



Higher Education in Massachusetts

Smart Choices, Great Futures



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Introduction

Higher education can help you increase the skills that lead to a career with higher pay and better benefits. However, choosing a school can be overwhelming, and attending school can be expensive.



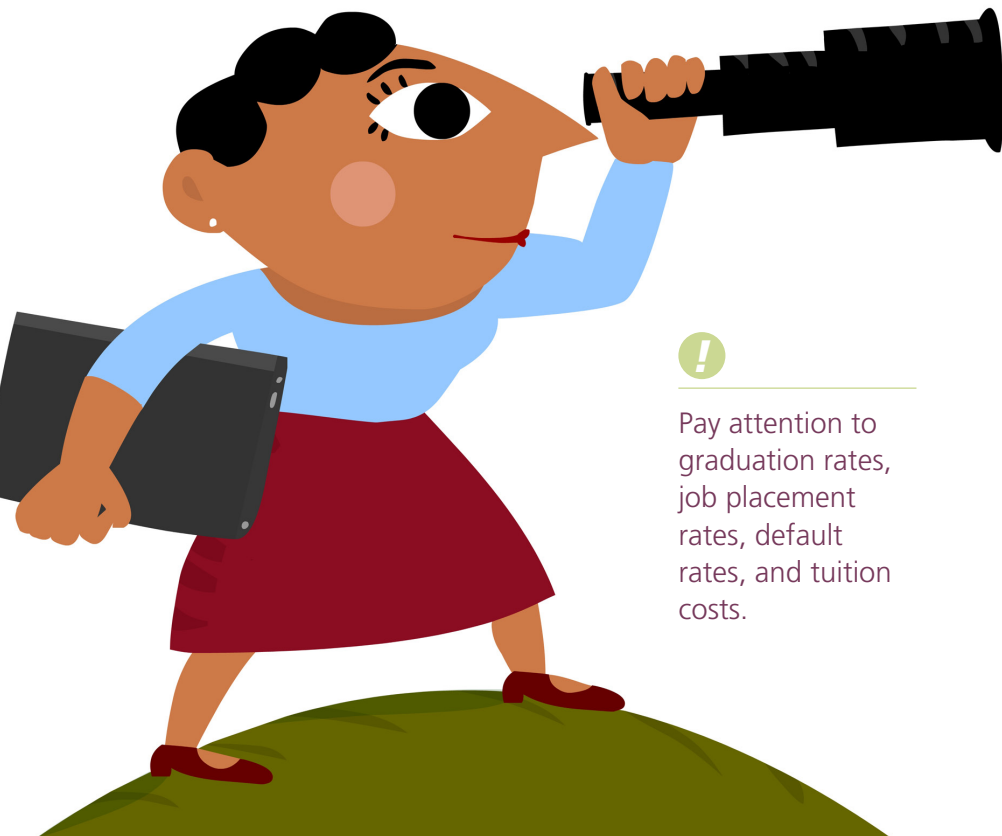
Here are some tips to help you choose the path that is best for you.

What's Inside

- 6 What should I study?
- 7 Where should I study?
- 8 What should I do before applying to school?
- 11 What should I do before enrolling?
- 12 How can I pay for school?
- 13 Why types of financial aid are there?
- 14 How can I use financial aid to make school more affordable?
- 15 What are other ways I can minimize the cost of school?
- 16 Where can I find additional information?

What should I study?

- Choose a degree, certificate, or credential that interests you, leads to a good salary, and is in a field with job openings. Career counselors, career centers, and employment agencies can help you find out what jobs are available and what degrees, courses, or training they require.
- Go to www.liveworkthrive.org for Crittenton Women's Union's report on "Hot Jobs" that require two years or less of postsecondary education, are in demand, and pay enough to support a family. You can also search more broadly for possible careers at www.mynextmove.org.



Pay attention to graduation rates, job placement rates, default rates, and tuition costs.

Where should I study?

- Check out school websites, catalogs, and publications. Read their policies on attendance, refunds, cancellation, and leave-of-absence.
- Pay attention to graduation rates, loan default rates, and tuition costs. You can find this information at www.nces.ed.gov/collegenavigator.
- Determine whether the school offers the courses and preparation necessary to get a job in the field that interests you. Check that the school prepares you for licensing exams that you may need to take. Ask about the school's licensing exam passage rates. Ask about the job placement rates in your field of study.
- See if the school provides services to address your individual needs, such as free tutoring, day care, counseling, assistance for disabilities, and a career center.
- Make sure the school is accredited and licensed. Check www.nces.ed.gov/collegenavigator, or go to <http://ope.ed.gov/accreditation/> for a database of all accredited institutions.
- Consider attending a public community college or four-year state university. You will pay less in tuition and fees than at a private school and receive a high quality education. For a list of public colleges and universities in Massachusetts and their websites, visit <http://www.mass.edu/campuses/phcampuses.asp>.
- Talk to former students about their experiences after they have graduated.
- Tour the school. Sit in on a course that interests you.

