

## Financial Information

### Expenses

Information on policies, procedures, charges, registration and other financial matters is provided in a separate information sheet, *Financial Information*. 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 Batttery March 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.

### Financial Aid for U.S. Citizens

While the responsibility for educational financing belongs with the student, Simmons College administers different types of financial aid programs that assist students in financing their education. At Simmons, financial aid is based on both academic excellence and financial need. The office of the Dean and academic departments award assistance in the form of scholarships and grants. 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 awards. There is no separate, special application for merit awards. Financial need is used to determine eligibility for federal financial aid. 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 the Simmons College Application for Financial Aid by the March 1 deadline for fall entry and October 1 for spring entry for priority consideration for federal financial aid. Financial Aid applicants who have submitted a complete aid application by the deadline date will be notified of their award status in early April. 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 type and 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 [www.simmons.edu./financial\\_aid/index.html](http://www.simmons.edu./financial_aid/index.html). or by calling the Office of Financial Aid at 617-521-2036.

### **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 Finance.

## Information for International Applicants

The School for Health Studies welcomes applications from international students (U.S. citizens living and studying abroad, non-U.S. citizens and permanent resident aliens) because the campus community is made richer by the presence of individuals with different perspectives from other countries. To assist applicants in understanding the nature of the application and admission process, this section highlights important information to make the transition easier. **Due to immigration stipulations, international students requiring a student visa to study in the U.S. must be enrolled full time in an academic program. Carefully review the individual program descriptions in this catalog since not all programs are full time.**

### Application Deadlines:

Carefully review application deadline dates for programs in The School for Health Studies. Deadline dates differ. **It is imperative that students who have or are studying abroad apply at least six months prior to the start of the academic term in which they wish to enroll.** Please allow ample time for the pace of international postal systems, obtaining visa documents, arrival in the U.S. and transitioning to a new environment. **International students will not be allowed to enroll if they arrive after the official start of the term.**

### Required Academic Records:

In the U.S. academic records or mark sheets are called "transcripts" (this is the term used throughout this catalog). All applicants who have studied abroad must submit official (signed in original ink and stamped with a seal) academic records for study completed at **all** universities (including schools where no degree or certificate was earned by the student). These documents should include end-of-year result sheets, national exam results and a copy of degrees or certificates, both in the native language and English translations. **Photocopies or facsimiles are not acceptable.** Additionally, the academic records may need to be evaluated by an agency specified by the Graduate School for Health Studies.

A "college" abroad usually means a secondary institution whereas in the U.S., a college is an institution providing higher education. A college can be part of a larger university or represent a singular institution such as Simmons College. Academic records from overseas colleges which are actually secondary schools (high schools in the U.S.) **are not** required as part of the application process. Courses taken at the secondary level do not fulfill the requirements of an undergraduate degree (called Baccalaureate in the U.S.) which represents the completion of four years of study at the higher education level. Many overseas systems award Baccalaureates which represent the completion of secondary education or a year beyond.

### Required Standardized Test Results:

All applicants must submit official scores of the GRE (Graduate Record Exam), taken within the past five years. Applicants to the Health Care Administration Program can also submit instead of GRE, scores for the Graduate Management Admissions Test (GMAT). Further information about this exam can be obtained by directly contacting: GMAT, Educational Testing Service, Box 966, Princeton, New Jersey 08540, telephone: 609.771.7730. Copies of student score reports are not acceptable. The SHS code is 3761. Further information about this exam can be obtained by directly contacting: GRE, Educational Testing Service, P.O. Box 6000, Princeton, New Jersey 08541-6000 telephone 609.771.7670 or [www.gre.org](http://www.gre.org).

