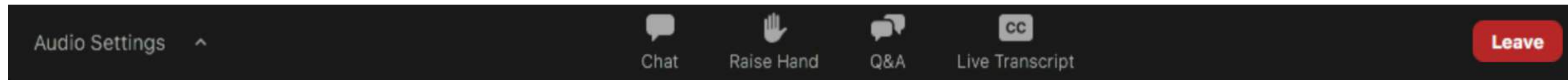


Applying to 2-Year Colleges in Massachusetts



How to Participate



The *Audio Settings* allow you to control the volume levels

The *Chat* feature is disabled. To communicate with the host, please use the *Q&A* section

Have a question during the webinar? Type it in the *Q&A* section

Use the *Live Transcript* feature if you want to see closed captions

Click *Leave* to exit the webinar

Webinar Topics

- 2-Year Colleges Overview
- The Admissions Process
- Cost
- Financial Aid Basics
- Transferring to a 4-Year College
- Resources

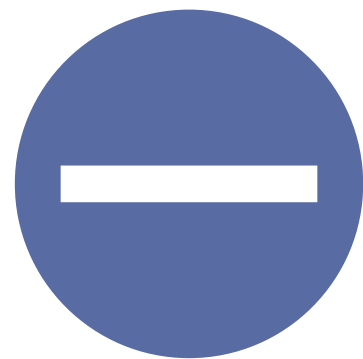


About MEFA

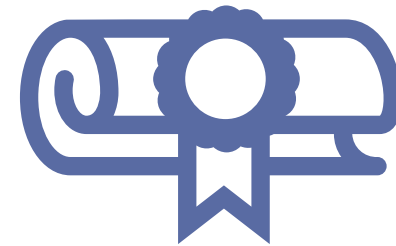
State authority created by the Commonwealth of Massachusetts in 1982, helping families plan, save, and pay for college.



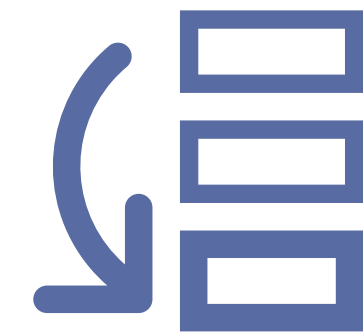
Common 2-Year College Misconceptions



“It’s only for certain students”



“Credits won’t transfer”



“It’s lower quality”

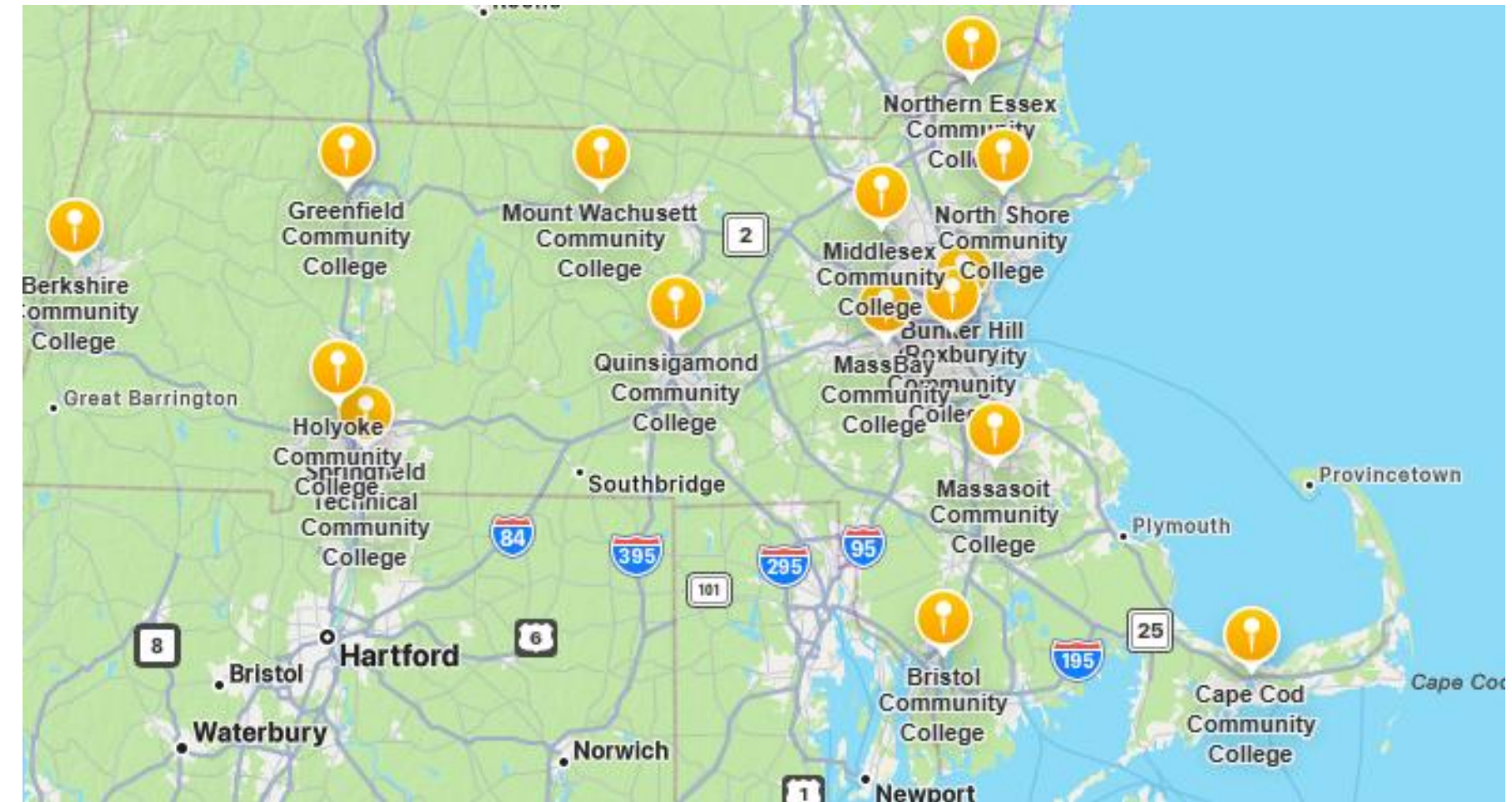
Why Consider a 2-Year College?

