

# Learn How MassTransfer Can Help Save on the Cost of College

This lesson is designed to help students learn how to save on the cost of higher education by looking at options that include time at a community college.

#### **OBJECTIVES**

Students will...

- 1. Learn about the cost-saving options of paying for college in Massachusetts
- 2. Create a combination of a two-year and four-year college to determine a savings estimate
- 3. Summarize their findings and share them with classmates

#### **ACTIVITIES**

#### PART 1 ------

#### Content Knowledge

Have students read MEFA's blog post, <u>Catherine's Story: Community College to 4-Year Degree</u>. Students should then open their *My Journal* in MEFA Pathway under the <u>Create Profile</u> tab. Have students create a new journal entry reflecting on the blog post and ways they can save on the cost of college.

As a class, discuss student answers.

Define and discuss the vocabulary terms the students may not be familiar with:

Tuition: Money (or cost) required to attend a college

**Higher Education:** Education after high school that leads to an academic degree in a particular area

Community College: Institutions where students can earn a 2-year associate degree

**4-Year College or University:** Institutions where students can earn a 4-year bachelor's degree (or undergraduate degree) in a particular course of study

General Education: College courses that are required as part of a program of study

**Transfer:** Move from one college to another

**Credits:** What colleges use to measure course completion

MassTransfer: Massachusetts program offering students cost-saving opportunities while attending and transferring between community colleges, UMass schools, and state colleges and universities.

Explain that there are many opportunities for students in Massachusetts considering higher education. Starting at a community college and transferring to a 4-year public college or university can significantly reduce the cost of a bachelor's degree.

### Grade Level: 11

### MEFA PATHWAY SECTIONS WITHIN THIS LESSON:

- MassTransfer Benefits
- My MassTransfer Benefits
- My Journal

#### DOMAIN:

- College and Career Exploration
- Financial Literacy

#### TIME:

• 60 minutes

#### **MATERIALS NEEDED:**

 Internet connection to work with the MEFA Pathway website

#### **FUTURE READY SKILLS:**

- Evaluation
- Financial Awareness
- Critical Thinking

#### **VOCABULARY:**

- Tuition
- Higher Education
- Community College
- 4-Year College or University
- General Education
- Transfer
- Credits
- MassTransfer

### Email any questions to: info@mefapathway.org

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Introduce the MassTransfer program to students and explain the three programs it offers.

General Education Foundation allows students to complete 34 general education credits at a Massachusetts community college and transfer them to any Massachusetts public college or university.

A2B allows students to earn their associate degree at a Massachusetts community college and transfer 60 credits to any Massachusetts public college or university.

Commonwealth Commitment allows students to begin at a Massachusetts community college and transfer to any Massachusetts public college or university to complete their bachelor's degree. Students transferring with a 2.5 or higher GPA will receive guaranteed admission to 4-year Massachusetts schools, and students with a 3.0 or higher GPA will receive a freeze and 10% rebate on tuition and mandatory fees.

Students can learn more details on the MassTransfer website.

#### PART 2

#### **Applying Information**

Knowing what they just learned about paying for college in Massachusetts, students should log in to the MEFA Pathway website and navigate to the MassTransfer Benefits page under the Search Colleges tab.

Students should select a community college from the drop-down menu under *If you start at*. Students should then select a state college or university from the drop-down menu under *And transfer to*. The savings calculator will then automatically show the amount of money a student can save through each of the MassTransfer programs available.

Also note that when students search for colleges, schools that participate in these programs are highlighted. This feature can be useful when students explore schools.

#### PART 3

#### **Evaluating Information**

Once students have calculated their potential savings, they should evaluate their savings with a partner. Students should discuss which of the options listed would save them the most money and which of the options listed would appeal to them most. When students have determined the best overall fit for them, they should click SAVE THIS PLAN. This will add the plan to their My MassTransfer Benefits list. Students can now easily add those schools to the College Compare tool and College Cost Calculator when using either one.

Students should compare their options with their partner's options. Have students discuss with their partners if they have ever considered community college before or if they have ever considered a four-year college before. If they have not considered one of these options before, did seeing these potential savings make them consider it? Why or why not?

#### PART 4

#### Critical Thinking/Creative Application

Combining the information collected in the previous steps, students should create a PowerPoint presentation that includes the following aspects:

- A title slide
- At least 3-4 images or pictures
- At least 4-5 slides that focus on a specific MassTransfer program mentioned in the *Content Knowledge* section and the two schools that the student selected.

Students should mention how the program will save them money and how it compares to their original college plan. Although students do not have to actually follow this plan when it comes time to select a college, having the knowledge that they can obtain a bachelor's degree at a much lower cost than the sticker price is important information for them to carry with them on their college journey and as plans change.

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### Learn How MassTransfer Can Help Save on the Cost of College Grading Rubric

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CATEGORY	EXCELLENT 4	GOOD 3	SATISFACTORY 2	NEEDS IMPROVEMENT 1
Content Accuracy	All content on the presentation is accurate. There are no factual errors.	Most of the content is accurate but there is one piece of information that seems inaccurate.	The content is generally accurate, but one piece of information is clearly inaccurate.	The content is confusing or contains more than one factual error.
Sequencing of Information	The information is organized in a clear, logical way.	Most information is organized in a clear, logical way.	Some information is logically sequenced.	There is no clear plan for the organization of information.
Effectiveness	The presentation includes all material needed to give a good understanding of the topic.	The presentation is lacking one or two key elements.	The presentation is missing more than two key elements.	The presentation is lacking several key elements and has inaccuracies.
Use of Graphics	All graphics are attractive (size and colors) and support the topic of the presentation.	A few graphics are not attractive but all support the topic of the presentation.	All graphics are attractive but a few do not support the topic of the presentation.	Several graphics are unattractive AND detract from the content of the presentation.
Font Choice & Formatting	Font formats (size, bold, italic) have been carefully planned to enhance readability and content.	Font formats have been carefully planned to enhance readability.	Font formats have been carefully planned to complement the content. It may be a little hard to read.	Font formatting makes it very difficult to read the material.
Conventions. Student uses proper grammar, punctuation, and spelling.	The presentation has no misspellings or grammatical errors.	The presentation has 1- 2 misspellings, but no grammatical errors.	The presentation has 1- 2 grammatical errors but no misspellings.	The presentation has more than 2 grammatical and/ or spelling errors.

