

How Massachusetts Teachers Can Advance Their Salary Through Graduate Credits

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<https://www.modelteaching.com/education-articles/teacher-wellness/how-massachusetts-teachers-can-advance-their-salary>

Massachusetts is one of the highest-paying states for teachers in the country, and teachers can earn even higher salaries by taking advantage of salary lane changes. This article will explain the lane-change system for your salary advancement, with some example districts highlighted. You'll also consider how you can plan for ways to accumulate your credits to maximize your salary over time, while spending the least amount towards credit accumulation. [<https://www.modelteaching.com/teacher-salary-advancement-courses>]

How Salary Advancement Works in Massachusetts

Massachusetts has around 400 school districts, and each one negotiates its own salary schedule with its local teachers' union, usually affiliated with the Massachusetts Teachers Association and the NEA, or with AFT Massachusetts. Despite this local variation, there are some consistencies across many districts in the state. A typical lane change schedule will do something like move from Bachelor's and Bachelor's +15 (Bachelor's plus 15 graduate-level credits) into the Master's column, then continue through Master's +15, Master's +30, Master's +45, and Master's +60. Some districts extend further to Master's +75, and most include a Doctorate lane at the top. This means that as you accumulate additional graduate-level credits or earn a higher degree, you can increase your pay scale. Let's take a look at a few example districts so you can get an idea of your potential salary through lane change increases, and how that might translate to your accumulation of wealth over the course of your teaching career.

Some Example Massachusetts Districts

Boston Public Schools

Boston Public Schools is the largest district in Massachusetts, and it is also the oldest district in North America. It uses a multi-lane structure under the Boston Teachers Union (BTU) contract (<https://btu.org/contracts/>). The publicly posted schedule highlights multiple lanes: Bachelor's, Master's, Master's plus a certain number of additional credits, and Doctorate.

For the 2026- 2027 school year, a first-year teacher starts at \$77,504 on the Bachelor's lane and about \$82,233 on the Master's lane. A teacher at the top step (Step 9) earns about \$123,497 on the Bachelor's lane and about \$129,765 on the Master's lane. But, if over the years you accumulate additional credits over your master's, you have the potential of earning \$145,091 a year at the top step, with your master's degree plus an additional 75 credits earned. Above that level, you can earn a bit more if you have a doctorate. Those columns translate into clear annual gains. Moving from a Bachelor's to a doctoral degree earns you over \$18,000 a year more than your Bachelor's degree. Over a 25-year career, that is \$450,000 of additional wealth earned! And because your pension is tied to your salary, that additional wealth is potentially much more in your retirement years, too.

Winchester Public Schools

Let's take a look at a smaller school district, now, in Winchester Public Schools (<https://www.winchesterps.org/human-resources>). Located in suburban Boston, this district serves the town across eight schools and employs several hundred teachers. It uses a multi-lane structure with columns for Bachelor's, Bachelor's+ 15, Master's, Master's+15, Master's+30, Master's+45, Master's+60, and Master's+90 or Doctorate. As in other higher-paying Boston-area districts, the structure of lane structure means teachers have many years of salary advancement opportunities across a career. For the 2026-2027 school year, a Bachelor's degree at the lowest step, or years of experience, earns a teacher \$63,787 per year. Compare that with the highest level of a Master's degree plus 90 additional credits, a beginning teacher in that district can earn a bit over \$90,000. That's a difference of over \$26,000 a year! Over a 25-year career, that puts potentially \$750,000 of wealth back into a teacher's pocket.

Randolph Public Schools

Let's look at one example in Randolph Public Schools, south of Boston, which employs teachers under the Randolph Education Association contract (<https://www.randolph.k12.ma.us/departments/human-resources/employee-contracts-salary-schedules>). With a deadline of September 1st or February 1st each year, teachers can accumulate credits over the year to apply to the next year's lane change for salary advancement. Randolph uses a more standard Massachusetts lane structure, typically Bachelor's, Master's, Master's+15, Master's+30, and CAGS (Certificate of Advanced Graduate Study) or Doctorate. Randolph's schedule sits below the affluent Boston suburbs, which is common for districts outside that immediate area. Even so, each lane move adds a meaningful amount each year, generally a few thousand dollars at mid-career, and the same planning principles apply. For example, in the 2025- 2026 salary schedule, the difference between a doctorate and a bachelor's degree is about a \$14,000 a year salary increase.

What a Lane Change Is Worth Over a Career

The value of moving up a lane is easiest to see over time. Using Boston as a benchmark, a single move from the Bachelor's to the Master's lane is worth over 10 percent of base salary in any given year, and that gain repeats every year the teacher stays on the higher lane. These gains wind up equating to hundreds of thousands of dollars of wealth added across a teacher's career, so earning graduate-level credits early in your career produces the best return on your investment. The practical takeaway is that a lane change is not a one-time bonus but a permanent raise that also carries into retirement through your pension calculation. Earning additional credits as early as possible into your teaching career sets you up to earn more per year across your teaching career. Because of Model Teaching's reasonable course pricing and bundle packs, your investment in your earned credits typically pays for itself within the first year.

