

Massachusetts' Financially Safer Colleges

What is a "financially safer" college?

A college that supports its students better than other similar colleges in terms of cost, graduation rate, debt burden, and mobility, based on our analysis of College Scorecard data. [Click here for a detailed explanation of the data](#) we use and how we analyze it.



Families with low to moderate income pay less out of pocket



Low-income and students of color graduate at similar rates as their counterparts



Low-income students leave with less debt and are better able to repay their loans



Low-income students recoup the costs of their degree faster

Should I only apply to financially safer colleges?

uAspire strongly recommends that every student applies to at least **one financially safer college**. We also encourage you to include a variety of different types of colleges on your list.

What's the difference between community colleges and the other colleges & universities on this list?

Community colleges are sometimes referred to as "2-year colleges". They offer Associates degrees ("2-year degree") along with certificates. Public and private colleges & universities are often referred to as "4-year schools". They offer Bachelor's degrees ("4-year degree") and also advanced degrees. Students pursuing a Bachelor's degree often begin at community college and then transfer to another college/university to complete their program.

What's the difference between public and private colleges & universities?

Public and private colleges & universities differ in many ways, but most notably in cost of attendance. Among private colleges, those that meet full financial need are more likely to be affordable, but more difficult to get into.

Public financially safer colleges & universities

Bristol Community College	Massachusetts Bay Community College	Mount Wachusett Community College
Greenfield Community College	Bunker Hill Community College	Berkshire Community College
Holyoke Community College	Middlesex Community College	Springfield Technical Community College



Scan or [click](#) to view all financially safer colleges in New England on a map, along with their average net prices

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Public financially safer colleges & universities

Massachusetts College of Liberal Arts	Massachusetts Maritime Academy	University of Massachusetts - Boston	Worcester State University
Westfield State University	University of Massachusetts - Amherst	University of Massachusetts - Lowell	

Private financially safer colleges & universities

College	City	College	City
Amherst College*^	Amherst	Franklin W Olin College of Engineering*^	Needham
Babson College*^	Wellesley	Harvard University*^	Cambridge
Bard College at Simon's Rock	Great Barrington	Massachusetts Institute of Technology*^	Cambridge
Bentley University	Waltham	Mount Holyoke College*	South Hadley
Boston College*^	Chestnut Hill	Northeastern University*^	Boston
Boston University*^	Boston	Simmons University	Boston
Brandeis University*	Waltham	Smith College*^	Northampton
Clark University	Worcester	Tufts University*^	Medford
Gordon College	Wenham	Wellesley College*^	Wellesley
College of the Holy Cross*	Worcester	Stonehill College	Easton
		Williams College*^	Williamstown

What does it mean if a college has an asterisk (*) or a carat (^) next to it?

Asterisks indicate financially safer colleges that **meet students' full financial need**, which means they guarantee to provide the full amount of financial aid they determine a student needs. Carats indicate financially safer colleges that have an acceptance rate less than 25% and are highly selective.

Recommendations are current only for 2024-2025 academic year