- Tuition and fee FREE at MA community colleges
- Significant cost savings using MassTransfer
- Learn academic, career, & technology skills
- High-quality employer partnerships
- Hands-on learning opportunities specific to the community
- Flexible schedules (part-time, evening, online)
- Close collaboration with high schools: early college programs, dual enrollment

Note: Some 2-year colleges are outside the public community college system

15 Massachusetts Community Colleges

- Some have satellite campuses to ensure local community reach and access
- Open-access mission



Academic Pathways

Non-Credit and Community Education

- **Non-Credit Education:** Short, flexible courses that don't count toward a degree, focuses on job skills, workforce training, or personal enrichment
- **Community Education:** Local, non-credit classes for lifelong learning, enrichment, and community engagement

Certificate Programs

- **Certificate Programs:** Short, structured programs at 2-year colleges that provide focused training in a specific field and typically lead to a credential, often in less time than a degree.
- **Career-Focused Option:** Designed to build job-ready skills, sometimes transferable into an associate degree program or aligned with industry certifications.
- ~12-16 credits

Associate Degrees (AA, AS, AAS)

- **AA (Associate of Arts):** Focuses on liberal arts and humanities, often designed for transfer to a four-year college
- **AS (Associate of Science):** Also commonly intended for transfer to a bachelor's program
- **AAS (Associate of Applied Science):** Career-oriented degree focused on workforce skills for direct employment
- Usually 2 years if attending full time
- ~64 credits
- Designed for either transfer to a four-year college or for direct entry into the workforce with job-ready skills

Select Your Program of Study

- Talk to a counselor/mentor about your interests, skills, and goals!
- Research the vast array of academic programs offered
- Check each college’s “Academics” or “Programs of Study” webpage
- Undecided? Colleges offer a “general studies” or “general concentration path”
- Pay attention to the program length

