

A Guide

to Your Financial Aid Package

2009-2010

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An Investment You Can Afford

Even in difficult economic cycles, Mount Holyoke is an investment you can afford. Very few institutions meet the full demonstrated need of all students, but Mount Holyoke remains committed to meeting the full need of all admitted students who demonstrate eligibility. Currently, close to 70 percent of students receive some form of financial aid.

Mount Holyoke College meets 100 percent of institutionally determined need. In a recent survey from the National Association for College Admission Counseling, only 18 percent of private colleges and universities and 32 percent of public universities said they met full need.

Our overall stability and the ongoing generous support from alumnae to our endowment mean we can continue to offer students top-notch intellectual and cocurricular opportunities—experiences that lead not only to successful careers upon graduation but to a lifetime of further opportunities and success.

Since 1837, Mount Holyoke has been providing access to women from all socioeconomic backgrounds. We are here to assist you. Please contact Student Financial Services at 413-538-2291.

THE COST OF A MOUNT HOLYOKE EDUCATION



2009-2010 COSTS	
Tuition	\$38,940
Room and Board	11,450
SGA (Activities) Fee	186
Total	\$50,576

When planning how to finance your education, it is important to plan your expenses for four years. While the College makes every effort to keep costs down, you should expect increases from year to year.

THE FINANCIAL AID PACKAGE

The components of your financial aid package, listed in your eligibility letter, are described below. Because financial aid packages are constructed differently, depending on different family circumstances and institutional aid policies, your aid package may not include all the components described here.

Grant Aid

Grants are gifts that do not need to be repaid. Grant funding may come from institutional, federal, and state sources. Mount Holyoke requires all students to apply for appropriate federal and state grants. This is done, in most cases, by completing the Free Application for Federal Student Aid (FAFSA).

MOUNT HOLYOKE COLLEGE GRANT

College grants and scholarships are funded by endowment earnings, the annual operating budget, and gifts from alumnae, parents, and friends. Grants such as the Mary Lyon Grant, Student Government Assistance Grant, and the Mount Holyoke Grant are awarded based on demonstrated financial aid eligibility, as determined by the College.

The College has two merit-based scholarships, the Twenty-First-Century Scholarship and the Mount Holyoke Leadership Award. Twenty-First-Century Scholars receive a

\$20,000 annual merit-based award, a paid internship, admission to a first-year honors tutorial with a distinguished faculty member, and opportunities for special events. Twenty-First-Century Scholars with demonstrated institutional need in excess of \$20,000 will receive a work-study award and grant funds to meet their full need. The College seeks to enroll 30 Twenty-First-Century Scholars in each fall class. The Mount Holyoke Leadership Awards are annual awards ranging from \$10,000 to \$20,000, one-half each semester.

FEDERAL GRANTS

Pell Grant: This grant is administered by the College and awarded to students with high demonstrated need, as determined by federal guidelines. Generally, those with a family adjusted gross income (AGI) of \$40,000 or less are eligible for the Pell grant.

Federal Academic

Competitiveness Grant (ACG):

First- and second-year students who qualify for the Pell Grant and who meet other federally defined criteria may receive this grant. Student Financial Services will determine which students are eligible for the ACG and will notify them accordingly.

Federal National Science and Mathematics Access to Retain Talent Grant (SMART):

Third- and fourth-year students who qualify for the Pell Grant and who meet other federally defined criteria regarding major field of study and grade point average may receive this grant. Student Financial Services will determine which students are eligible for the SMART Grant and will notify them accordingly.

Supplemental Educational Opportunity Grant (FSEOG):

The College awards the FSEOG to students with high demonstrated financial need. Recipients of the Federal Pell grant are given priority for FSEOG awards.

STATE GRANTS

State grants are provided directly from the student's state of residence if she is eligible as determined by her state. Any state grant included in your aid package is estimated until we receive final documentation from the state verifying your eligibility. If you have questions regarding your state eligibility contact your state agency or the Federal Student Aid Information Center at 800-433-3243.

