

2009-2010

Tuition and Payment Guide



EMMANUEL COLLEGE

Office of Student Financial Services
www.emmanuel.edu

Emmanuel College is committed to making a liberal arts and science education affordable. We are sensitive to the economic challenges faced by you and your family as you plan to invest in a quality private education. Our students are provided with an education in the Catholic tradition that fosters the intellectual development of the heart and mind; an education that prepares them for their life's work. As a student, the investment you make in Emmanuel will offer you great returns.

If you have questions at any point during the financial aid application process, need guidance on the best financing options available, would like assistance obtaining a part-time job, need help searching for private scholarships or have any other questions about paying for your Emmanuel education, please know that the professional staff of the Office of Student Financial Services is available to help you.

In this guide you will find information regarding costs and payment options at Emmanuel College for the 2009-2010 year. We hope you find this information helpful as you plan for your Emmanuel College education.

We may be reached by telephone at 617-735-9938, by e-mail at financialservices@emmanuel.edu or in person in the Administration Building, Room 340.

Students may view their Statement of Account, Financial Aid Award and other important financial information by logging on to Online Academic Resources, which may be accessed by visiting www1.emmanuel.edu.

This guide, along with the Financial Aid Award Guide, may be viewed by visiting our web site at www.emmanuel.edu and clicking on "Tuition & Aid." From here, you will select "Forms & Publications."

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2009-2010 Tuition and Fees

	Fall Charges	Spring Charges	Total Charges
Tuition	\$ 14,600	\$ 14,600	\$ 29,200
Student Activity Fee	\$ 83	\$ 82	\$ 165
Orientation Fee	\$ 125	\$ 0	\$ 125
Room and Board (double room)	\$ 5,975	\$ 5,975	\$ 11,950
Total	\$ 20,783	\$ 20,657	\$ 41,440
Health Insurance	\$ 1,030	\$ 0	\$ 1,030
Total with Insurance	\$ 21,813	\$ 20,657	\$ 42,470

For a complete listing of fees, please refer to the Finances section of the College Catalog.

Tuition

Tuition is a flat rate for 12-20 credits per semester; the cost for course loads in excess of 20 credits is charged at a rate of \$912.50 per credit.

Orientation Fee

The orientation fee applies only to freshman and transfer students in their first semester.

Room and Board

The room and board cost above reflects the double occupancy rate. The rate for a single occupancy room is \$13,630 and the rate for a triple occupancy room is \$10,270. The rate for an economy triple room is \$9,500. An additional \$700 will be charged for suite-style rooms.

Student Health Insurance

The Commonwealth of Massachusetts requires that all students enrolled at least 3/4 time have health insurance coverage. For students who do not have coverage, the cost of the College's student health and sickness plan for the 2009-2010 academic year is \$1,030. A waiver must be submitted for students with alternative health coverage.

To waive the College's health coverage and the premium, students must complete a health insurance waiver annually by the fall bill due date. Waivers may be completed online at www.universityhealthplans.com.

Deposits

The \$300 tuition deposit for new students and the \$200 room deposit for all residents will appear on your Statement of Account as a credit for the fall semester. For students enrolling for the first time in the spring, the deposits will show up as a credit for the spring semester.

Payment Dates

You will receive a Statement of Account in early July for the fall semester and in mid November for the spring semester. The fall semester balance is due on **August 5, 2009**; the spring semester balance is due on **December 18, 2009**.

Communicating with Students

During periods of non-enrollment, typically when financial aid award letters and billing information is mailed, communication from the Office of Student Financial Services (OSFS) is mailed to you (the student) at your preferred mailing address as recorded with the Registrar's Office. Should your preferred mailing address change, you must update this information with the Registrar's Office. If you do not receive billing information, etc., due to a change of address, you are still responsible for all College deadlines.

During the academic year, all information from the OSFS is sent to your campus mailbox or to your e-mail address. Additional information regarding financial aid and billing may be found using Online Academic Resources, which may be accessed by visiting www1.emmanuel.edu.