Examples

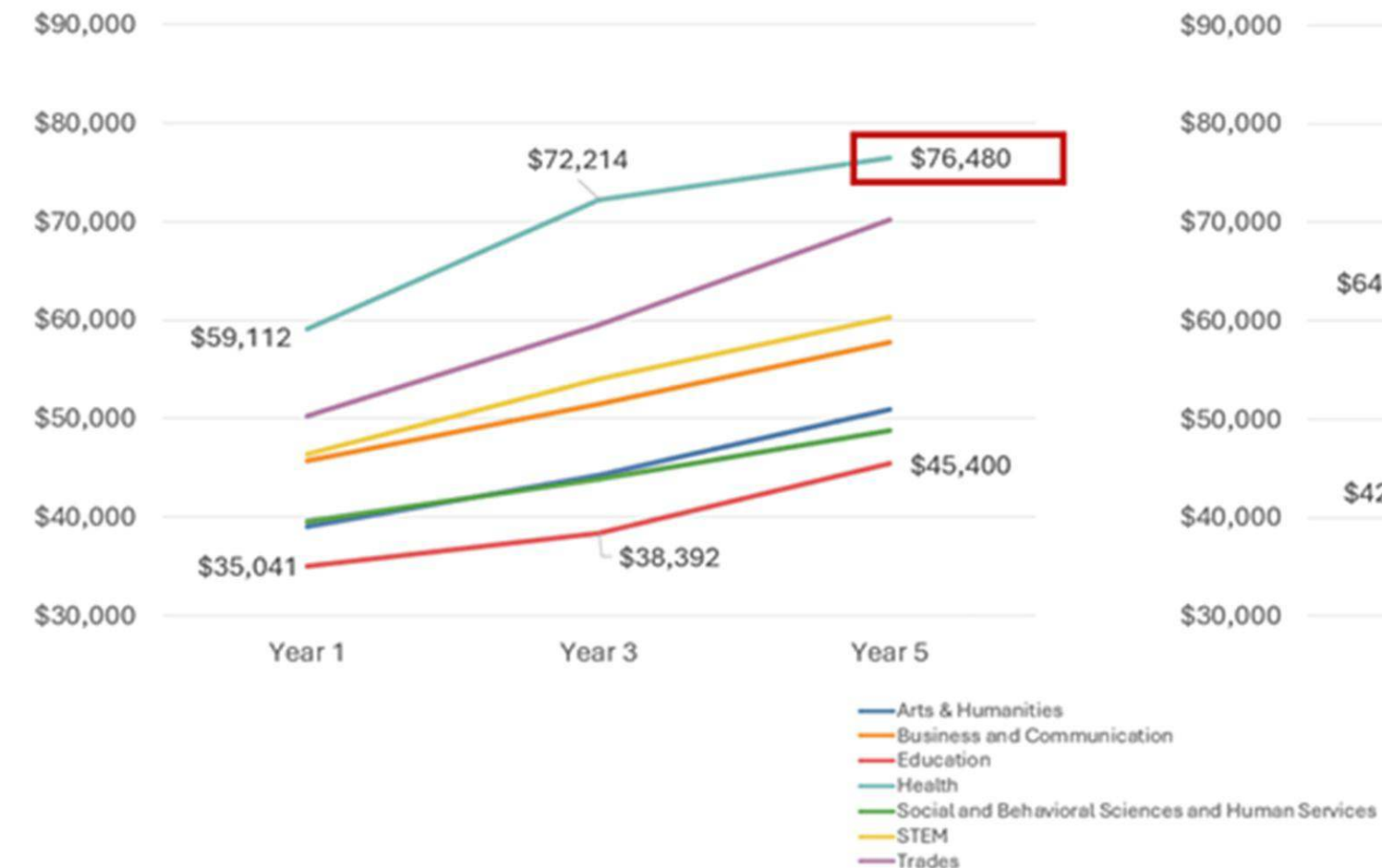
The screenshot displays a website page titled "Credit Programs of Study". On the left is a sidebar menu under the heading "ACADEMICS" with a sub-heading "Programs and Degrees". The menu items include: Agricultural and Food Services, Animal Science, Business and Administration, Education, Emergency Response and Criminal Justice, Human Services, Liberal Arts, Science and Math, Health Professions, Personal Services, Engineering and Industrial Technology, Information Technology and Computer Science, and Transportation. The main content area features a grid of program cards. The first section is "Biology and Chemistry" and includes: Biological Sciences: Biotechnology Option (Associate in Science), Biological Sciences: Medical Professions Option (Associate in Science), Biology Transfer Option (Associate in Science), Chemistry Concentration (Associate in Arts), and Health Science (Associate in Arts). The second section is "Business Administration" and includes: Accounting Information Certificate, Accounting Option (Associate in Science), Administrative Assistant Certificate, Business Transfer Option (Associate in Arts), Entrepreneurship Certificate, Entrepreneurship Option (Associate in Science), Finance Option (Associate in Science), Management Option (Associate in Science), Microsoft Applications Support Specialist Certificate, and Sport Management Certificate. At the bottom is a navigation bar for MASSASOIT COMMUNITY COLLEGE with links for Get Started, Academics, Student Success, and About Massasoit.

Increased Earning Potential

A 2025 [report](#) from the MA Department of Higher Education tracked earnings of graduates of MA public colleges

What You Study Matters -- The highest earnings are often associated with degrees in Health Sciences, STEM & Trades; some associate degrees lead to higher median earnings than bachelor's degrees

Median earnings, USD | Associate degree completers from MA public community colleges



Median earnings, USD | Bachelor's degree completers from MA state universities and UMass campuses



Figure 3. Median earnings 1, 3, and 5 years after graduation by degree level and field of study. Notes: 1) Earnings are inflation-adjusted to 2023 dollars; 2) Displaying data for graduates from 2014-2018. Source: Department of Unemployment Assistance earnings data.