What should I do before applying to school?

- Research enrollment requirements, such as English and math placement exams, and find out if you will need to take remedial (developmental) courses before enrolling for credit.
- Find out what documents and forms you must submit and when they are due.
- Be aware that some employers do background checks. Make sure you have nothing in your background that will prevent you from working in your chosen field.



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Talk to former students about their experiences after they have graduated.



What should I do before enrolling?

- Don't sign up the day you visit a school. Do not make this important decision on the spot!
- Have all promises and agreements confirmed in writing and signed by a school official. Stay away from schools that "guarantee employment" in your field of study after you graduate. They cannot guarantee employment.
- Make sure that your enrollment agreement includes the total amount of classes or hours needed to complete a program, the total cost of tuition and fees for that time, what services your tuition and fees include, a list of non-refundable charges, the name and description of the program of instruction, payment schedules, cancellation and refund policies, and your rights and responsibilities as a student.
- Keep copies and read over all documents carefully. Never sign anything you do not understand.
- Make arrangements with your employer, if you are employed, and plan for child care and transportation so that you will not have to miss class.

How can I pay for school?

- Calculate the cost of attending school. Include tuition, fees, books, supplies, and extra costs for transportation and child care.
- Watch out for hidden costs, such as penalties for missing class or missing your expected graduation date, and deals or opportunities that seem too good to be true.
- Figure out how you will pay your tuition bill. Visit your school's financial aid office or look online to learn about all types of financial aid. Try to avoid loans, if possible.
- Apply for financial aid from a variety of sources in order to get as much assistance as you are eligible to receive. Some financial aid sources run out early; apply on time or early.

What types of financial aid are there?

	How Funded	Must Complete FAFSA*	Need Based	Merit Based	Have to Pay Back	Do Not Have to Pay Back	Comments
Grants (such as Pell Grants or MassGrants)	Publicly funded	✓	✓			✓	May have to pay back if you leave school early
Scholarships	Publicly or privately funded		✓	✓		✓	
Perkins Loan	Federal funds & school funds	✓	✓		✓		
Subsidized Stafford Loan	Federally guaranteed for students at participating schools	✓	✓		✓		Interest does not accrue while enrolled at least half time
Unsubsidized Stafford Loan	Federally guaranteed for students at participating schools	✓			✓		Interest does accrue while in school
Private School Loan	School or university				✓		Terms and conditions may vary
Private Bank Loan	Bank or lending institution				✓		Terms and conditions may vary
Work Study	Part-time employment						Must be enrolled in school

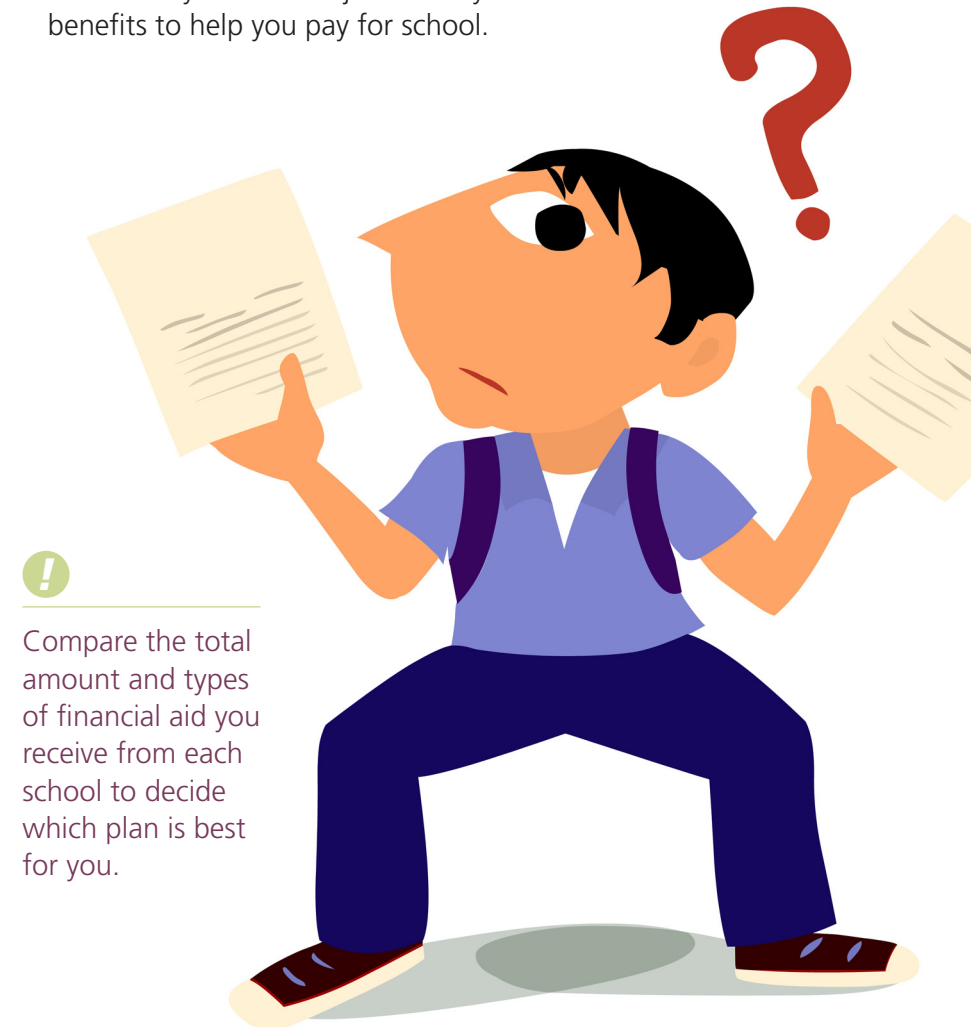
*Free Application for Federal Student Aid