Please be aware that it is your responsibility to complete the financial aid process and ensure that your account balance is paid in full. If your parents are assisting you with the financial aid and billing process, please share with them the information you receive from the OSFS. All information will be sent to you in your name even if your parents are assisting you with the balance after financial aid.

Students may view their Statement of Account, Financial Aid Award and other financial information by logging on to Online Academic Resources. Any adjustments to these documents will be reflected on Online Academic Resources at www1.emmanuel.edu and we encourage our students to check this information regularly.

Payment Options

For the 2009-2010 academic year, payment of tuition, fees, room, board, and all other charges are due on or before August 5, 2009 for the fall semester and December 18, 2009 for the spring semester.

When mailing or wiring a payment, please be sure to include the student's name and Emmanuel College ID number or Social Security number.

Payment may be made using any of the following payment options:

- Personal Check
- Credit Card
- Wire Transfer
- Monthly Payment Plan
- Private Student Loan
- Parent Loan

Personal Check

Checks should be made payable to **Emmanuel College** and may be mailed to:

Emmanuel College
Student Financial Services
400 The Fenway
Boston, MA 02115

A fee of \$25 in addition to any late payment fees will be charged for any dishonored check. Foreign check collection fees will be charged when applicable.

Credit Card

MasterCard, Visa and Discover payments can be made online through Online Academic Resources at www1.emmanuel.edu. Credit card payments may also be made by calling the Office of Student Financial Services at 617-735-9938.

Wire Transfer

Please send wire transfers to:

TD Bank
15 Broad Street
Boston, MA 02109
Account Name: Emmanuel College
Account #: 8246095017
ABA #: 211370545

Monthly Interest-Free Payment Plan

Tuition Management Systems (TMS) offers families the opportunity to spread payments for the year over a **10-month** period. There is an administrative fee of **\$65.00** to enroll in this plan. For the 2009-2010 academic year, the payment plan begins in July and concludes in November for the fall semester and begins in December and concludes in April for the spring semester. Payments are due on the 15th of each month.

To receive more information or to enroll, please contact TMS at 1-888-216-4258 or visit their web site at www.afford.com.

Private Student Loan

CitiAssist Loan

The CitiAssist Loan, which is offered through Citibank, is a student loan that offers competitive interest rates, automatic in-school deferment, flexible repayment options and loan discounts. The interest and fees vary depending on a borrower's (or co-signer's) credit. The repayment term is up to 20 years and payments can be deferred until six months after a student graduates, leaves school or drops below half-time enrollment. There is a co-signer release option after 24 on-time payments. Borrowers have the option to make interest-only payments for the first 24-28 months.

You may apply online for this loan at www.studentloan.com or by phone at: 1-800-STUDENT (1-800-788-3368).

Discover Private Student Loan

The Discover Private Student Loan is a loan that has competitive interest rates, zero fees and a cash reward given at the time of graduation. The interest rate depends on a borrower's (or co-signer's) credit. There are no fees associated with this loan. The repayment term is up to 15 years and payments can be deferred until six months after a student graduates, leaves school or drops below half-time enrollment. A 2% graduation reward which is based on outstanding debt is rewarded at the time of graduation.

You may apply online for this loan at www.discoverstudentloans.com or by phone at: 1-877-728-3030.

Parent Loan

Federal Direct Parent Loan for Undergraduate Students (PLUS)

The Federal Direct Parent Loan for Undergraduate Students (PLUS) is a federally sponsored low-interest loan for the parents of undergraduate students. For the 2009-2010 academic year, the interest rate is fixed at 7.9%. There is a 2.5% origination fee (which is net of a 1.5% up-front rebate that assumes 12 on-time monthly payments) that is deducted from the proceeds of the loan.

Parents may borrow up to the cost of attendance minus financial aid. The loan funds are disbursed directly to Emmanuel College and repayment begins 60 days after the loan has fully disbursed. Upon request, loan payments may be deferred until six months after a student graduates, leaves school or drops below half-time enrollment. Requests should be made to Direct Loan Servicing at 1-800-848-0979.