Note: If you become eligible for a federal or state grant that is not included in your original aid package, your Mount Holyoke Grant will be reduced dollar for dollar by the amount of the federal or state grant. In addition, the College cannot replace federal or state grants lost due to

LOAN LIMITS for the Federal Direct Student Loan (FDSL)

ANNUAL AMOUNTS FOR UNDERGRADUATE EDUCATION

first year	\$3,500
second year	4,500
third year	5,500
fourth year	5,500

Maximum Cumulative Amount	\$23,000
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Listed above are the loan limits for the subsidized FDSL. Your financial aid package may show a lesser amount for your year based on the College's policy of awarding aid. You may still be eligible to borrow up to the federal maximum, although you may not be eligible for the interest subsidy on the additional loan amount (i.e., the additional loan may be unsubsidized). As of July 1, 2008, all students are eligible to borrow \$2,000 in additional unsubsidized FDSL over the annual limit for their grade level, depending on each student's cost of attendance and other financial aid. Before considering other finance options, students and parents are encouraged to contact Student Financial Services about available federal loan eligibility.

failure to meet federal or state deadlines. (Please see "Non-College Scholarships" on page 6 for information regarding how your aid package will be affected if you receive merit assistance from a private or public source.)

Employer Benefit

If a parent receives a tuition benefit through her or his employer, this funding directly reduces any College

grant. If your parent receives a tuition benefit for your educational expenses and this benefit is not listed in your aid package, please notify Student Financial Services.

Student Loans

A low-interest educational student loan or combination of student loans is included in most financial aid packages. The packaged loan amount increases approximately \$1,000–\$2,000 each year, because the College believes that a student—as the chief beneficiary of her education—should assume increasingly greater responsibility for the cost of her education. Total loan amounts awarded over four years will range from approximately \$19,000 to \$25,000, depending on institutional packaging policies and whether or not a student borrows to her maximum capability per federal guidelines. Student loans include the following:

Federal Direct Student Loan (FDSL)

The federally subsidized FDSL is awarded based on a student's demonstrated financial need. The federal government pays the interest that accrues while a student attends college at least half-time.

Please note that Mount Holyoke is a direct lender of federal loan funds. For colleges that are not direct lenders, the federal loan is known as a Stafford Loan. In the Direct Loan Program the student borrows directly from the fed-

eral government rather than from a bank. The College administers all necessary paperwork for the government so no separate loan application from the student is necessary. The loan is credited to the student's account once she completes a master promissory note and entrance counseling. The College will contact students with more information on this process.

Repayment of principal and interest begins six months after a student graduates or ceases to be enrolled at least half-time. The interest rate for the subsidized FDSL is fixed at 5.6 percent for loans disbursed from July 1, 2009, through June 30, 2010. The unsubsidized rate is 6.8 percent. An origination fee of 1.5 percent is deducted from the total amount of the loan.

Federal Perkins Loan

This federally funded loan is awarded to students who demonstrate exceptional financial need. The interest is fixed at 5 percent. Repayment begins nine months after a student graduates or ceases to be enrolled at least half-time. No separate loan application from the student is necessary. The loan is credited to the student's account once she completes a master promissory note and entrance counseling. The College will contact students with more information on this process.

Mount Holyoke College Loan

This institutionally funded loan is awarded to students demonstrating

financial need and has an 8 percent interest rate, which accrues when repayment begins six months after graduation or when the student ceases to be enrolled at least half-time. No separate loan application from the student is necessary. The loan is credited to the student's account once she completes a master promissory note. The College will contact students with more information on this process.

Entrance and Exit Counseling

Students are required to complete entrance counseling prior to the disbursement of their first federal loans and exit counseling before they graduate or within 30 days of leaving the College.

Campus Employment

A work-study award may be included in your financial aid package. Mount Holyoke participates in the Federal Work-Study Program, a need-based program that funds student earnings for on-campus jobs as well as a number of off-campus positions with nonprofit agencies. The College also funds student employment for on-campus jobs.

Student earnings are estimated at \$2,100 annually, representing eight to ten hours of work per week. Students are paid every two weeks and earnings from student jobs are not applied to the bill. The College expects students to use their earnings for books and personal expenses. You may

decline your offer of work-study by notifying Student Financial Services in writing or via email.

In general, first-year students work in dining services. After their first year, students may work in a variety of areas, such as residence halls, administrative offices, academic departments, the library, and facilities management. The Career Development Center handles off-campus job placements in community service. Students receiving financial aid are given priority in hiring. Students who do not receive financial aid may apply for campus employment. However, they must wait until two weeks after the semester begins. While we make every effort to assist students in securing on-campus employment, this opportunity is not guaranteed even for students awarded work-study. Short-term jobs such as baby-sitting, yard work, and typing are also available. For more information about student employment, visit the Career Development Center's Web site at www.mtholyoke.edu/go/cdc.

