

COLLEGE & CAREERS

These students saved big money on their college degrees. Here's how.

Inside a Massachusetts program that helps students save up to 40 percent on the average cost of a bachelor's degree.

By **Kim Costigan** Updated May 18, 2022, 12:17 p.m.



Liuginsa Rosa (left) and Ersen'S Joseph.

The promise was tantalizing: Students could save as much as 40 percent off the average cost of getting a bachelor's degree at one of Massachusetts's public institutions if they followed the [MassTransfer program](#). Students would begin at one of the state's 15 community colleges and then transfer to one of its 13 four-year universities to finish their

degrees. On average, according to the program, MassTransfer students saved \$14,000 compared with students who went directly to a four-year program.

Savings like that can go a long way toward reducing debt for students in Massachusetts, where the [average debt load is \\$34,146](#), according to the Education Data Initiative.

High debt can hold back grads in multiple ways, such as by [lowering their odds of buying a home or starting a business](#). The goal of the MassTransfer program is to offer a more affordable, accessible path to a bachelor's degree.

The Massachusetts Department of Higher Education launched the first version of MassTransfer in 2009. Over the following years, the department looked for ways to improve it, recognizing that some students were earning community college credits that wouldn't transfer toward a bachelor's degree, leading to degrees that were more expensive and took longer to finish. And some students were dropping out, with debt but no degree to show for it.

In 2016, the agency asked MassTransfer students for honest feedback on their experiences. Students reported being overwhelmed by myriad rules and bureaucratic jargon. So, in the fall of that year, [the new A2B pathway](#), which stands for "associate's to bachelor's," was rolled out, along with an easier-to-understand website and additional options for pursuing a degree.

Students in the refreshed program can now know with certainty which community college credits will transfer to which bachelor's programs. In addition, those who earn a 2.5 grade point average or higher in community college are guaranteed entrance into a public four-year school without having to pay an application fee or write an application essay. Students with a 3.0 GPA or above qualify for a MassTransfer tuition credit. Meanwhile, students who apply for another MassTransfer initiative, the Commonwealth Commitment, maintain a 3.0 GPA or higher, and finish their associate's degree in two and a half years, qualify for a 10 percent rebate on the tuition and fees they pay, along with other financial benefits. A Commonwealth Commitment student might pay about \$32,700 in tuition and fees for their entire bachelor's degree, compared with an average

of \$53,000.

Last fall, according to state figures, 2,876 students made the transition from Massachusetts community colleges to public four-year universities. Jennifer Murphy, student and support services coordinator at the University of Massachusetts Dartmouth's College of Engineering, would like to see even more of them making the move while participating in MassTransfer. She says her department works closely with the state's community colleges to help students considering the leap to her university. "[The program] allows students to complete foundation-level courses at much more reasonable cost and helps [them] transfer to the four-year institution without losing out on a lot of credits," she says. "MassTransfer — financially, academically — is a really beneficial program, I think, for students [working] toward reaching their goals."

Below, three new graduates spoke to the *Globe Magazine* about their educational paths, how much they've saved, and what they're planning for the future.

Liuginsa Rosa

> Associate's degree in business administration and management, Holyoke Community College, 2020

> Bachelor's degree in business administration, UMass Amherst, 2022

> Estimated savings according to the MassTransfer calculator: **around \$30,000**

While on a 2017 college tour at UMass Amherst for her son, an epiphany struck Rosa: She wanted to earn a college degree, too. Rosa had been working a series of jobs, including as a tax preparer, but only had a high school education and wanted more so she could increase her options and job security. "I didn't want to put myself in a situation that I have to tolerate whatever comes my way because I don't have financial freedom," she says. In 2018, she moved from North Carolina to Western Massachusetts to be closer to her mother, daughters, and grandchildren, who then lived in New York. She also

enrolled in Holyoke Community College, which she calls “the best decision that I have ever made.” (Her son decided to attend college in North Carolina.) After completing her associate’s degree in 2020, Rosa used the MassTransfer program to pursue a bachelor’s degree in business administration, with a concentration in accounting, from UMass Amherst’s Isenberg School of Management. She received \$2,834 in rebates through the [Commonwealth Commitment program](#) and graduated this month. After two internships at PricewaterhouseCoopers, she was offered a position as an accountant. She will begin a master’s degree program at Bentley University in the fall while also working full time at PWC.

Diminga Boley

- > Associate’s degree in liberal arts, Quinsigamond Community College, 2016
- > Bachelor’s degree in business administration, Worcester State University, 2022
- > Estimated savings according to the MassTransfer calculator: **around \$9,000**

After finishing high school in Gambia, then working for a time in a bank and at a real estate agency, Boley wanted to study abroad because of the limited higher education opportunities in her home country. She decided on a choice she calls “cost effective” — Quinsigamond Community College in Worcester — and enrolled there in 2012. “I studied liberal arts because I felt it gave me a broad perspective,” Boley says. “It allows you to do so many things.” She investigated using the MassTransfer program to work toward a bachelor’s degree, but ended up taking a break from her studies, getting married, and having a son. Sixteen months ago, she began working toward her bachelor’s at Worcester State, while raising her now 4-year-old son and working full time. “Despite the long break that I took, my credits were still valid. And that was really huge,” she says. Boley finished her degree in May, with a 3.98 grade point average, and is now working on a master’s at Worcester State. “I feel it’s an investment for the future,” she says.

Ersen’s Joseph

- > Associate's degree in mechanical engineering, Massasoit Community College, 2022
- > Bachelor's degree in mechanical engineering, UMass Dartmouth, 2022
- > Estimated savings according to the MassTransfer calculator: **around \$19,000**

Joseph dreams of working in marine engineering, and earlier this year he earned one of four internship spots offered to UMass Dartmouth undergrads by the Woods Hole Oceanographic Institution. His college career began in 2018, when he moved from Haiti to Massachusetts and immediately took placement tests to begin classes at Massasoit Community College in Brockton. He says the coursework came easy to him, and he maintained a 4.0 GPA. He decided to stop short of earning an associate's degree and, in 2019, transferred his credits to a bachelor's program at UMass Dartmouth. Joseph participated in [MassTransfer's Reverse Transfer program](#), which allowed him to combine the credits he earned at Massasoit and UMass Dartmouth to qualify for an associate's degree. This month, he wrapped up both his associate's and bachelor's degrees at the same time — a feat, he says, that left his mother, a nurse, “more excited than me.” As part of UMass Dartmouth's Accelerated BS/MS Program, he'll spend the summer working in the Physical Oceanography Department at Woods Hole and will finish up his master's in 2023.

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