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

Berkshire Community College	Greenfield Community College	Middlesex Community College
Bristol Community College	Holyoke Community College	Northern Essex Community College
Bunker Hill Community College	Massachusetts Bay Community College	Quinsigamond 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

See second page for public and private colleges & universities

© uAspire 2026

Massachusetts' Financially Safer Colleges

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
Amherst College*^	Amherst
Babson College*^	Wellesley
Bard College at Simon's Rock	Great Barrington
Bentley University	Waltham
Boston College*^	Chestnut Hill
Boston University*^	Boston
Brandeis University*	Waltham
Clark University	Worcester
College of the Holy Cross*	Worcester
Franklin W Olin College of Engineering*^	Needham

College	City
Harvard University*^	Cambridge
Massachusetts Institute of Technology*^	Cambridge
Mount Holyoke College*	South Hadley
Northeastern University*^	Boston
Simmons University	Boston
Smith College*^	Northampton
Tufts University*^	Medford
Wellesley College*^	Wellesley
Wheaton College	Norton
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 2026-2027 academic year

Source: Based on uAspire's analysis of the U.S. Department of Education's College Scorecard data from Spring 2026 and Third Way's economic mobility index.