Non-College Scholarships

Students receiving a scholarship should inform Student Financial Services as soon as possible. The first \$2,500 and half of any balance of such an award is used to reduce student loans. The remainder reduces the College grant. For example, receiving a \$3,000 scholarship reduces the student loan by \$2,750 and the

EXAMPLE	ORIGINAL PACKAGE	REVISED PACKAGE including \$3,000 outside scholarship
Mount Holyoke College Grant	\$10,000	\$9,750
Student Loan	4,000	1,250
Student Employment	2,100	2,100
Outside Scholarship	0	3,000
TOTAL	\$16,100	\$16,100

Mount Holyoke grant by \$250. The total financial aid amount, however, remains the same (see example above). Please note that though a portion of the College grant is reduced if the non-College scholarship is greater than \$2,500, a significant portion of a student's loan can be reduced, resulting in lower overall loan debt. A student may also request her full federal loan eligibility rather than the loan reduction, thereby reducing her family contribution. More information on scholarships is available under Types of Financial Aid at www.mtholyoke.edu/go/sfs.

POLICIES

Changes in the Family Contribution

Following federal and College policy, a student must reapply for financial aid each year. For students whose biological or adoptive parents are separated, divorced, or never married, information will be required of all parents. At a minimum, students should expect to have the same parent contribution and modest increases in the student contribution in future years. However, when significant changes occur—e.g., increases in family income or assets, fewer number of dependents supported, or fewer dependent children attending undergraduate institutions—the family contribution will increase. Should there be significant decreases in income/assets or an increase in household size or the number of dependent children attending undergraduate institutions, students may request reductions in the family contribution (see “Requests for Additional Aid”).

Increases in the student loan of approximately \$1,000–2,000 should be expected each year. This increase should not be confused with an increase in the family contribution.

Requests for Additional Aid

Student Financial Services will accept requests for reconsideration of a family contribution under limited circumstances. These circumstances include those significant changes previously listed as well as financial support of an elderly parent, unreimbursed medical expenses, or long-term loss of employment. We will consider loss of employment that occurs during the year that the student is applying for aid during the second semester of that academic year. Any additional aid awarded will be applied only to the spring term. Due to limited resources, we are unable to consider requests for reconsideration due to such circumstances as cash-flow problems, home repair, or business or consumer debt. Requests for reconsideration must be accompanied by documentation.

Independent Status

The College narrowly defines who can be considered an independent student when determining eligibility for institutional financial assistance. In general, the College follows the federal definition of an independent student (as listed below), with the following important exception: If a student enrolls as a dependent student at Mount Holyoke, she will always be considered a dependent student for purposes of College financial aid,

regardless of changes in her family situation, her marital status, time away from the College due to nonacademic leave, or withdrawal status. To be considered an independent student according to the federal definition, a student must be one of the following:

- At least 24 years old by December 31 of the award year
- Married
- A person with legal dependents other than a spouse
- An orphan or a ward of the court after age 13
- The ward of a court-appointed legal guardian
- An unaccompanied youth who is homeless or at risk of being homeless
- A veteran of U.S. military service or currently serving on active duty for purposes other than training

Note: In some cases a student new to the College will be asked to supply parental information even if she meets the above federal requirements. Please contact Student Financial Services if you have any questions regarding independent student status.

Satisfactory Academic Progress

Eligibility for financial aid is contingent on maintaining a satisfactory academic record, according to the standards described in the *Mount Holyoke College Bulletin and Course Catalogue*. First-year students who receive financial aid are expected to complete their degree requirements in eight semesters. Institutional funding for commuting (day) transfer students and Frances Perkins scholars is limited to a cumulative total of 128 attempted credits. This total includes transfer credits applied toward the Mount Holyoke College degree. Please note that for matriculated students, credits transferred to the College due to a semester or year of study abroad or academic leave will count toward the eight-semester or 128 credit limit, whether or not financial aid from the College was provided for those credits. More information on funding limits is available at www.mtholyoke.edu/go/sfs.

FINANCING OPTIONS

A college investment yields significant rewards over a lifetime, and, increasingly, families are choosing to pay for this investment over a period of years. The information below will help you decide what plan or combination of plans is best for you and your family. If you have questions about any of these financing options, please call Student Financial Services at 413-538-2291. We will be happy to assist you.

Payment Plans

Nine- or Ten-Month Payment Plan

800-635-0120

www.TuitionPayEnroll.com

Administered by Sallie Mae, Tuition Pay is designed for families who want to spread their payments throughout the year and who prefer to plan their finances one year at a time. The expected family contribution is paid in nine or ten monthly installments, with the first payment due on June or July 1 and the last on March 1. An application fee of \$55 is required. There are no other financing charges. Penalty fees are charged for overdue payments.

