

# MCC helps couple complete their degrees **debt-free**

by Shanika P. Carter



**A**chieving a college education without accumulating debt isn't easy, but it is possible.

Montcalm Community College alumni and employees Madison and Josiah Morgan-Crater did it.

Together for eight years and married since the summer of 2019, Madison is a Human Resources Assistant at MCC, while Josiah is a Service Desk Lead in the college's Information Technology Services Department. The couple met in high school and were both enrolled in the college's dual-enrollment program, which allows area high school juniors and seniors to take college classes while still in high school. Partaking in the dual enrollment classes, alone, contributed greatly to their debt-free school status, as Madison graduated from high school with 27 college credits, all paid for by their high school.

Having started at MCC through dual enrollment, they agreed that continuing their education at MCC was a natural step. Financially, they benefitted from the lower cost per credit hour when compared with universities and private colleges, and they both received scholarships through the MCC Foundation.

Josiah said MCC's quality of the education and the smaller, intimate setting, was also attractive to him. He explained that the quality of education he experienced at MCC met the same standards as he received at the university level. In recognizing the instruction, both praise the knowledge and caring nature of the instructors.

"They encourage you to be your best and are great about giving you praise," Madison explained. "Before I went





to MCC, I had zero confidence in myself; when I left I felt empowered and confident in myself, thanks to the education I received and the instructors I had.”

Madison eventually graduated from MCC with two associate degrees in 2017 – accounting and business administration management – followed by the completion of an additional class to receive her third degree in entrepreneurship in 2018. Josiah also graduated from MCC with two associate degrees – computer support technology in 2016, followed by web development and programming in 2017.

Both Madison and Josiah transferred to and graduated from Southern New Hampshire University (SNHU) with their bachelors’ degrees after shopping around and considering all options. Madison transferred 90 of her MCC credits toward SNHU’s business administration program, leaving her with only 10 more classes (30 credits) to complete the degree in 2019. Josiah also transferred 90 credits toward the graphic design and media arts bachelor’s degree program at SNHU, which he completed in 2020.

Already holding down solid jobs and incomes, the couple was able to take on the out-of-pocket costs for their SNHU courses.

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-- Josiah Morgan-Crater

“My degree most definitely supports what I am doing professionally and in my career,” Josiah said. “With my degree and certifications that I received while getting my associate’s, I obtained a job with the college as a service desk technician.”

Josiah was eventually hired into his current full-time role as an MCC service desk lead.

Madison has also utilized her educational background, currently working part-time as a human resources assistant

and operating a small, handmade candle business out of their basement. “Candles by Madison” began in 2013 while Madison was still in high school, but she says she started making candles in third grade.

“Candles were just a hobby for a lot of years, but I’ve always loved business, so I just transitioned it into a money-making venture. For as long as I can remember, I always wanted to own my own business.”

Even during the pandemic, Madison says that “Candles by Madison” had its best year yet in business, with a focus on driving sales through her website after the craft shows and local business that housed her candles had to close during the pandemic.

Overall, the couple is thankful and appreciative of how MCC has contributed to their debt-free status, which Madison points out led to them being able to purchase their first home in 2020.

“We have a lot to be thankful for because of Montcalm Community College,” Josiah said. “We were given the opportunity to become part of the MCC community and family, which we did not realize could be possible from an educational institution. We would not be where we are today, debt-free, without going to MCC.” ■