



EMMANUEL COLLEGE

GRADUATE
AND PROFESSIONAL
PROGRAMS



Student
Financial Services
Guide
2010-2011

Table of Contents

2010-2011 Tuition Costs	2
Billing Procedures	2
Payment Methods	2
Online Academic Resources	2
Delinquent Accounts	3
Course Withdrawal & Refund Policy	3
Health Insurance	4
Deferment Plan	4
Applying for Financial Aid	4
Eligibility Requirements for Financial Aid	
Financial Aid Award Descriptions	6
Grants and Scholarships	
Student Loans	
Additional Loan Options	8
Employer Partnerships	8
Satisfactory Academic Progress	9
Credit Balances	9
Parking in Boston	10
Updating Demographic Information	10
Important Dates	11
Contact Information	12

2010-2011 Tuition Costs

BSBA	\$ 1,292 per course
Nursing	\$ 1,650 per course
Graduate	\$ 1,995 per course

Billing Procedures

Tuition and fees are billed three weeks prior to the beginning of each session. You may use most financial aid as credit toward your bill. Student loans of all types may be used as credit only if your loan has been approved by the College and the lender. It is your responsibility to pay any balance remaining after financial aid. **All balances must be paid on or before the first day of class unless another payment arrangement has been made with the Office of Student Financial Services.**

Payment Methods

- MasterCard, American Express or Discover payments can be made through the Online Academic Resources section of the student portal.
- Check or money order may be mailed to:
Emmanuel College
Office of Student Financial Services
400 The Fenway
Boston, MA 02115
Be sure to include the student's name and ID# on the check or money order.
- Deferment Plan (see page 4)
- Financial Aid (see page 4)
- Additional Loan Options (see page 7)

Online Academic Resources

Online Academic Resources provides access for students to make web payments, view billing statements and review financial aid award letters. To access Online Academic Resources, please visit portal.emmanuel.edu. Your user ID and password are the same as those for the Emmanuel College e-mail system.

Delinquent Accounts

If you have a past-due balance you are ineligible to attend classes, register for future courses, receive an official transcript or receive your diploma. If payment is not received in a timely manner, a \$100 late fee will be assessed to your account. If your account remains delinquent, the account will be referred to a collection agency and you will be responsible for the costs incurred with the collection effort. Once an account is referred to an outside agency, all inquiries and payments are made to the collection agency.

Course Withdrawal & Refund Policy

To withdraw from a course, students must contact the Office of the Registrar by calling 617-735-9960, or by e-mail gppreg@emmanuel.edu. When communicating by e-mail, students must request confirmation from the Office of the Registrar. **Please note that non-attendance does not constitute withdrawal from a course; a student must contact the Office of the Registrar to officially withdraw.** Students who do not officially withdraw will be responsible for the cost of the course.

Withdrawal policy for face-to-face (F2F) and hybrid seven-week courses:	Withdrawal policy for online seven-week courses:
<ul style="list-style-type: none">- Drops prior to the first class meeting (F2F or hybrid) the student receives a 100% refund.- Drops prior to the second class meeting (F2F or hybrid), the student receives a 75% refund and a "W" on their transcript.	<ul style="list-style-type: none">- Online courses will open on Monday of the first week of a session. This will be considered the course start date. The Monday of the second week of a session, at 6 p.m. EST, will be the deadline for withdrawal to receive a 100% refund.

Drops after the second class meeting for F2F or hybrid classes or after Monday of the second week of online classes, the student is liable for 100% of tuition.

Health Insurance

The Commonwealth of Massachusetts requires students enrolled at least three-quarter time to be covered under an acceptable health insurance plan. If you are enrolled at least three-quarter time you will automatically be billed for the cost of the insurance unless a health insurance waiver is submitted. The waiver may be completed online at www.universityhealthplans.com.

The costs for the 2009-2010 academic year were \$1,030 for undergraduate students and \$2,109 for graduate students. The rates for the 2010-2011 year, however, are subject to change. Final premium amounts will be available from University Health Plans in mid-May.

Deferment Plan

Students participating in the Tuition Deferment Plan pay 25% of the cost of tuition prior to the first day of class, and may defer the remaining 75% until 30 days the last day of the course. To enroll in the Deferment Plan, you must complete a Deferment Plan Promissory Note through the Office of Student Financial Services. This documentation must be updated prior to the start of classes at the beginning of each academic year.

If the credit card information provided is invalid, or the charge is otherwise declined for any reason, payment is due immediately.

If you are graduating, the balance on your student account must be paid in full prior to graduation and may not be deferred.

Applying for Financial Aid

To apply for financial aid for the 2010-2011 academic year, you must complete a 2010-2011 Emmanuel College Application for Financial Aid for Graduate and Professional Programs and a 2010-2011 Free Application for Federal Student Aid (FAFSA). Both of these forms are available on the Emmanuel College web site at www.emmanuel.edu. Click on “Graduate & Professional Programs” and then select “Tuition & Aid.” You may also contact our office to have the forms mailed to you.

The Emmanuel College federal school code is 002147.

