

## Financial Information

*For information about the current tuition and fees, please see our website at <http://www.simmons.edu/shs/admission/finaid/>.*

### **Financial Aid for U.S. Citizens**

While the responsibility for educational financing belongs with the student, Simmons College administers a low interest loan program that assists students in financing their education. At Simmons, financial aid is based on both academic excellence and financial need. The Office of the Dean offers assistance in the form of scholarships and assistantships. SHS offers **limited merit awards or assistantships** for teaching and research. These awards are competitive and are based on merit.

Applicants are automatically considered for these merit awards. There is no separate, special application for merit awards. Financial need is used to determine eligibility for federal financial aid (low interest loans). Financial need is determined through an evaluation of a student's ability to contribute toward educational expenses.

**Potential first year graduate students must submit a FAFSA (Free Application for Federal Student Aid) form and Simmons College Supplemental Form for federal financial aid (low interest loans) to the Office of Student Financial Services by the March 1 deadline for summer and fall entry and November 1 for spring entry. Students must be enrolled at least half time to be eligible for federal financial aid. Check with the specific program you are interested in to determine the minimum number of credits considered to be half time. The Simmons FAFSA code is 002208.**

All Simmons financial aid decisions are made on an academic year basis. In order to receive aid in subsequent years, you must reapply each year, and for priority consideration, meet established deadlines. Renewal of financial aid is contingent upon meeting satisfactory academic progress as well as all other eligibility criteria. The amount of future aid will depend on calculated financial need and available funding levels. Financial aid can be higher or lower in future years if student circumstances or the college's ability to provide aid change.

Students interested in further information about financial aid at Simmons can find comprehensive information on the financial aid web site at <http://my.simmons.edu/sfs/> or by calling the Office of Student Financial Services at 617.521.2036.

### **Expenses**

Information on policies, procedures, charges, registration and other financial matters is provided by the Office of Student Financial Services (617.521.2036). All students are responsible for becoming familiar with these regulations of the College.

College charges for tuition, fees, and residence must be paid according to the scheduled payment dates. Please note that no student is allowed to complete registration and attend classes without account approval from the Office of Finance. The College reserves the right to withhold all of its services to students who have not met their financial obligations to the College. Such services include mailing transcripts, grades, references, placement materials, and using various offices and facilities.

It should be noted that Simmons has no deferred payment plan, but cooperates with commercial payment plans, for which information is available. All College charges are payable by the applicable due dates, or a Late Payment Fee will be applied. If the College refers a delinquent account to a collection agent or an attorney, these costs, plus administrative expenses associated with the collection effort, will be due and payable.

The College has a tuition reimbursement policy for graduate students. The Student Accounts Office should be contacted for applications and eligibility information.

Simmons also offers tuition insurance, The Tuition Refund Plan, through A.W.G. Dewar, Inc., which is an optional, inexpensive tuition insurance program that costs approximately 1% of the total cost of tuition. Under specific circumstances the program refunds a portion of tuition and fees for withdrawal due to personal illness, accident, or emotional disorder. Students are encouraged to consider purchasing this insurance option. If you are a full-time student and wish to purchase this insurance, you should purchase it for the academic year. Payment must be made before the opening date of the academic year to ensure that coverage will be in effect.

Details and applications are available at the Simmons College Finance Office (C-002), or by contacting A.W.G. Dewar, Inc., 4 Batterymarch Park, Quincy, MA 02169, telephone 617.774.1555 or [www.tuitionrefundplan.com](http://www.tuitionrefundplan.com). If you are a part-time student or a full-time student planning to take a summer semester course, you can purchase this insurance on a semester-by-semester basis; please contact A.W.G. Dewar, Inc. at the telephone number above for further information and an application. Applications and payment for part-time students or for summer semester students cannot be accepted after the start of the semester for which you are purchasing the insurance.

The Commonwealth of Massachusetts mandates proof of medical insurance for students who are at least three-quarters time (nine credits). You may be required to purchase this insurance if you are not already covered by your personal health plan.

Simmons College will accept American Express, Master Card, and Visa payments for graduate tuition. Students may present their cards in person to the Student Accounts Office, or by fax, 671.521.3121 . The College regrets it cannot accept credit card information over the telephone.

**Refund Policy**

The College's general policy regarding refunds to students is stated on a separate flyer titled *Financial Information*. Questions regarding refunds should be directed to Student Accounts' personnel in the Office of Student Financial Services at 617.521.2036.