



At Emmanuel College, the work you undertake plays a vital role in achieving your aspirations and broadening your sense of what's possible. From collaborating with professors on scholarly research to gaining hands-on experience interning at world-renowned organizations, you will build an incomparable foundation for a lifetime of purpose. And it all begins on day one. Learn more at www.emmanuel.edu/makingemmanuelaffordable

UNDERSTANDING YOUR FINANCIAL AID LETTER

Below is an overview of the different types of aid that may be included in your financial aid letter. For more detailed information visit: www.emmanuel.edu/financial-aid-information

MERIT SCHOLARSHIPS AND NON-NEED BASED AWARDS

This is the aid you were notified of along with your admission acceptance letter. This type of aid does not need to be repaid and is renewable according to the terms specified in your scholarship letter.

NEED-BASED GRANTS

Grants are a type of financial aid that does not need to be repaid. Eligibility for need-based grants from the federal government, state, or Emmanuel is determined by the information on your FAFSA, and renewal is contingent upon your submitting the FAFSA each year.

DIRECT LOANS

These are low-interest federal student loans that do not require a credit check or cosigner, and do not need to be repaid until you're out of school. The amount on your financial aid letter will reflect the amount you can borrow for the 2021-2022 academic year.

FEDERAL WORK-STUDY & STUDENT EMPLOYMENT

All students may apply for most on-campus jobs; however, students eligible for Federal Work-Study may apply for any open position. Federal Work-Study awards are not a guarantee of employment and are not deducted from the tuition bill, rather funds earned are paid directly to the student. Learn more about student employment at www.emmanuel.edu/student-employment

ESTIMATING YOUR COST

We recognize that cost can be an influential factor in your college decision. To estimate your net-cost for your first year at Emmanuel, simply subtract the total amount of scholarships & grants that are listed on your financial aid letter from the total estimated charges. If you plan to accept your Federal Direct Loans, you can subtract that total amount, too (\$5,500). *(As noted above, do not include any Federal Work-Study award in these calculations.)*

2021-2022 COSTS	LIVING ON CAMPUS	COMMUTING
TUITION	\$43,152	\$43,152
ROOM AND BOARD (standard double room)	\$16,242	n/a
ORIENTATION FEE	\$350	\$350
STUDENT ACTIVITY FEE	\$310	\$310
HEALTH AND WELLNESS FEE	\$110	\$110
TOTAL ESTIMATED CHARGES FOR THE YEAR	\$60,164	\$43,922
MINUS SCHOLARSHIPS & GRANTS (from your financial aid letter)		
MINUS FEDERAL DIRECT LOANS (from your financial aid letter)		
TOTAL ESTIMATED BALANCE DUE FOR THE YEAR		

ADDITIONAL AID OPPORTUNITIES

PRIVATE SCHOLARSHIPS

Private Scholarships are a great source of “free money” and they can help you reduce the total cost of your education. For more information including private scholarship search tips and resources, visit www.emmanuel.edu/privatescholarships.

TEACH GRANT

The Teacher Education Assistance for College and Higher Education (TEACH) Grant is a federal grant of up to \$4,000 awarded annually for students intending to teach in a TEACH-approved field. For a list of service requirements visit www.studentaid.gov. If you are interested in receiving this grant, please contact our office.

VETERANS EDUCATION BENEFITS

A wide range of education benefits are available to veterans and their dependents through the US Department of Veterans Affairs (VA). We encourage veterans to visit www.va.gov for detailed information on eligibility and how to apply.

PAYMENT OPTIONS

There is no one “right way” to pay for education, and many Emmanuel students and their families find that a combination of methods work best for them. Some popular payment methods are listed below; visit www.emmanuel.edu/paymentoptions to learn more about the full range of payment options.

INTEREST-FREE MONTHLY PAYMENT PLAN

Allows you to divide each semester’s bill up over 5 monthly payments.

PRIVATE EDUCATION LOANS

Loans from a bank or other non-governmental lender used to supplement the Federal Direct Loans for which you are eligible. The borrower may be a parent or the student, but most students will require a credit-worthy cosigner.

FEDERAL PARENT PLUS LOAN

A federal loan available to parents of dependent undergraduate students. The parent is the borrower, and approval is based on a basic credit check.

KEEP IN TOUCH

At Emmanuel, we pride ourselves on being a personal college. We know that every family’s situation is different, and the counselors in the Office of Student Financial Services are here to help you determine the right plan to make an Emmanuel education affordable for you. Should you have any questions please contact us at **617-735-9938** or financialservices@emmanuel.edu. We look forward to working with you and your family!



**EMMANUEL
COLLEGE**

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