The Federal Direct PLUS Loan is a credit-based loan. If the parent borrower applies for the Federal Direct PLUS Loan and is denied, the student may borrow additional funds with the Unsubsidized Federal Direct Stafford Loan or the parent borrower may reapply with an endorser (co-signer).

Parents may apply for a Federal Direct PLUS Loan by completing the Federal Direct PLUS Loan Request Form, which may be obtained from our web site by visiting www.emmanuel.edu and clicking on "Tuition & Aid." From here, you will select "Forms & Publications." You may return this form to the Office of Student Financial Services by fax: 617-735-9939 or by mail to:

Emmanuel College
Office of Student Financial Services
400 The Fenway
Boston, MA 02115

Once this pre-approval application has been received it will be reviewed and you will be notified of the credit decision. If you are approved, you must also complete a Federal Direct PLUS Loan Master Promissory Note at dlenote.ed.gov.

Questions regarding the Federal Direct PLUS Loan may be directed to the Office of Student Financial Services at 617-735-9938.

Massachusetts Educational Financing Authority (MEFA) Undergraduate Loan

The MEFA Loan is a fixed-interest rate loan for undergraduate students that may be borrowed in the parent's name or with a co-signer. The MEFA Loan for the 2009-2010 academic year has two options for interest rates. There is an immediate repayment option with a 7.75% interest rate or a deferred repayment option with an 8.89% interest rate. This loan may be borrowed up to the cost of attendance minus financial aid. There is a 4% origination fee associated with this loan. Interest capitalizes only one time at repayment. Repayment is up to 15 years and there are no prepayment penalties.

You may apply online for this loan on MEFA's web site at www.mefa.org or contact MEFA directly at: 1-800-449-MEFA (6332).

Financial Aid

Most forms of financial aid are usable toward the bill and will appear as a credit on your Statement of Account. Please note the following:

Estimated Financial Aid Award Letters

Estimated financial aid offers are not usable toward the bill. If you have received an Estimated Financial Aid Award Letter, however, and there is no financial aid appearing on your Statement of Account, please check Online Academic Resources to view missing information or contact the OSFS by telephone at 617-735-9938 or by e-mail at financialservices@emmanuel.edu.

Federal Work Study

Federal Work Study is an offer to seek employment and is not subtracted from your bill. You will be paid for hours worked. Please refer to the Student Employment section on page 8 for more information regarding working on campus.

Private Scholarships

If you are receiving a private scholarship and wish to use this as a credit on your account, please mail, fax or e-mail a copy of the scholarship award notification to the OSFS. If you are sending the notification in with your tuition bill, you may subtract the amount of the scholarship from the amount of your payment. Please know that complying with private scholarship requirements is your responsibility. Some scholarship agencies require a copy of the tuition bill, some require a copy of your fall semester grades; please make sure you understand the requirements for the receipt of your scholarship funds. If you notify our Office of the receipt of a scholarship and we do not receive the funds, you will be responsible for any resulting balance.

Student Loan Requirements

If you would like to borrow with a student loan that was included as part of your Financial Aid Award Letter, the loan promissory note and student loan entrance interview are required before the loan may be used as credit on your account. If you received a Financial Aid Award Letter which included a student loan, please follow the instructions below to complete these requirements.

Federal Stafford Loan

All new borrowers (first-year or transfer students) must complete both Stafford Loan entrance counseling and a Stafford Loan Master Promissory Note (MPN). Both of these requirements may be completed online. Visit the Emmanuel College web site at www.emmanuel.edu and click on “Tuition & Aid.” From here, you will select “Scholarships & Financial Aid” and then “Federal Stafford Loan.”

Federal Perkins Loan

All new borrowers must complete Perkins Loan entrance counseling and a Perkins Loan Master Promissory Note. Both of these requirements may be completed online. Visit the Emmanuel College web site at www.emmanuel.edu and select “Tuition & Aid.” From here you will select “Scholarships & Financial Aid” and then “Federal Perkins Loan.”

Massachusetts No-Interest Loan

New borrowers must complete entrance counseling and a promissory note and repeat borrowers must complete a promissory note. Students who have been awarded a MA No-Interest Loan will be contacted by the Office of Student Financial Services to complete this documentation.