How Model Teaching Helps Massachusetts Teachers Advance

Model Teaching offers graduate-level credit courses through regionally accredited university partners, including Southern New Hampshire University, University of the Pacific, Augustana University, University of Massachusetts Global, and Valley City State University. [<https://www.modelteaching.com/university-partners>] All five of these universities are regionally accredited and provide a letter grade and transcript. The courses are fully online and self-paced. These kinds of courses could also have the double benefit of being useful for renewing your teaching license and for a salary advancement lane change. You can learn more about course and credit options at our Massachusetts page here: <https://www.modelteaching.com/professional-development-requirements/massachusetts-teacher-professional-development>

For Massachusetts teachers planning a lane change, take a look at some Model Teaching course options that can help you earn more courses faster and at a very reasonable cost:

- **Do you need 15 credits to move from BA to BA+15 or a MA to a MA + 15, +30, or +45? Our 15-credit Build Your Own Credit Bundle**
[<https://mycourses.modelteaching.com/product/build-your-own-graduate-level-course-bundle-15-credits>] can trigger a lane change in many cases in Massachusetts, in a format that can save you hundreds and sometimes thousands of dollars. With this bundle, your 15-credit investment can pay for itself with your lane change within less than one year.
- **Are you instead considering 30 credits for a major lane move at larger intervals? Our 30-credit Build Your Own Credit Bundle**

[<https://mycourses.modelteaching.com/product/build-your-own-graduate-level-course-bundle-30-credits>] is the most cost-effective way to earn credits for your salary advancement. You will save thousands of dollars by bundling your courses and taking 30 credits over your one-year access period. With the savings from this bundle, you will be able to easily pay back your investment in these courses within about 1 year based solely on salary advancement changes!

- **Perhaps you instead need a unique number of credits?** If you have accumulated a few credits and need 7 credits, 12 credits, 42 credits, or any other variation of credits, Model Teaching offers custom credit bundles for every amount you might possibly need, allowing you to select the exact credit bundle that works for you. [<https://www.modelteaching.com/build-your-own-credit-bundles>],
- **Have you considered a master's degree for your lane change?** Up to 9 Model Teaching credits can be applied toward Augustana University's Master of Education (M.Ed.) degree, so you can earn credits eligible for a lane change while also making progress towards an affordable master's degree, which ultimately can increase your salary even further once you earn your master's. You can learn more about our partnership with Augustana University here: <https://www.modelteaching.com/masters>

Model Teaching's pay-as-you-go structure means you can take one course at a time, pay when you complete each course, and request your transcript right away. There are no payment plans, no monthly contracts, and no transcripts held until the end of a payment cycle, so most teachers can submit transcripts to their district within weeks of finishing a course. This approach reflects Model Teaching's purpose, which is to give teachers quality professional development they can actually afford. You can review the current course bundles on the Model Teaching salary advancement page at <https://www.modelteaching.com/teacher-salary-advancement-courses>

Frequently Asked Questions

Will my Massachusetts district accept Model Teaching credits for a lane change? Most Massachusetts districts accept graduate credits from any regionally accredited university, and Model Teaching's university partners are regionally accredited. Confirm the specifics with your district's human resources office or your local MTA representative if you have any questions, and to receive pre-approval for any courses you plan to take. You can download

individual course syllabi from our course menu here:

<https://www.modelteaching.com/professional-development-courses>

Will Model Teaching credits count toward Massachusetts DESE license renewal? Yes.

Each graduate credit equals 22.5 PDPs under DESE's conversion formula, so 7 graduate-level credits equal 157.5 PDPs, which covers a full five-year renewal. You can head to our Massachusetts state page to learn more about the specific requirements you need:

<https://www.modelteaching.com/professional-development-requirements/massachusetts-teacher-professional-development>

Can credits count for both license renewal and a lane change? Yes. This is one of the most efficient ways to plan your Massachusetts coursework, because the same credits that satisfy your DESE renewal can also count toward lane advancement at most districts.

What is CAGS, and should I pursue one? CAGS stands for Certificate of Advanced Graduate Study. It is a post-master's credential typically treated as equivalent to Master's+30 or Master's+60 on Massachusetts salary schedules. Many CAGS programs run 30 to 36 credits, which can be more efficient than accumulating 60 individual graduate credits. Whether to pursue one depends on how your district recognizes it and on your own career goals. You should speak with your HR representative to discuss your options.

How do the larger lane structures work? Districts that include Master's+45, Master's+60, and Master's+75 generally require 15 graduate credits per lane move beyond the master's. Master's+15 requires 15 credits beyond your master's, Master's+30 requires 30, and so on, which creates several advancement opportunities beyond earning the master's degree. Because Model Teaching offers a variety of bundle packs, you could select a credit bundle each year as you work towards moving into the larger lanes to maximize your salary potential. View all the bundle options here:

<https://www.modelteaching.com/professional-development/build-your-own-graduate-level-credit-course-bundle>

When should I submit my transcript? Most Massachusetts districts have annual deadlines in early fall, either September 1 or October 1, and some add a second deadline in February. Submit your transcript as soon as you finish your coursework. Model Teaching's pay-as-you-go structure lets you request your transcript quickly and easily once you complete your courses and pay for your credits, and you can submit one batch of credits to your district while you continue to work on others with us.

Can I work toward a master's degree through Model Teaching? Yes. Up to 9 Model Teaching credits that you may be planning for your Ohio lane change can also be applied toward Augustana University's Master of Education (M.Ed.) degree as part of Augustana's learner-designed concentration. You can find more about our relationship with Augustana for a master's degree here: <https://www.modelteaching.com/masters>