Some students may need to provide signed copies of their 2009 Federal Income Tax Returns or other documentation. You will receive notification from the Office of Student Financial Services

if additional information is required to determine your eligibility for financial aid.

All required documentation must be received at least two weeks prior to the end of the semester. Failure to do so may result in the application not being processed, and the student being financially responsible for any charges on the account.

Eligibility Requirements for Financial Aid

Requirements to receive federal and state financial aid include:

- Acceptance to and enrollment in a program of study at Emmanuel College
- Enrolled at least half-time for most forms of financial aid (i.e. loans, etc.)
- Maintaining satisfactory academic progress
- Being free from default on a previous student loan
- Being in compliance with selective service requirements
- U.S. citizenship or permanent resident status (see FAFSA for more details)

Eligibility for financial aid varies based on the criteria of the specific award. For most forms of financial aid, students must demonstrate financial need which is determined through an evaluation of your Free Application for Federal Student Aid (FAFSA) each year. In addition, your need-based aid may not be greater than your demonstrated financial need, nor may your total award package, including loans, be greater than your cost of attendance. Students must maintain half-time status (six credits) to receive most forms of financial aid. Below is the criteria to determine your enrollment status.

Enrollment Status

- Full-time enrollment = 12 or more credits per semester
- Three-quarter enrollment = 9-11 credits per semester
- Half-time enrollment = 6-8 credits per semester
- Less-than-half-time = less than 6 credits per semester

All financial assistance, regardless of its source, will be credited first toward institutional costs. **Withdrawal, reduction in credit load or cancellation of classes may result in an adjustment to or cancellation of your financial aid award.** You are responsible for reading and understanding all materials sent to you, including information published in the Academic Catalog. You must meet all eligibility requirements to be awarded and renew financial aid. If at any time you cease to be eligible, your financial aid will be canceled and you will be responsible for the balance on your student account.

Grants and Scholarships

Federal Pell Grant:

Gift aid from the federal government to undergraduate students with significant financial need.

MA State Grant:

Gift aid from the Commonwealth of Massachusetts to full-time undergraduate students with significant financial need, who are also Massachusetts residents. Awards are estimated until the College receives notification from the state's scholarship office.

MA Part-time Grant:

Gift aid from the Commonwealth of Massachusetts for part-time undergraduate students with significant financial need, who are also Massachusetts residents.

Student Loans

Subsidized Loans:

Students who demonstrate financial need are eligible for the Subsidized Federal Stafford Loan. The federal government pays interest while the student borrower is enrolled at least half-time in school and six months thereafter. Please see the below table to determine the fixed interest rate for your Subsidized Stafford Loan during in-school deferment, grace period and repayment.

First Disbursement of a Loan

Student	Made on or after:	And made before:	Interest rate on unpaid balance:
Undergraduate Students	July 1, 2010	June 30, 2011	4.5%
Graduate Students	July 1, 2010	June 30, 2011	6.8%

Unsubsidized Loans:

Students who do not demonstrate financial need are eligible for the Unsubsidized Federal Stafford Loan. The student is responsible for the interest on the unsubsidized loans even during periods of enrollment. Borrowers may choose to defer

the interest payments while in school and during their six-month grace period, but the interest will be capitalized. The interest rate is fixed at 6.8% during in-school deferment, grace period and repayment.

Loan Requirements:

To borrow a Federal Stafford Loan, you are required to complete a Master Promissory Note (MPN) and Entrance Counseling. In order to complete these documents please visit our web site, www.emmanuel.edu. Click on “Tuition & Aid.” On the Tuition & Aid page, select “Scholarships & Financial Aid,” then select “Federal Loan Documentation” from the drop-down list of choices. You may also contact our office to have the forms mailed to you.

Annual Stafford Loan Limits:

Grade Level	Dependent Student	Independent Student
Freshman (0-31 credits)	\$ 5,500	\$ 9,500
Sophomore (32-63 credits)	\$ 6,500	\$ 10,500
Juniors/Seniors (64+ credits)	\$ 7,500	\$12,500
Graduate Students	N/A	\$20,500

Loan limits include both subsidized and unsubsidized amounts and cannot exceed your cost of attendance minus other financial aid.

Additional Loan Options

If you have a balance remaining after financial aid, will be enrolled in a less than half-time status, or if you prefer not to apply for need-based financial aid, there are private loans available to assist with your educational costs. While there are various loan options, we recommend the Citibank CitiAssist Loan based upon the ease of the application process, borrower benefits and customer service. For the most current information on the CitiAssist Loan and other private loan options, please visit www.emmanuel.edu.

When planning your method of payment, it is strongly recommended that you borrow for the entire year instead of applying each semester.

Employer Partnerships

Emmanuel College partners with several area employers to provide specialized educational opportunities.