Emmanuel College Loan-to-Grant Program

New borrowers of the Emmanuel College Loan-to-Grant must complete loan paperwork. Students who have been awarded the Emmanuel College Loan-to-Grant will be contacted by the Office of Student Financial Services to complete this documentation when they arrive on campus.

Student Employment

Emmanuel College strives to assist students with educational costs by offering part-time employment opportunities. All on-campus student employment positions are open to those students who are eligible to work in the United States and have a valid Social Security number.

In addition to the job opportunities on campus, Emmanuel College has a small number of partnerships with off-campus organizations that provide employment opportunities to students. Students must have a Federal Work Study Award as part of their financial aid award to be considered for these positions.

Students may search for available job positions for both on- and off-campus employment on Emmanuel College Career Connect (EC3), which may be accessed by visiting www1.emmanuel.edu. After creating a login, list “Emmanuel College” as the employer to view available positions. Students apply for jobs directly with the supervisor listed on the job posting. Because jobs are limited, students who are interested in working on campus should contact supervisors as soon as possible upon arriving on campus.

To work on campus, students must complete employment paperwork including the I-9 Employment Authorization Form and the W-4 and M-4 tax withholding forms. If you are interested in working on campus, you should have the following paperwork with you when you arrive in September:

1. A voided check for checking accounts or a verification statement including a routing and account number for savings accounts.
2. Valid identification, such as a U.S. passport OR a driver’s license AND Social Security card.

The Office of Internships and Career Development also posts opportunities for students to locate off-campus jobs and internships. You may contact the Internships and Career Development Office by calling 617-735-9930 or by e-mail at careerdevelopment@emmanuel.edu.

Student Health Insurance

The Commonwealth of Massachusetts requires all students enrolled at least 3/4 time to have health insurance. You are automatically billed the health insurance premium in the amount of \$1,030 for the 2009-2010 academic year. If you have other insurance coverage, you may remove this charge from your account by completing a health insurance waiver online at www.universityhealthplans.com. This waiver must be completed annually.

The deadline to submit a waiver is August 5, 2009. Students who do not complete a waiver will automatically be enrolled in the health insurance through University Health Plans. For more information regarding the coverage provided through this plan, please contact University Health Plans at 1-800-437-6448 or online at www.universityhealthplans.com.

Institutional Refund/Withdrawal Policy

Students who take a leave of absence or withdraw from the College are subject to the following refund policy. Prior to the start of classes, 100% of tuition, fees, room and board, excluding non-refundable deposits, are refundable.

After the start of classes, fees are not refundable and tuition, room and board are refunded based on the following policy:

Withdrawal Date During Semester	% of Refundable Tuition, Room & Board Charges
Prior to start of classes	100%
Week 1	75%
Week 2	50%
Week 3	25%
After Week 3	No refund

Financial Aid

When withdrawing from the College prior to the 10th week of the semester, federal and state financial aid eligibility is determined using the Return of Title IV funds calculation. Using this regulation, eligibility is calculated on a daily basis.

For example, if a student is receiving \$2,000 in federal financial aid for the fall semester and withdraws on the 15th day of a semester that is 100 days in length, the student is eligible to retain \$300 of their federal financial aid ($15/100 = .15 \times \$2,000 = \300). There is no correlation between the Tuition Refund Policy and the Return of Title IV regulation.

Withdrawal from a Course

Course/schedule changes must be made during the add/drop period of the semester to receive a refund. You are liable for the cost of courses from which you withdraw after the add/drop period.

After the add/drop period, the enrollment and housing status of all students is confirmed prior to the disbursement of financial assistance. Financial aid may be reduced if the student is enrolled in fewer courses than originally reported or has changed their residency status without notifying the Office of Student Financial Services.

Please Note: To officially withdraw from the College, you must contact your academic advisor. Non-attendance does not constitute an official withdrawal.

Delinquent Accounts

The payment of tuition and fees is the responsibility of the student. A late fee of \$100 may be charged to your account if you have not satisfied your financial responsibilities with the Office of Student Financial Services by the bill deadline.