The Admissions Process

Open Enrollment

Open Enrollment

The Admissions Application

- On each college's website – create username and password
- Can save progress and return to application before submitting

No standardized testing requirement

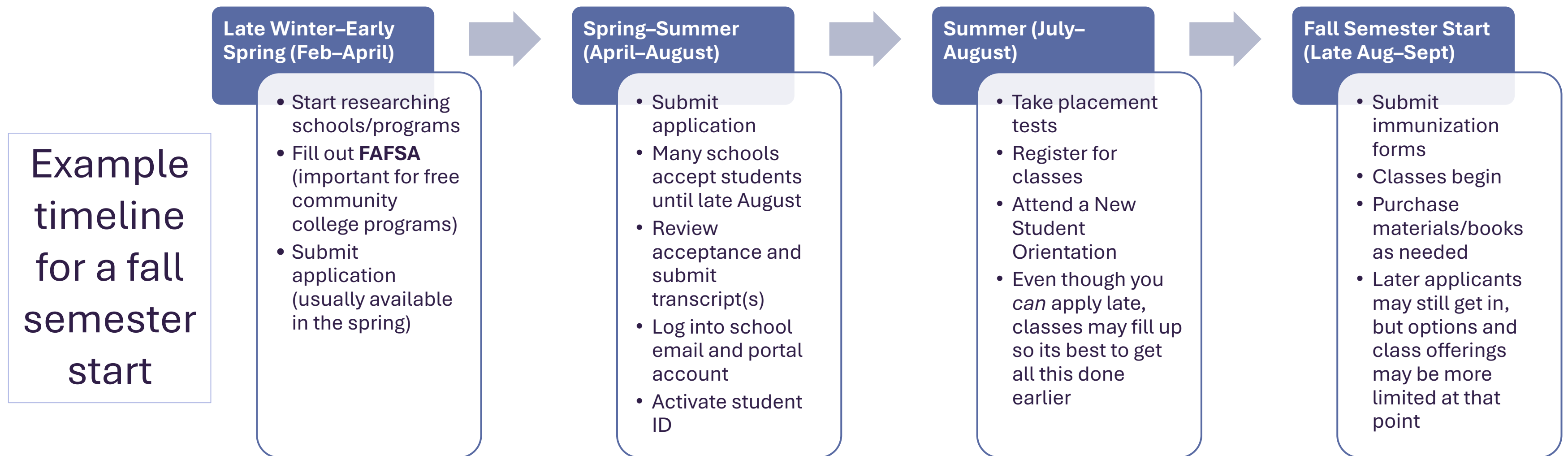
- Following acceptance, placement testing can be used for course placement

Rolling admissions

- No set admissions deadline, but complete all steps in a timely manner
- Contact the College's Admissions Office if you have questions

Timeline

- Submit your application as soon as it becomes available online; no need to wait until after graduation to apply
- Provide the college with proof of H.S. graduation or H.S. equivalency as soon as one of these is obtained
- Can apply year-round, but classes and programs still run on **semester timelines**, so timing matters



After Your Acceptance

Course Placement

To assess math and English readiness

To determine your starting course level; you can often retest

Evaluated using Accuplacer, self-guided placement, HS transcript, or HS GPA

Student Orientation

Usually required

Online or in person

Covers basics: campus resources, academic expectations, student systems

Meet advisors

Review your schedule

Learn about support services (tutoring, tech, etc.)

Course Registration

Meet with an academic advisor or use the college portal advising guide for assistance

Register for classes online through the student system as early as possible

The Admissions Process

Selective Admissions

Selective Admissions Programs

- Require additional applications, prerequisites, and deadlines, and may include GPA thresholds, entrance exams, or information sessions
- Often in healthcare programs
- Limited seats, so admission is competitive



Health Science



*Nursing (ADN,
LPN)*



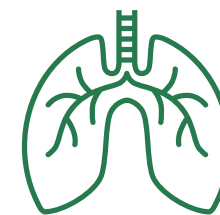
*Dental Hygiene
/Dental Assisting*



*Radiologic
Technology*



*Surgical
Technology*



Respiratory Care



*Paramedicine /
EMT*



*Veterinary
Technology*

Admissions Requirements

Requirements vary by college so check program details online

Attending a mandatory information session

Prerequisite courses and/or minimum grades in certain high school courses like a lab science class

- Often taken *at the same college first*, so students spend 1–2 semesters preparing before applying

Minimum GPA

Separate Selective Application including:

- A **program-specific application** by a specific deadline
- Sometimes a **personal statement or essay**
- Occasionally **letters of recommendation** (less common)

Entrance exams (for some programs)

- Not always required, but common for nursing is the **TEAS (Test of Essential Academic Skills)**
 - Covers reading, math, science, English
 - You need a minimum score (varies by school)

For certain clinical programs: health and safety requirements (after acceptance or while conditionally accepted)

- CORI/SORI background check if working with patients
- Medical info like immunizations

Cost

Cost of Attendance

- **Pay per credit**

- Most classes are **~3 credits**, though some vary based on weekly class time
- A full-time course load is typically 12 credits/semester

- **Costs to consider**

- Tuition & fees (**lower for in-state students vs. out-of-state students**)
- For example, at Massachusetts Bay Community College, MA residents pay about **\$249 per credit vs. \$455 per credit for out-of-state**—nearly **half the price per class**
- Books, transportation, living expenses

- **Big picture**

- Community colleges and non-public 2-year colleges are typically much more affordable than public or private 4-year colleges

Tuition & Fees at Public 2-Year Colleges

- The average cost of tuition and mandatory fees for 1 full academic year of full-time study (12 credits each semester) at a community college is \$7,693.

