



EMMANUEL COLLEGE

Office of Student Financial Services

Summer 2011 Orientation

At Emmanuel, we understand that paying for a quality private education can be a challenge, and we are committed to making a liberal arts and sciences education affordable. This sheet provides information regarding costs, payment options, financial aid and other information you may find helpful. More information can be found through the Emmanuel Portal (student login required) or under the "Tuition & Aid" section of the Emmanuel website.

2011-2012 Annual Costs

	Fall	Spring	Total
Tuition (12 - 20 credits)	\$16,050	\$16,050	\$32,100
Room & Board (double occupancy)	\$6,375	\$6,375	\$12,750
Student Activity Fee	\$100	\$100	\$200
Orientation Fee (one-time fee)	\$175	\$0	\$175
Total*	\$22,700	\$22,525	\$45,225
Health Insurance (see back)	\$1,465	\$0	\$1,465
Total with Health Insurance	\$24,165	\$22,525	\$46,690

*Course fees ranging from \$75 to \$100 may be charged for science labs and art studio courses. Please see the Academic Catalog for details.

Payment Due Dates

	Fall	Spring
Tuition bill mailed	Early July	Mid-November
Tuition due date	August 3	December 16

What are the payment options?

In addition to personal checks and credit cards, students and families can pay using a monthly interest-free payment plan, parent loan, private student loan or a combination of these. For more information or to apply, please visit www.afford.com/emmanuel.

There isn't one right way to pay for an Emmanuel education – each family situation is different. The OSFS works with students and families to determine which option may be best for you.

When planning your method of payment, it is strongly recommended that you borrow and/or enroll in the payment plan for the entire year instead of applying each semester.

Will my financial aid appear on the tuition bill?

All verified need-based aid and non-need based aid will appear on the tuition bill as a pending credit. If you received an estimated award letter because we were missing information (e.g. copies of tax returns, the Emmanuel College Application for Financial Aid, etc.), your need-based financial aid will not appear on the tuition bill until the missing information is received and your financial aid eligibility is verified. Please contact us if you have questions regarding the status of your application.

Can I view my bill or make a payment online?

Yes, you may view your financial aid award letter, tuition bill and make payments through Online Academic Resources (OAR) via the Emmanuel Portal (portal.emmanuel.edu). At this time, logins to OAR are not available for parents; however, parents can make payments online at www.afford.com/emmanuel (login not required). We encourage you to share this information with your parents.



What is the process for accepting the Federal Direct Stafford Loan?

If you received a Federal Direct Stafford Loan as part of your financial aid award and are planning to borrow this loan, you are required to complete a Master Promissory Note (MPN) and Entrance Counseling. Both requirements may be completed online at www.studentloans.gov. For the loan to appear as a credit on your tuition bill, we recommend you complete both requirements by June 20th. If you wish to decline your Federal Direct Stafford Loan, please email us at financialservices@emmanuel.edu.

How do I enroll or waive the College's health insurance plan?

Massachusetts requires all students enrolled at least 3/4 time to be enrolled in a health insurance plan. To ensure that you are meeting this requirement, you are automatically enrolled in the College's health plan and charged the \$1,465 annual health insurance premium.

Students who have their own health insurance coverage and would like to waive enrollment in the College's plan must complete a health insurance waiver at www.universityhealthplans.com by August 3, 2011. ***Students who do not complete the waiver form by August 3, 2011 will automatically be charged the premium, even if they have other coverage.***

Students who do not have health insurance are required to enroll in the College's plan by completing the enrollment form at www.universityhealthplans.com by August 3, 2011.

These forms must be completed annually and are separate from the health immunization forms required by the Students Health Services Office.

Important Dates

June 20

- Submit signed 2010 Federal student and parent taxes (if requested)
- Complete Stafford Loan Promissory Note and Entrance Counseling

Early July

- Fall 2011 tuition bills mailed

July 15

- Apply for loan (if applicable)
- Enroll in payment plan (if applicable)

August 3

- Fall 2011 semester payment due
- Health insurance waiver/enrollment form due

Mid-November

- Spring 2012 tuition bills mailed

December 16

- Spring 2012 semester payment due

What meal plans does Emmanuel offer?

Resident students begin each year with 15 meals per week and \$95 in flex dollars per semester that can be used in the Atrium and Muddy River Café. You have the option of changing this plan to 19 meals per week with \$25 in flex dollars. The meal plan is included in the room & board cost.

Commuter students have the option of purchasing a five meals per week meal plan at \$475 per semester or an eight meals per week meal plan at \$760 per semester.

What is the Fenway Card?

In addition to being your official identification at Emmanuel, you can also add Fenway Cash to your Fenway Card to make cashless purchases at the bookstore, dining hall, and select off-campus locations. We highly encourage you to add value to your Fenway Card to make purchasing transactions both convenient and safe. For more information on the Fenway Card, please visit www.fenwaycard.com.

Can I park on campus?

On-campus parking is extremely limited and only offered on a first-come first-served basis to commuter students who do not have access to public transportation. Parking applications are available in the Office of the Vice President for Student Affairs. The 2011-2012 parking costs are \$375 per semester for a full-time student and \$225 for a part-time student.