If payment is not received in a timely manner, your 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. **If your account is delinquent, you will be unable to participate in course registration or room selection. In addition, the College will withhold your diploma and academic transcript if you have an outstanding balance.**

Important: If payment is not received in a timely manner, your account will be referred to a collection agency and you will be responsible for the costs incurred with the collection effort.

Meal Plans

At Emmanuel College, we are proud to offer a number of great dining service options on campus. Our main dining facility, Marian Dining Hall, located in the Jean Yawkey Center, offers an all-you-can-eat buffet dining style with a wide assortment of foods rotating on a daily basis. Featured foods include: deli, grill, pasta, pizza, stir fry, salad, soups, fruit and cereal as well as a variety of treats from the dessert station.

For those looking to grab-and-go, the Atrium Café, located directly outside Marian Hall, offers express sandwiches, salads and more. The Muddy River Café, located on the Plaza Level of the Administration Building, features a salad bar, panini sandwiches, hot subs, homemade soups and more.

Included in the cost for room and board, resident students begin each year with a meal plan of 15 meals per week and \$95 in “Flex Dollars” per semester that can be used in the Atrium and Muddy River Cafés. You have the option of changing this plan to a 19 meals per week with \$25 Flex Dollars.

Commuter students may purchase one of two meal plans: five meals per week at \$450 per semester or eight meals per week at \$720 per semester. Commuter students may use their meal plan in the Marian Hall Dining Room or during meal transfer hours in the Muddy River Café. The commuter meal plan does not include Flex Dollars. To enroll in a commuter meal plan, please complete the online enrollment form by visiting our web site at www.emmanuel.edu and clicking on “Tuition & Aid.” From here, you will select “Forms & Publications.”

Flex Dollars may be purchased using cash or check at any time in the Bon Appétit Dining Office. If you have questions regarding dining services or would like to change to a 19 meals per week plan, please contact Bon Appétit at bonappetit@emmanuel.edu or by telephone at 617-735-9952.

Fenway Card

The Fenway Card is your official identification at Emmanuel College. You should carry the card at all times while on campus. The Fenway Card will be used to access campus buildings including the library and residence halls and provides access to your meal plan, Flex Dollars and Fenway Cash.

Fenway Cash

When you place money on your Fenway Card, you will be able to make cashless purchases at the bookstore, dining hall, vending machines, laundry machines, Colleges of the Fenway bookstores, off-campus locations and to purchase ID replacements. More information regarding the Fenway Card, including a list of off-campus vendors, may be found online at www.fenwaycard.com.

On-Campus Parking

Parking at the College is extremely limited. Only commuter students without access to public transportation will be considered.

To receive consideration for on-campus parking, please submit a completed parking application to the Vice President of Student Affairs Office (Room 334B in the Administration Building). The application deadline for the fall semester for returning students was April 29, 2009; the application deadline for new students is June 26, 2009. Applications are available in the Office of the Vice President of Student Affairs and must be completed each semester.

Please be clear and specific as to your reasons for requesting a parking permit. The applications are reviewed by a committee and the Vice President of Student Affairs Office will reply by mail to all applicants. Students who are approved for parking will be charged based on the rates listed below. Parking permits for approved applicants are available in the Security Office once your student account is paid in full including parking fees.

The student parking rates for the 2009-2010 academic year are as follows:

Student Status	Cost
Part-time student	\$225 per semester
Full-time student	\$375 per semester

There is a fee of \$100 for replacement permits.

MBTA Passes

Emmanuel College students receive an 11% discount for semester MBTA passes. Students receive unlimited rides from October 1st–January 31st with the fall semester pass and from February 1st–May 31st with the spring semester pass. Fee information is included on the MBTA Enrollment Form on our web site. Visit www.emmanuel.edu and click on “Tuition & Aid.” From here, you will select “Forms & Publications” on the left-hand side of the page. To enroll, please complete and return the enrollment form to the Office of Student Financial Services no later than September 2, 2009 for the fall semester and January 8, 2010 for the spring semester.

