Less Student Debt. A Life Full of Possibility.

www.mass.edu/masstransfer

Take the first step!
Get started at your local community college or explore your options here:

**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

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

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

MASSACHUSETTS
Department of Higher Education

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A college degree can change your life, but rising costs can put off your future 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...

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

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

...to devote more time to the things that matter to you, not just the everyday hustle.

...to set off for your next destination, with no excess financial baggage.

Start at a Massachusetts community college with MassTransfer
- Small class sizes
- Faculty who focus on teaching
- Convenient locations near you
- Serious savings on tuition and fees

Earn your associate degree
- Associate to Bachelor’s (A2B) pathway/degree
- Guaranteed transfer of credit
- No application fee or essay required
- Amped résumé with valuable credential
- Prepared for a bachelor’s degree
- Even more savings with MassTransfer tuition credit

Finish at a state university or University of Massachusetts campus
- Bridgewater, Fitchburg, Framingham, MCLA, Salem, Westfield or Worcester state universities
- UMass Amherst, Boston, Dartmouth or Lowell
- Specialty colleges: MassArt or Mass Maritime

Launch your career with a bachelor's degree
- Art & Design
- Business
- Computer Science
- Criminal Justice
- Education
- Humanities
- Liberal Arts
- Social Sciences
- STEM