Source: Data Center / Massachusetts Department of Higher Education

- And in Massachusetts, for many students, it's now FREE!!

Be sure to check and see if you are eligible for free community college. If you aren't, you won't find a more affordable path to a college education than MassBay.

The 2025/2026 cost of tuition and fees at MassBay Community College for a full time, in-state student is \$7,470 a year.

INSTITUTION	2025/2026 TUITION AND FEES
MassBay Community College	-\$7,470 FREE*
Framingham State University	\$12,221
Worcester State University	\$12,344
UMass Dartmouth	\$16,233
UMass Boston	\$16,560
UMass Lowell	\$17,664
UMass Amherst	\$18,487
MCPHS	\$41,130
Suffolk University	\$49,556
Merrimack College	\$55,852
Babson College	\$58,560
Bentley University	\$63,390
Northeastern University	\$69,289
Boston University	\$71,372
Boston College	\$74,224

Community Colleges are the **BEST VALUE** of any higher education institution in our region.

MassBay offers over **70** degree and certificate programs.

Think **OPPORTUNITY**
Think **AFFORDABILITY**
Think **MASSBAY!**

In-State, Massachusetts Resident Cost — \$249 per credit. This includes \$24 for Tuition and \$225 for the All College Fee.

Out-of-State, Non-Resident Cost — \$455 per credit. This includes \$230 for Tuition and \$225 for the All College Fee.

NEBHE Cost* — \$261 per credit. This includes \$36 for Tuition and \$225 for the All College Fee.

Most MassBay classes are three or four credits.

* **New England Board of Higher Education (NEBHE)** provides residents of other New England states an opportunity to attend MassBay, paying a reduced out-of-state tuition charge. Please contact Admissions for additional information.

Non-Credit Courses — Costs vary. Please see more about our Continuing Education courses.

Tuition and Fees are subject to change without notice.

Source: CollegeBoard.org 2025/2026 tuition & fees and college & university-specific websites. These costs are for tuition and fees only. They do not include the cost of books, transportation, educational supplies or room and board.

MassBay Annual Cost compared to other local colleges

Estimated Costs of Attendance & Fee Descriptions – 2026-2027 Academic Year

2026-2027 Academic Year

Massachusetts Residents

Not Included: Registration Fee \$10, and Facilities Fee \$110 (1-6 credits) or \$200 (7+ credits)

	Per Credit	3 Credits	6 Credits	12 Credits
Credit Courses	\$275	\$825	\$1,650	\$3,300
Health Credit Courses	\$362	\$1,086	\$2,172	\$4,344

New England Regional

(Residents of Maine, Vermont, New Hampshire, Rhode Island, or Connecticut)

Not Included: Registration Fee \$10, and Facilities Fee \$110 (1-6 credits) or \$200 (7+ credits)

	Per Credit	3 Credits	6 Credits	12 Credits
Credit Courses	\$288	\$864	\$1,728	\$3,456
Health Credit Courses	\$375	\$1,125	\$2,250	\$4,500

Non-Resident/International

Not Included: Registration Fee \$10, and Facilities Fee \$110 (1-6 credits) or \$200 (7+ credits)

	Per Credit	12 Credits	15 Credits
Credit Courses	\$516	\$6,192	\$7,740
Health Credit Courses	\$603	\$7,236	\$9,045

Northern Essex Community College

Free Community College (Tuition & Fees) in MA

MassEducate

- Supports students of all ages
- Income not a factor
- Provides financial assistance to full and part-time undergraduate students who are enrolled in and pursuing an approved program of study

MassReconnect

- Supports students age 25+
- Income not a factor
- Provides financial assistance to full and part-time undergraduate students age 25+ who are pursuing an approved program of study

- Full and part-time students (6 credit minimum)
- Provides an allowance up to \$1,200 for books and supplies
- Additional \$1,200 allowance for other educational expenses for some students who meet certain income threshold
- [Mass.gov/StudentAid](https://www.mass.gov/StudentAid)

Enroll as a full-time or part-time student in one of MA's 15 public community colleges with a HS diploma (or equivalent)

Enroll in at least 6 credits/ semester in an approved program of study leading to an associate degree or certificate

Have not earned a prior bachelor's degree (or the equivalent)