Refund Process

Students who have a credit balance on their account with the College (e.g. due to excess financial aid, private loans, tuition remission, overpayment, etc.) may request this refund by completing the Refund Request Form. To obtain a credit balance, please complete a Refund Request Form with the Office of Student Financial Services. This form may be found on our web site by visiting www.emmanuel.edu and clicking on “Tuition & Aid.” From here, you will select “Forms & Publications” from the drop-down list of choices.

A credit balance typically does not occur until enrollment and housing are confirmed after the add/drop period of the semester and funds are disbursed to the student account. **Due to this, financial aid is not available in cash or check when you arrive on campus.**

Even if you have borrowed additional funds to pay for books or off-campus housing, you must be prepared to purchase books and pay rent for September and October in the fall semester and January and February in the spring semester. Financial aid (including private loans) is not disbursed until after the add/drop period of the semester, therefore, credit balance refunds are not available until all funds are disbursed. **For most forms of financial assistance, this is usually mid-October for the fall semester and late-February for the spring semester.**

International Students

The Office of Student Financial Services understands that international students face different financial challenges than domestic students attending Emmanuel College. Our Office is available to address questions concerning financing options that may be available to international students. Listed below is information concerning different payment options, available online resources, and documentation required for international students.

Wire Transfers

Please send wire transfers to:

TD Bank
15 Broad Street
Boston, MA 02109
Account Name: Emmanuel College
Account #: 8246095017
ABA #: 211370545

Credit Card

MasterCard, Visa and Discover payments can be made online through Online Academic Resources at www1.emmanuel.edu or by calling the Office of Student Financial Services at 617-735-9938.

Monthly Interest-Free Payment Plan

Tuition Management Systems (TMS) offers families the opportunity to spread payments for the year over a 10-month period. There is an administrative fee of \$65.00 to enroll in this plan. For the 2009-2010 academic year, the payment plan begins in July and concludes in November for the fall semester and begins in December and concludes in April for the spring semester. Payments are due on the 15th of each month.

Online Academic Resources

Students may view their Statement of Account, Financial Aid Award and other important financial information by logging on to Online Academic Resources, which may be accessed by visiting www1.emmanuel.edu. You may also use this web site to make online payments towards your balance using a credit card.

Student Employment

All international students who obtain an on-campus position must complete the Tax Withholding Form 8233 in the payroll department of the Office of Human Resources in order to receive payment. International students must also obtain a Social Security number in order to participate in the Student Employment Program. More information on obtaining a Social Security number can also be found in the Office of Human Resources.

Student Health Insurance

International students are required to enroll in the College's plan even if they have other health insurance coverage. Waivers are not accepted for international students.

Important Dates

Date	Deadline
Fall Semester	
July 15, 2009	Due date for first installment of 10-month payment plan
August 5, 2009	Fall Semester Bill Due Date
	Deadline to submit Fall Semester Parking Application
	Deadline to submit Health Insurance Waiver
September 2, 2009	Deadline to submit Fall Semester MBTA Pass Application
Spring Semester	
November 6, 2009	Deadline to submit Spring Semester Parking Application
December 15, 2009	Due date for first installment of 5-month payment plan
December 18, 2009	Spring Semester Bill Due Date
January 8, 2010	Deadline to submit Health Insurance Waiver (new students only)
	Deadline to submit Spring Semester MBTA Pass Application

Contact Information

We welcome the opportunity to talk with you and your family regarding all aspects of paying for your Emmanuel College education. The Office of Student Financial Services is located in Room 340 of the Administration Building. The Office is open Monday through Thursday 8:30 a.m. to 6:00 p.m. and Friday 8:30 a.m. to 4:30 p.m.

Phone 617-735-9938

Fax 617-735-9939

E-mail financialservices@emmanuel.edu

Office	Telephone Number
Admissions	617-735-9715
Athletics	617-735-9985
Bon Appetit Dining Services	617-735-9952
Campus Bookstore	617-264-7697
Health Services	617-264-7678
Vice President for Student Affairs	617-735-9722
Registrar's Office	617-735-9960
Residence Life	617-735-9963



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