

Worried about student debt? STCC offers affordability, flexibility and opportunity

SPRINGFIELD, MA | **SPRINGFIELD TECHNICAL COMMUNITY COLLEGE** | July 22, 2019 – When he was deciding where to attend college, Mohamed Gabriel considered starting at a four-year university. But he ultimately decided to enroll at one of the most affordable higher education institutions in the region: Springfield Technical Community College.

"The expenses I would have been faced with (at a four-year university) would've forced me out of school for sure," said Gabriel, of West Springfield.

At STCC, Gabriel not only stayed in school and kept his expenses down, he thrived. He graduated with honors from STCC in May with an associate degree in engineering and science transfer. His next step is to pursue a bachelor's degree. He plans to enroll at a four-year university this fall.



Mohamed Gabriel

"I'm glad I made the decision to attend STCC, because compared to a four-year university, I ended up earning my associate degree at the cost of just one year at a four-year school – all while I was able to work and support my family," Gabriel said. "I met and know a lot of students who chose to come to STCC mainly for its affordability as well as its excellent programs."

STCC also offers flexibility by giving students the option to start and end classes on dates outside of the regular schedule. Flex terms, which begin Sept. 3 and Oct. 23, may be ideal for a student who is giving birth, starting a

new job or getting married. Students take accelerated courses, which mean the terms run about half as long as the traditional 14-week semester.

Whether enrolling in a regular or flex term, students can save money by starting at STCC and then transferring to a four-year college or university. Data from the Massachusetts Department of Higher Education shows precisely how much students will save by starting at STCC rather than at a four-year institution.

During fiscal 2019, tuition and fees for a full-time student at STCC totaled \$6,306. The fiscal year ran from July 1, 2018, through June 30, 2019. During that same time span, students at the University of Massachusetts in Amherst paid \$16,278 a year for tuition and fees.

Some STCC students with plans to transfer save money by taking advantage of Commonwealth Commitment, a statewide program that provides financial incentives to students who begin at STCC and then transfer to a state public college or university, including UMass. For example, a Commonwealth Commitment student who started at STCC in fall 2018 and finishes at UMass in spring 2022 will pay \$36,864 in tuition and fees for an associate and bachelor's degree (not including room and board).

College President John B. Cook said STCC – because of its low cost and unique programs – is an appealing choice for families in the region interested in many different education goals.

"As a technical community college, we are one of the most affordable options, with significant pathways into key fields that include health care, computer science, engineering and the creative economy that includes graphic arts. We provide the most direct access point to higher education for our communities, including first-generation college students, students of color and low-income families." Cook said. "Nearly 80 percent of our students receive some form of financial aid."

While some take out loans, community college students have fewer student loans than students in other types of institutions, according to a 2011 study of national post-secondary student aid.



Yanira Aviles

Student Yanira Aviles, of Springfield, said her first semester at STCC was free with help from financial aid programs available at the college. She didn't graduate from high school and took classes at STCC to earn her high school equivalency diploma (HiSET).

She works on campus helping students apply for federal student aid and for the upcoming 2019-2020 academic year was elected to serve as Student Trustee to the Board of Trustees, a governing body which works with the president on fiscal oversight and long-range planning.

"I came in here with what I had – and I didn't have anything," Aviles said. "If it wasn't for STCC's programs, I don't think I'd be here."

The programs at STCC designed to support students include but are not limited to:

- The Center for Access Services, which provides a broad range of nonacademic support such as a food pantry for students struggling to make ends meet;
- TRIO Student Support Services, which helps students adjust to the college environment and assists with applying for scholarships. TRIO helps students whose parents did not go to college, have a disability or come from low-income families (or any combination of the three);
- Tutoring, which includes student and professional academic tutors;
- Adult Basic Education Services, which offers free classes for adults to prepare for the high school equivalency test and to learn English;
- Gateway to College, a dual enrollment partnership with the Springfield Public Schools that gives high school students the chance to earn free college credit while working toward their diplomas;
- Society of Women Engineers at STCC, which gives voice to students in engineering and related STEM fields; and
- STEM Starter Academy, which allows recent high school graduates to receive free college courses and earn credits before they start the first semester.

The college and the STCC Foundation offer plenty of scholarship opportunities. The Foundation and college provided \$1.1 million to support students in fiscal 2019.



Maria Ramos

Maria Ramos, of Agawam, earned an associate degree in biotechnology in May and said she used her scholarship money to pay off loans. "This is going to help me out so much," she said about the scholarship.

Gabriel, the student who considered a four-year university but decided on STCC in part because of its affordability, received a total of 11 scholarships. As he prepares to continue his educational journey in the fall at another institution, he looked back fondly at his STCC experience.

"Considering the socioeconomic structure of Springfield, STCC plays a crucial role in improving people's lives," Gabriel said. "Because of its affordability as well as its flexibility with class schedules, majors and programs, it's the smarter choice to make."

Interested in applying to STCC? Visit stcc.edu/apply or call Admissions at (413) 755-3333.