Students whose first language is not English must submit official scores of TOEFL (Test of English as a Foreign Language), taken within the past two years. No other English proficiency exam is acceptable. The TOEFL requirement is based on native language not citizenship or the type of school a student attended. The minimum acceptable score is 570 (Paper Test) or 230 (Computer Test). Copies of student score reports are not acceptable. The SHS code is 3761. Further information about this exam can be obtained by directly contacting: TOEFL, Educational Testing Service, P.O. Box 6151, Princeton, New Jersey 08541-6151, telephone: 215.750.8050 or [www.toefl.org](http://www.toefl.org).

Applications cannot be reviewed without the receipt of these test scores. It is very important that applicants register for these exams well in advance of applying for admission.

### Required Financial Documentation:

All non-U.S. citizens who will require a student visa for study in the U.S., must provide accurate and current (within six months prior to applying) evidence of ability to pay for the cost of a Simmons education. These costs

are variable and outlined on the enclosed "Certification of Finances" form. **This form must be completed and returned directly to the SHS Office of Admission.**

If this form is not used, an original signed statement from the applicant's sponsor indicating a willingness to provide financial support and a statement from the sponsor's bank verifying the availability of sufficient funds must be received.

All documents must be signed in original ink, written in English and funds must be shown in U.S. dollars (\$). Certain countries limit the amount of money which may be sent abroad. Thus, it is very important for the applicant to inquire about the regulations in the home country concerning transfer of funds. **Applications cannot be reviewed without certification and documentation of financial resources.**

The School for Health Studies offers **limited merit awards or assistantships** for teaching and or research. These small awards are very competitive, are applicable for only one semester and are based on merit. Students must be enrolled full-time for consideration. Applicants should understand that stipends would not cover the entire cost of tuition but the award is applied directly towards the student's tuition charges. Simmons College does not offer state or federal financial aid to non-U.S. citizens. **Because Simmons College and SHS are unable to provide extensive funding to non-U.S. citizens, please carefully consider the ability to meet the financial obligations before submitting an application.**

#### **Academic Year:**

Each academic year at Simmons College consists of two semesters, each lasting approximately 14 weeks. For each semester, students receive grades for each subject (course) taken. The first (fall) semester generally begins in early September and ends in mid December. The second (spring) semester begins in mid January and ends in mid May. Additionally, there are two summer sessions beginning in May and July. Most programs begin in the September semester.

#### **Grading and Credit Hours:**

The Graduate School for Health Studies at Simmons College awards letter grades for all completed courses: A=Excellent, B=Good, C=Fair, D=Poor, F=Fail and P=Pass. Each letter grade is assigned a value: A=4.00, B=3.00, C=2.00, D=1 and F=0. Each course carries a certain number of credit hours, where, usually, one credit is equal to one hour of classroom instruction. Graduate courses are usually worth three credits although some are worth four, two or one. The total number of credit hours required to obtain a specific degree will determine the number of courses a student needs to complete the program.

#### **Major:**

This is the term used to refer to a student's choice of academic concentration or field of study at the undergraduate level. It is the academic discipline which you will study at Simmons College. At the graduate level, you will be enrolled in a program.

#### **Arrival at Simmons College:**

It is important that international students plan properly to arrive at the required time to commence their studies. Allow ample time for obtaining immigration documents, shipping personal items and adjustment due to time and climatic changes. **Students will NOT be allowed to enroll in classes if they arrive after classes have officially started. It is imperative that students allow adequate time for moving, student orientation and establishing contacts.** Students who choose to live in campus housing are allowed to use those facilities during official school breaks in December/January and May to August.

## **College Registration**

Office of the Registrar

The general functions of the Office of the Registrar are to maintain student academic records and to report data based on this information to the Simmons community and to specific outside agencies. Services to students include course registration, reporting of grades and transcripts, evaluating transfer credit for the undergraduate population and fulfillment of the all-college degree requirements and coordination of information for planned educational leaves of absence. In addition, the Office of the Registrar is responsible for coordinating cross registration within the Colleges of the Fenway and other consortium institutions. This Office of Registrar staff works with the academic deans to schedule class times and room assignments and distributes class lists, grade rosters and records for student advising purposes. This office also provides supportive services to many of the College's administrative committees.