How can I use financial aid to make school more affordable?

- Fund as much of your education as possible through scholarships and grants, rather than loans.
- If you need loans, make sure you understand the different types of student loans and their interest rates. Apply for federal loans before taking out private loans. Private loans tend to be more expensive, have less flexible payment plans, and provide fewer protections than federal loans.
- Complete the Free Application for Federal Student Aid (FAFSA) to see what federal and state financial aid you are eligible to receive. Find the application online at www.fafsa.ed.gov or in paper form at a college or library.
- You must apply for some non-federal and state scholarships, fellowships, and grants separately from FAFSA. See what additional financial aid applications your school(s) require, such as the College Scholarship Service/Financial Aid profile or the school's own financial aid application. Keep track of when they are due.
- Compare the total amount and types of financial aid you receive from each school to decide which plan is best for you. Compare it to the total cost of tuition and expenses. If you feel you have not been offered enough financial aid, request more assistance from your school. Be prepared to explain why you need more help.
- Before you accept a financial aid award and enroll in school, make sure you understand everything about your award, including the total amount and whether you will need to repay anything when you graduate or leave school.

What are other ways I can minimize the cost of school?

- Finish school faster. Ask your school if you can transfer credits from courses taken at other schools. Find out if the school offers credit for prior learning, learning assessment, work experience, or volunteering.
- Find out if your current job has any tuition assistance benefits to help you pay for school.



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Where can I find additional information?

Planning Ahead

- Education Opportunity Center for Massachusetts (EOC)—provides education access services primarily to low-income adults interested in returning to school. For a list of Massachusetts locations, visit www.cowc.org/EOC.
- TERI College Planning Center—the Boston branch of EOC—offers free assistance with planning, applying, and paying for college and other career building programs. Visit www.tericollegeplanning.org.
- Massachusetts Education Financing Authority (MEFA)—provides answers to college planning, saving, and financing questions at no charge. Its website contains online applications for MEFA's federal and private loan programs. Visit www.mefa.org. For general questions, call 800.449.6332.

Choosing the Right School

- National Center for Education Statistics—a search engine that includes a description of a school, tuition costs, graduation rates, default rates, and more. Visit www.nces.ed.gov/globallocator.
- Federal Student Aid—includes a search engine for school default rates. Visit www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html.
- FinAid—provides free financial aid information, advice, and tools. Visit www.finaid.org/.

Financial Aid

- Massachusetts Office of Student Financial Assistance—lists and provides information on Massachusetts state financial aid programs. Visit www.osfa.mass.edu/.
- American Student Assistance (ASA)—provides basic information on student loans. Visit www.asa.org/. Call 800.999.9080 or 617.728.4200, or e-mail customersupport@asa.org.
- FastWeb—provides free scholarship matching services. Visit www.fastweb.com.
- The Scholarship Page—provides a search engine for scholarships and allows you to browse a scholarship database according to major, heritage, and state. Visit www.scholarship-page.com/index.php.



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