Elements of employer partnerships may include:

- Partial tuition scholarships for employees of partner organizations
- Onsite classes at employer locations
- Direct employer billing for employees receiving tuition assistance from their employer
- Information sessions at employer sites
- Responsive curriculum offerings based on workforce development goals

If you are employed by one of the College's partner organizations, you may qualify for a tuition scholarship. Students should confirm eligibility with their manager or human resources department and submit supporting documentation to the Office of Student Financial Services within the first two weeks of their first course. For continued eligibility, students are required to annually submit proof of employment to the Office of Student Financial Services prior to the start of the summer term. This documentation is defined as a letter from the student's supervisor or human resource office, on company letterhead, stating the student is a current employee of the organization.

Emmanuel College currently partners with:

- Sisters of Notre Dame
- Catholic Schools (Teachers and Principals in Education courses only)
- Boston Public Schools (Teachers in Education courses only)
- Catholic Hospitals (Nurses in Nursing courses only)
- Members of the Clergy
- Blue Cross/Blue Shield of Massachusetts
- Natick Soldier Systems Center
- Brigham & Women's Hospital

For the most current information on employer partnerships please visit www.emmanuel.edu and click on “Graduate & Professional Programs” and then select “Employer Partnerships.”

Satisfactory Academic Progress

To continue receiving financial assistance, financial aid recipients are required to maintain satisfactory academic progress toward their degree. These requirements stipulate that students maintain a minimum cumulative grade point average of 2.0 after completion of four semesters of attendance. Students must also successfully complete 67% of the attempted credits during each academic year, and must complete their degree program within 150% of the normal length of the program. Please refer to the Academic Catalog for more information regarding Satisfactory Academic Progress.

Credit Balances

If you have a credit balance due to excess federal financial aid, a refund check will be mailed to your permanent home address at the end of the academic semester. If you would like to carry forward this credit balance to the future terms please complete Credit Authorization Form, by visiting the Emmanuel web site at www.emmanuel.edu. Click on “Tuition & Aid.” On the Tuition & Aid page, select “Tuition and Fees,” then select “Refund Process” from the drop-down list of choices.

Financial aid is not disbursed until enrollment verification is completed for the semester. **Due to this, financial aid refunds are not available to you until the end of the semester.** Please refer to Important Dates (page 11) for financial aid disbursement dates.

Parking in Boston

To purchase a parking pass, please complete a parking application online at www.emmanuel.edu. Select “Graduate & Professional Programs” then click on “Campus Security and Parking.” From the drop-down list of choices select “Parking for GPP Students.” Once your application has been received, your request will be processed and your account will be charged accordingly.

2010 - 2011 Parking Rates:	
7-week session pass:	\$ 70.00

Once your request is processed, your parking permit can either be picked up at the Office of Student Financial Services or mailed to you. The Office of Student Financial Services will only have parking passes for students who have submitted a completed parking application via fax, mail or submitted the application online and have paid for their parking pass in full. Note: The Office of Student Financial Services is open until 6:00 p.m. Monday through Thursday and until 4:30 p.m. on Friday.

Updating Demographic Information

It is your responsibility to keep the College informed of any changes in your name, address or telephone number. You may update this information with the Registrar’s Office.

Session Key for Important Dates		
7 week Sessions		
1X=Summer 1	1F=Fall 1	1S=Spring 1
2X=Summer 2	2F=Fall 2	2S=Spring 2
Nursing Classes Semester-Based		
U1=Summer 1	FA=Fall	
U2=Summer 2	SP=Spring	

Important Dates

Summer 2010
May 10th <ul style="list-style-type: none">• Classes begin for 10/1X• Payment is due for these sessions
July 6th <ul style="list-style-type: none">• Classes begin for 10/2X• Payment is due for this session
July <ul style="list-style-type: none">• Summer term financial aid is disbursed

Fall 2010
August 30th <ul style="list-style-type: none">• Classes begin for 10/1F• Payment is due for these sessions• Deadline date to submit health insurance waiver
October 27th <ul style="list-style-type: none">• Classes begin for 10/2F• Payment is due for this session
November <ul style="list-style-type: none">• Fall term financial aid is disbursed

Spring 2011
January 10th <ul style="list-style-type: none">• Classes begin for 11/1S• Payment is due for these sessions• Deadline date to submit health insurance waiver
January 31st <ul style="list-style-type: none">• Reapply for financial aid for 2011-2012 school year at: www.emmanuel.edu Click on "Graduate & Professional Programs" Click on "Tuition & Aid" Complete the 2011-2012 Online Financial Aid Application & the 2011-2012 FAFSA
March 10th <ul style="list-style-type: none">• Classes begin for 11/2S• Payment is due for this session
March <ul style="list-style-type: none">• Spring term financial aid is disbursed

Contact Information

Office of Student Financial Services

Phone: 617-735-9938
Fax: 617-735-9939
E-mail: *financialservices@emmanuel.edu*
Office Hours: Monday through Thursday:
8:30 a.m. to 6:00 p.m.
Friday: 8:30 a.m. to 4:30 p.m.
Web site: *www.emmanuel.edu*

Office of Graduate and Professional Programs

Phone: 617-735-9700
Fax: 617-735-9708
E-mail: *gpp@emmanuel.edu*

Registrar's Office

Phone: 617-735-9960
Fax: 617-264-7705
E-mail: *regmail@emmanuel.edu*



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