FREE YOUR SELF

Less Student Debt. A Life Full of Possibility.

www.mass.edu/masstransfer
A college degree can change your life, but rising costs can sink your dreams.

What if you could get everything you want out of college but keep cost—and therefore debt—to a minimum?

A life with less debt can translate to

**a life with more freedom...**

**Freedom to enter the career you want, not the job you need to cover your loans...**

**Freedom to put your paychecks toward your future, not the burden of high student debt from your past...**

**Freedom to devote more time to things that matter to you, not just the everyday hustle...**
Freedom to set off for your next destination with no anchor in sight.
Less Debt. A Life Full of Possibility.

Massachusetts’ public colleges and universities have joined together to offer new, quality pathways that greatly reduce the sticker price of a State U or UMass bachelor’s degree, enabling you to achieve your college dreams with lower student debt.

Here’s the plan.

Estimated Average Tuition & Fees (Fall 2017 - Spring 2021)

Traditional State U/UMass Bachelor's Program
$50,000 ($12,500/year)

MassTransfer A2B (Associate to Bachelor’s) Map
$36,000 ($9,000/year)

MassTransfer A2B Map with Commonwealth Commitment
$30,000 ($7,500/year)

Covers tuition and mandatory fees. Does not cover additional costs such as room & board. See www.mass.edu/masstransfer for more details.

1 Start at a Community College

Guaranteed Transfer of Credits

Take courses that are guaranteed to transfer toward your bachelor's degree with no wasted time or money — MassTransfer A2B (Associate to Bachelor's) Maps lay out a set of freshman & sophomore courses in your major that are the same at your Community College and your State U or UMass.

Convenient Locations

Massachusetts’ 15 Community Colleges have locations in at least 40 cities and towns around the state, so you don’t have to go far to get started.

Serious Savings

If you’re from Massachusetts, attending a State U or UMass is already one of your most affordable options, but your tuition & fees can cost half as much at a Community College.
Earn Your Associate Degree

Guaranteed Transfer Admission
Complete your associate degree through MassTransfer with at least a B average and you’ll have guaranteed admission to a State U or UMass to complete your junior & senior years — with no application fees or essays.

Amped Résumé
Getting an associate degree while you’re on your way to your bachelor’s means you’ll already have one credential on your résumé before you’ve even finished college.

Even More Savings
Successful completion of an associate degree under MassTransfer also gets you a tuition credit at your State U or UMass worth an average of $1200 annually for your junior & senior years.

Finish at a State U or UMass

UMass Campuses
- UMass Amherst
- UMass Boston
- UMass Dartmouth
- UMass Lowell

State Universities
- Bridgewater State University
- Fitchburg State University
- Framingham State University
- Massachusetts College of Liberal Arts
- Salem State University
- Westfield State University
- Worcester State University

Specialty Colleges
- Massachusetts College of Art & Design
- Massachusetts Maritime Academy

Note: Specialty Colleges typically require that you transfer earlier than junior year, so their A2B Maps involve less time at your Community College but still qualify for all other MassTransfer benefits. See www.mass.edu/masstransfer for more information.
Launch Your Career with a Bachelor’s Degree in...

STEM
- Biology
- Chemistry
- Computer Science
- Earth Science
- Energy Systems Engineering
- Environmental Science
- Facilities Engineering
- Marine Safety & Environmental Protection
- Mathematics
- Physics

Business
- Business
- Emergency Management
- International Maritime Business

Education
- Art Education
- Early Childhood Education

Art & Design
- Animation
- Architectural Design
- Dance
- Fashion Design
- Film/Video
- Graphic Design
- Illustration
- Industrial Design
- Music
- Painting
- Photography
- Sculpture
- Theater

Or

See www.mass.edu/masstransfer for even more A2B Map options
To Maximize Your Savings, Go Full-Time & Finish On Time!

Thousands of Dollars in Added Savings

On top of your MassTransfer benefits:

- Lock in your tuition & mandatory fee rates — at both your Community College and your State U or UMass — during your freshman year, and avoid the annual increases that other students must prepare for

**AND**

- Get a 10% rebate (typically $250–$650) at the end of every successful semester to help with your expenses or your next tuition bill

Here’s How.

- In your first semester at your Community College (or before you’ve earned 15 credits), sign the Commonwealth Commitment with your transfer advisor

- Follow a MassTransfer A2B Map at your Community College with a full-time course load every semester

- Meet all MassTransfer requirements, including a minimum 3.00 GPA (B average)

- Keep going full-time after transferring until you have finished your associate & bachelor's degrees within 4.5 years total

“I’m putting my ComCom rebates toward paying the interest on my student loans, basically letting me borrow at a 0% rate!”

—Adam Bouley, Sophomore in Business Administration, Holyoke Community College
Take the First Step!
Connect with a MassTransfer advisor at:
www.mass.edu/masstransfer

or get started at your local Community College:

**Metro Boston**
- Bunker Hill Community College
- MassBay Community College
- Roxbury Community College

**Central MA**
- Mount Wachusett Community College
- Quinsigamond Community College

**Northeastern MA**
- Middlesex Community College
- North Shore Community College
- Northern Essex Community College

**Western MA**
- Berkshire Community College
- Holyoke Community College
- Greenfield Community College
- Springfield Technical Community College

**Southeastern MA**
- Bristol Community College
- Cape Cod Community College
- Massasoit Community College