

Use My MA Benefits to 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 various combinations of two and four-year colleges to determine a savings estimate
3. Present their findings and compare their findings with classmates

ACTIVITIES

PART 1

Content Knowledge

Warm-up: On a piece of paper, have students respond to the following prompt:

What options do you know of to save on the cost of higher education?

Discuss student answers after giving them enough time to respond to the question in writing.

Defining the Terms: In response to student's thoughts on saving on the cost of college, fully define terms related to paying for college in Massachusetts.

MassTransfer A2B + Commonwealth Commitment:

If you plan to start your higher education journey at a community college, and then intend a transfer to a 4-year public Massachusetts school, take advantage of the new Commonwealth Commitment. The Massachusetts Department of Higher Education recently created the Commonwealth Commitment to provide students a cost-effective pathway to earn both an associate and bachelor's degree in Massachusetts.

MassTransfer A2B Degree:

After earning your associate degree at a Massachusetts community college, easily transfer 60 credits to a Massachusetts 4-year college or university, and save money during the application process and on tuition charges based on your GPA. Hundreds of majors are offered in the A2B program.

MassTransfer Gen Ed Foundation:

Starting your bachelor's degree at a community college can likely save you money. And through the MassTransfer Gen Ed Foundation, you'll receive a guaranteed transfer of 34 community college credits, helping you to save time and money once you transfer to a 4-year school.

Grade Level: 11

MEFA PATHWAY SECTIONS WITHIN THIS LESSON:

- MA State Benefits
- My MA Benefits

SUBJECT AREAS:

- Personal Finance
- Economics

MATERIALS NEEDED:

- Internet connection to work with the MEFA Pathway website

Email any questions to:
info@mefapathway.org

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LESSON PLAN

Tuition Break: (explain that this is not specifically for MA)

As you begin the admissions process and start your search for affordable college options, make sure to explore Tuition Break. Created by the New England Board of Higher Education (NEBHE), Tuition Break provides Massachusetts students a reduction on tuition prices when enrolling in eligible out-of-state academic programs not offered at an in-state school. As you consider potential majors and colleges, make sure you make Tuition Break part of your planning.

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 *MA State Benefits* page under the *Pay for College* tab.

Students should select a community college from the drop down menu for “If you start at.” Students should then select a state college or university from the drop down menu for “And transfer to.” The savings calculator will then automatically show the amount of money a student can save through each of the MA 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 are exploring 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 MA Benefits* list. From this list, students can directly apply those schools to the *College Compare* tool and *College Cost Calculator*.

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 program mentioned in the Content Knowledge section and how it could fit within the student’s college plan. Students should mention how the program will save them money and how it compares to their original college plan. Students should choose a specific community college to start at and a four-year state college or university to transfer to. 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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| 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. |