," Tom Ho **DEPORTATION, Page A9**

Donations for transition kept secret

Ethics specialists worry about hidden influences

By Ken Bensinger
and David A. Fahrenthold
NEW YORK TIMES

President-elect Donald Trump is keeping secret the names of donors who are funding his transition effort, a break from tradition that could make it impossible to see what interest groups, businesses, or wealthy people are helping launch his second term.

Trump has so far declined to sign an agreement with the Biden administration that imposes strict limits on that fund-raising in exchange for up to \$7.2 million in federal funds earmarked for the transition. By dodging the agreement, Trump can raise unlimited amounts of money from unknown donors to pay for the staff, travel, and office space involved in preparing to take over the government.

Trump is the first president-elect to sidestep the restrictions, provoking alarm among ethics experts.

Those seeking to curry favor with the incoming administration now have the opportunity to donate directly to the winning candidate without their names or potential conflicts ever entering the **TRUMP, Page A8**



PHOTOS BY LANE TURNER/GLOBE STAFF

Michael Smith, an Army veteran with PTSD, rested in his bed at the Homeless Services Center in Portland. Before moving to the shelter, Smith had been sleeping next to a heating vent outside City Hall.

No place for homeless camps

Portland's razing of tents only shifted the problem, advocates contend, but officials say crackdown combined with care can work

By Brian MacQuarrie
GLOBE STAFF

PORTLAND, Maine — In a year since city officials shut down homeless encampments across Portland, the number of people sleeping downtown on sidewalks, in building entrances, and in alleys has grown, according to outreach volunteers and staff at nonprofit agencies that help the homeless.

It's an increase, social workers said, that is linked to the city's decision to raze a string of large, unauthorized camps beginning in 2023. Since then, 690 tents have been dismantled, said Mayor Mark Dion, who championed the sweeps in his cam-



Pushing his belongings in a shopping cart, James Dolloff recounted his slide into homelessness.

paign last year.

The city had been cautioned that "you may very well end up having many more visible in doorway after doorway after doorway, huddled up in a blanket, because they don't have a tent in an encampment," said Donna Yellen, a vice president at Preble Street, a Portland-based social-services organization. "And that's exactly what has happened."

But where some outreach workers see peril, Dion sees a positive.

"I'm pretty proud of it," he said of the city's response, including opening a 258-bed shel- **PORTLAND, Page A12**

Triage, then lots of patient consideration

In taking over Holy Family hospitals, Lawrence General faces an immense challenge

By Robert Weisman
GLOBE STAFF

METHUEN — Strolling into the cardiac unit at Holy Family Hospital, the top executive of Holy Family's new owner, Lawrence General Hospital, stood erect and listened intently as nurses in scrubs ran through their wish lists: more staff, more supplies, fresh paint — "a little lipstick," in the words of one nurse — to brighten up the floor.

Dr. Abha Agrawal assured the overburdened staff that she had begun hiring and restocking supply cabinets in the post-Steward Health Care era. She said she'd directed her maintenance staff to replace damaged shades in the windows of rooms so patients can sleep, a complaint she'd heard on a previous visit to her expanded domain.



JESSICA RINALDI/GLOBE STAFF

Dr. Abha Agrawal stopped to chat with staff nurse Andrea Polanco as she met with staff members at Holy Family Hospital in Methuen.

Teacher strikes in Marblehead and Beverly continued despite pressure and a deadline from Governor Maura Healey. **B1.**

The Patriots took a big step backward in a mistake-filled, dispiriting 34-15 loss to the Dolphins. **C1.**

Hezbollah fired about 250 projectiles into Israel, one of the group's largest attacks since Oct. 7, 2023. **A4.**

Turkey prices might actually be cheaper this year in the Boston area. **D1.**

Jim Montgomery, five days after shown the door by the Bruins, has landed behind the St. Louis Blues bench. **C1.**

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Ray, the wind blows

Monday: Some sun, windy. High 49-54, low 34-39.

Tuesday: Rainy, breezy. High 50-55, low 36-42.

Sunrise: 6:47. Sunset: 4:15.

Weather and comics, **D4-5.**

Obituaries, **C10-11.**

VOL. 306, NO. 148

* Suggested retail price \$4.00

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