



## Introduction

We understand that paying for a quality education can be challenging. At Emmanuel, we offer many options to finance your educational investment; this guide provides a summary of those payment options.

Some families will choose one option to pay for the full cost of education, or the balance after financial aid, and others will use a combination plan. There is no one right way to pay for an education — each family situation is different.

In addition to the loans referenced in this guide, there are many other loan choices available to students and parents. We encourage all borrowers to do their own research and select the lender that is best for them.

Please know that we are here to help you decide which financing option(s) may be best for you.

## Payment in Full

Credit card (American Express, Discover and MasterCard) or ACH payments may be made via Online Academic Resources ([portal.emmanuel.edu](http://portal.emmanuel.edu)) using your student login or online at [www.afford.com/emmanuel](http://www.afford.com/emmanuel) (student login not required).

Personal checks or money orders may be mailed directly to the Office of Student Financial Services.

## 2011-2012 Tuition & Fees

Tuition	\$32,100
Room & Board	\$12,750
Student Activity Fee	\$200

## Billing Due Dates

Fall Semester	August 3, 2011
Spring Semester	December 16, 2011



EMMANUEL COLLEGE

Office of Student Financial Services

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[www.emmanuel.edu](http://www.emmanuel.edu)



2011-2012 Financing Guide  
for Undergraduate Students

## Payment Plan

Emmanuel College offers a monthly interest-free payment plan through Tuition Management Systems, Inc (TMS). This plan offers families the opportunity to spread payments for the academic year over a 10-month period.

Tuition Management Systems	
Enrollment Fee	\$65 for a 10-month plan \$50 for a 5-month plan
Payment Plan Periods	Due on the 15th of each month
Fall Semester	July through November
Spring Semester	December through April
Enroll Online	<a href="http://www.afford.com/emmanuel">www.afford.com/emmanuel</a>
Phone Number	1-800-722-4867

## Combination Plan

Families may enroll in the payment plan for part of their balance, and borrow a federal or private parent loan or private student loan for the remaining balance.

To view or apply for combination plans based on a monthly budget amount, please visit [www.afford.com/emmanuel](http://www.afford.com/emmanuel).

## Parent Loans

The parent loans listed below offer fixed interest rates and the option to defer repayment while the student is enrolled at least half-time.

Federal Parent Loan for Undergraduate Students (PLUS Loan)	
Interest Rate	7.9%
Fees	2.5% (Contingent upon making 12 on-time payments; otherwise fee is 4%)
Repayment Period	10-25 years
Application is available online at <a href="http://www.emmanuel.edu">www.emmanuel.edu</a> or by calling our office at 617-735-9938.	

*Note:* If the parent is denied the PLUS, the parent may add an endorser or the student may be eligible to borrow additional Unsubsidized Stafford Loan funds.

Massachusetts Educational Financing Authority (MEFA) Undergraduate Loan	
Apply Online	<a href="http://www.mefa.org">www.mefa.org</a>
Phone Number	1-800-449-6332

For more detailed information regarding payment options, or to apply, please visit [www.afford.com/emmanuel](http://www.afford.com/emmanuel).

## Private Student Loans

The private student loans listed below may require a co-signer and the option of deferring payments during enrollment. Some factors to consider when choosing a lender include interest rate, fees, co-signer release option and repayment period. Please visit the lender's website for more information.

MEFA Student Alternative Loan	
Apply Online	<a href="http://www.mefa.org">www.mefa.org</a>
Phone Number	1-800-449-6332

Chase Select Loan	
Apply Online	<a href="http://www.chaseselectloans.com">www.chaseselectloans.com</a>
Phone Number	1-866-306-0868

Discover CitiAssist Loan	
Apply Online	<a href="http://www.studentloan.com">www.studentloan.com</a>
Phone Number	1-800-788-3368

Citizens TruFit Loan	
Apply Online	<a href="http://www.citizensbank.com/edu">www.citizensbank.com/edu</a>
Phone Number	1-800-708-6684

This information is accurate at the time of printing; please contact the lender directly at the time of application to verify loan rates and terms.