



# FREE



# YOUR



# SELF

**Less Student Debt. A Life Full of Possibility.**

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[www.mass.edu/masstransfer](http://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.

**MASS**

**TRANSFER**

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](http://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

# 2 Earn Your Associate Degree

## Guaranteed Transfer Admission

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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

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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

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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

# 3 Finish at a State U or UMass

## UMass Campuses

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UMass Amherst

UMass Boston

UMass Dartmouth

UMass Lowell

## State Universities

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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

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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](http://www.mass.edu/masstransfer) for more information.*

# 4 Launch Your Career with a Bachelor's Degree in...

## STEM

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

## Humanities

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Anthropology  
Art History  
Communications & Media Studies  
Criminal Justice  
Economics  
English  
Ethnic & Gender Studies  
Global Affairs  
History  
Liberal Arts  
Philosophy  
Political Science  
Psychology  
Sociology

## Business

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Business  
Emergency Management  
International Maritime Business

## Education

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Art Education  
Early Childhood Education

## Art & Design

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

Or

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See [www.mass.edu/masstransfer](http://www.mass.edu/masstransfer)  
for even more A2B Map options

# To Maximize Your Savings, Go Full-Time & Finish On Time!



through

MASS

TRANSFER

## 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](http://www.mass.edu/masstransfer)**

**or get started at your  
local Community College:**

## **Metro Boston**

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Bunker Hill Community College  
MassBay Community College  
Roxbury Community College

## **Central MA**

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Mount Wachusett Community College  
Quinsigamond Community College

## **Northeastern MA**

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Middlesex Community College  
North Shore Community College  
Northern Essex Community College

## **Western MA**

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Berkshire Community College  
Holyoke Community College  
Greenfield Community College  
Springfield Technical  
Community College

## **Southeastern MA**

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Bristol Community College  
Cape Cod Community College  
Massasoit Community College