Live in Massachusetts for at least one year with an intent to stay in the state

Maintain satisfactory academic progress according to the college's requirements

Not be in default on any federal or state educational loan

*****Check your academic status regularly, as not meeting requirements could affect your financial aid**



Financial Aid Basics

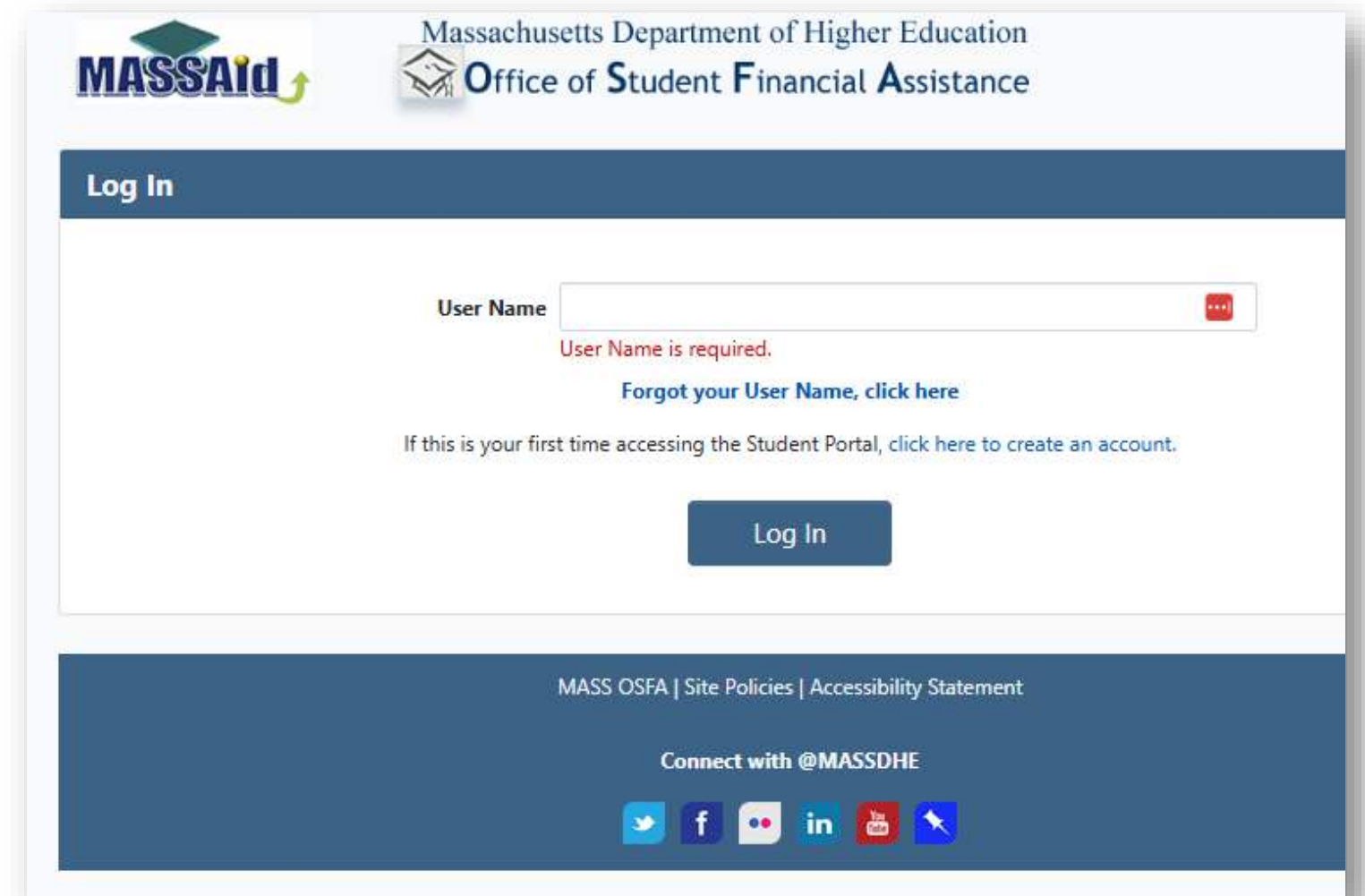
Accessing State Aid

To apply for MA free community college and state financial aid:

- Complete the FAFSA **ASAP after Oct 1st and before May 1st** (allow a few days for processing). This is the priority deadline.
- If you miss the May 1st deadline, still submit!
- Or if eligible, complete the MASFA instead of the FAFSA within the same time period

Log in to your OSFA MassAid Portal to see their MassGrant award and other details

mass.edu/osfa/massaid.asp



The screenshot shows the login page for the MASSAid portal. At the top left is the MASSAid logo, and at the top right is the text "Massachusetts Department of Higher Education Office of Student Financial Assistance". Below this is a dark blue header with the text "Log In". The main content area has a "User Name" label next to a text input field. Below the input field is a red error message "User Name is required." and a blue link "Forgot your User Name, click here". Below that is a blue link "If this is your first time accessing the Student Portal, click here to create an account." and a dark blue "Log In" button. At the bottom of the page is a dark blue footer with the text "MASS OSFA | Site Policies | Accessibility Statement" and "Connect with @MASSDHE" followed by social media icons for Twitter, Facebook, Messenger, LinkedIn, YouTube, and Instagram.

FAFSA®

- Free Application for Federal Student Aid (FAFSA)
- Required by all colleges
- Must complete every year
- Available on Oct 1st
- Steps to complete:
 1. Go to fafsa.gov and select the 2026-27 FAFSA
 2. Student should start the FAFSA (**highly recommended**) and then invite all other contributors (parents)
 3. Each contributor will complete their own separate section
 4. Last contributor to complete can submit the FAFSA
 5. Incomplete FAFSAs are deleted after 45 days of no activity

Watch MEFA's *Understanding the FAFSA* webinar at mefa.org/webinars for step-by-step guidance



FSA ID

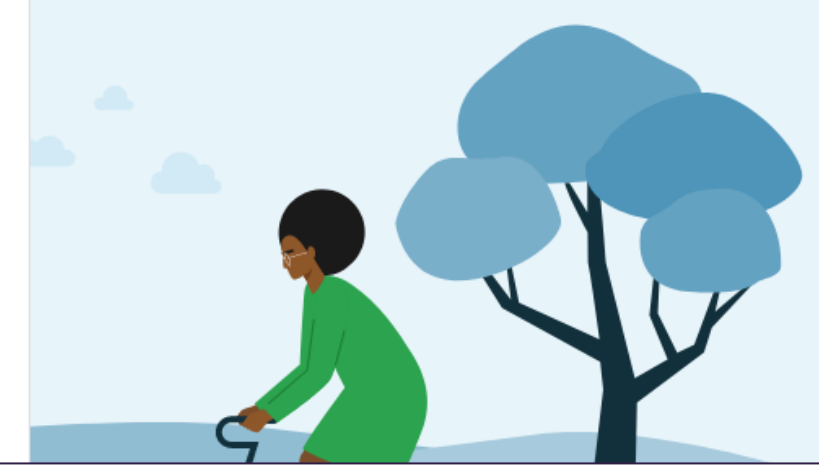
- FSA ID = username and password for the FAFSA
- Must have an FSA ID to log in
- Can set up your FSA ID now at studentaid.gov/fsa-id/create-account
- Must have an email address
- Who needs an FSA ID?
 - Student
 - Every parent listed on the FAFSA
 - If parents filed taxes jointly, only one parent needs one
 - Student's spouse (if applicable) if filed taxes separately or didn't file
- Those without an SSN will answer knowledge-based questions pulled from credit history

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

Get Started

Already have an account? [Log In](#)

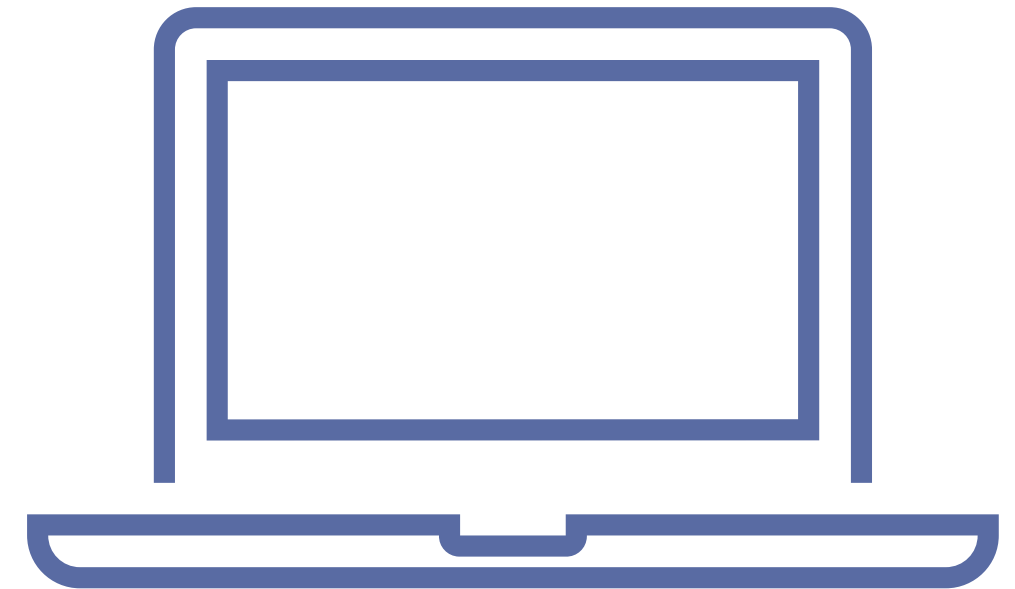


Who Should Complete the MASFA?

- Certain non-FAFSA eligible students: undocumented, have DACA, TPS, or any other immigration status that does not make them eligible to fill out the FAFSA and receive federal aid

and

- Student must live in Massachusetts and meet the “High School Completer” status requirements under the MA Tuition Equity Law
- *If the student is a U.S. citizen, an eligible non-citizen for FAFSA, or an international student who is in the United States with a valid visa, they should **NOT** complete the MASFA*
- **2026-2027 [Application Guide and FAQ Sheet](#)**



Verification

- Colleges verify data on financial aid applications
- Students selected by Department of Education or college
- Must comply with all requests to receive financial aid
- Families must submit additional documentation as requested:
 - Tax Return Transcript
 - Verification Worksheet
 - Asset Account Statements
- Review all correspondence from colleges
- Log into college web portal for communications
- Create a family email address for the financial aid process so no requests are overlooked



Transferring to a 4-Year College

MassTransfer at a Glance



A statewide transfer agreement that makes it easier to move from a MA community college to a public 4-year MA school

Guaranteed admission (with conditions): Students who complete an associate degree and meet GPA/program requirements receive guaranteed admission to participating public universities

Credit transfer protection: Courses taken at a community college transfer as a block, so you don't lose credits or have to repeat classes

Cost savings: Students often qualify for tuition discounts, fee waivers, or transfer scholarships after moving to a 4-year school

Structured academic pathways: Programs are aligned so you can follow a clear plan from day one and stay on track for a bachelor's degree

Applies to specific degree programs: Benefits depend on your major and GPA, so plan early with an advisor

The MassTransfer Plan

- Check out mass.edu/masstransfer

Start at a Community College

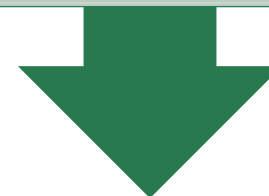
Take advantage of **A2B Mapped Pathways**

Lays out freshman and sophomore courses in your major so that credits you earn at a community college are guaranteed to transfer to a MA public college/university count toward a bachelor's degree.



Earn an Associate's Degree

Graduate from your community college with at least a B average and you'll have guaranteed admission to a MA public college/university to complete your junior and senior years



Finish at a MA Public College/University

4 UMass campuses, 7 comprehensive state universities

"Special Mission" colleges: Massachusetts College of Art & Design and Massachusetts Maritime Academy

A2B Mapped Pathways Program Search

- Use this [search tool](#) to view transfer pathways between MA community colleges and public 4-year schools
- Filter by your community college, intended degree, and target university
- Use the results to choose where to start and which courses to take
- Meet with a college academic advisor early to stay on track and avoid taking unnecessary classes

[All A2B Pathways](#)

- 1 Choose the Community College where you intend to start:**
- 2 Choose the State U or UMass where you intend to finish:**
- 3 Choose your intended bachelor's degree field:**

Any <ul style="list-style-type: none"><input type="radio"/> Any Field STEM <ul style="list-style-type: none"><input type="radio"/> Computer Science<input type="radio"/> Earth & Natural Sciences (including Biology, Earth Science, Environmental Science)<input type="radio"/> Engineering<input type="radio"/> Mathematics<input type="radio"/> Physical Sciences (including Chemistry, Physics)<input type="radio"/> Other Sciences	Humanities & Social Sciences <ul style="list-style-type: none"><input type="radio"/> Communication<input type="radio"/> Criminal Justice<input type="radio"/> Economics<input type="radio"/> Emergency Management<input type="radio"/> English<input type="radio"/> Ethnic & Gender Studies<input type="radio"/> General Studies / Liberal Arts<input type="radio"/> History<input type="radio"/> Political Science<input type="radio"/> Psychology<input type="radio"/> Sociology	Business <ul style="list-style-type: none"><input type="radio"/> Business Administration (including Accounting, Finance, Hospitality & Tourism Management, Management, Marketing, Operations)<input type="radio"/> Other Business Fields Arts & Design <ul style="list-style-type: none"><input type="radio"/> Art History<input type="radio"/> Arts Management<input type="radio"/> Fashion Design<input type="radio"/> Film/Video<input type="radio"/> Graphic Design
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Resources

A Community of Support



Academic Advising

- Personalized guidance to choose classes and plan your path



Tutoring & Writing Centers

- Free support to build skills, boost confidence, and improve grades



Career Services

- Resume help, internships, and connections to jobs and careers



Student Support Services

- Help navigating college systems, financial aid, and campus resources



Basic Needs Support

- Childcare, transportation assistance, and food pantries—so life challenges don't get in the way

Financial Aid Application Help

Attend MEFA's FAFSA Festival for one-on-one online expert FAFSA assistance on Wednesday, August 5th from 4 – 6:00 pm



Take advantage of one-on-one counseling with the MEFA Team by requesting a virtual appointment:



Call or email MEFA

collegeplanning@mefa.org

(800) 449-MEFA (6332)

Connect with MEFA on Social Media



Thank You!

Questions?



(800) 449-MEFA (6332)



collegeplanning@mefa.org