Parent Loans

Federal Direct PLUS Loan

The Federal Direct PLUS Loan is a non-need-based, low-interest, federally guaranteed education loan for families of all income levels. Eligibility is limited to those families without an

adverse credit history. Families may borrow up to the total cost of education less financial aid. Repayment begins 60 days after disbursement and can extend up to 30 years.

The interest rate is fixed at 7.90 percent. A net fee of 2.5 percent of the loan principal will be deducted proportionally from each loan disbursement.

Mount Holyoke is a direct lender, which means that Mount Holyoke administers the PLUS application process and the funds are provided by the federal government (versus a lending institution such as a bank). PLUS Loan application information is available at www.mtholyoke.edu/go/plus. Students must submit a FAFSA if a parent requests a Direct PLUS loan.

Borrowers may choose from three repayment plans:

Standard Repayment Plan:

This plan requires fixed monthly payments of at least \$50 over a fixed period of time, which is determined by the amount borrowed. The maximum repayment term is ten years. This plan can result in the lowest interest paid, because it has a shorter repayment period than other plans.

Extended Repayment Plan:

This plan also requires fixed monthly payments of at least \$50 and is appropriate for those requiring more than ten years to repay their loan. Depending on the loan amount, the repayment period generally extends from 12 to 30

years. Though this plan may result in more manageable monthly payments, borrowers usually pay more interest over the long term, due to the longer repayment period.

Graduated Repayment Plan:

This plan starts out with low monthly payments that increase every two years. Payments must be at least half of the required payment under the Standard Repayment Plan. The payment plan generally extends from 12 to 30 years. Again, though the plan may result in more manageable monthly payments, borrowers usually pay more interest over the long term, due to the longer repayment period.

Postponing Loan Repayment:

Deferment of loan principal may be an option. Interest will be charged during periods of deferment. If the interest is not paid as it accrues, it will be capitalized (added to the outstanding principal balance).

Disbursement: Loan proceeds are disbursed in two equal installments, one per semester.

MEFA Loan

800-449-6332

www.mefa.org

Funded by the Massachusetts Educational Financing Authority (MEFA), it allows students and their families to borrow from a minimum of \$2,000 up to the full cost of education less financial aid at more than 70 participating Massachusetts colleges and universities. Residents of all states are eligible to apply.

The MEFA Loan offers a 15-year repayment term and attractive payment options. There is no application fee, except with the home equity option, and no pre- or accelerated-payment penalty. A 4 percent origination fee, a prepaid finance charge, applies.

Fixed Rate Option, immediate repayment: This option offers fixed monthly payments over a 15-year repayment period. The interest rate is 7.75 percent (8.43 percent APR), subject to change. Monthly payments begin 45 days after full disbursement.

Home Equity Option:

This unique program allows families to enjoy significant tax benefits by securing their MEFA Loan with the equity in their home. Interest may be fully deductible for tax purposes. A \$300 application fee will cover the cost of securing the MEFA Loan. The home equity option is available to residents of all states except Pennsylvania, Michigan, New Jersey, and Puerto Rico.

Deferred Payment Option:

This flexible option was developed to provide families with a payment option that does not require payments while the student is in school. The interest rate is 8.89 percent (8.66–9.52 percent APR), subject to change.

For this option, payments begin six months after the student graduates or leaves their program. The fixed interest rate will be higher than the immediate repayment option. It is subject to

fund availability and is awarded on a first-come, first-served basis.

Alternative Student Loans

Students also have the option of applying for an alternative student loan. Various commercial lenders offer these non-need-based loans, which have interest rates that are generally higher than the rates of need-based student loans and many parent loans; these loans are not subsidized, and if deferred, interest will be capitalized. Many alternative student loans charge an origination or disbursement fee.

Repayment terms vary, often depending on the amount borrowed and the credit score of the student and/or cosigner. Alternative student loans may require a creditworthy cosigner. The maximum amount of loan the College will certify is the cost of education minus any financial aid. For more information visit Types of Financial Aid/Alternative Loans at www.mtholyoke.edu/go/sfs. Because of the high cost involved, these loans should be considered only after lower-cost parent loan options have been exhausted.

Parent PLUS Loan Comparison Summary	
FEDERAL DIRECT PLUS	FEDERAL FAMILY EDUCATION LOAN PROGRAM (FFELP) PLUS
<p><i>Eligibility</i></p> <ul style="list-style-type: none"> • Creditworthy parents of dependent students • Credit check performed, but no formal debt-to-income analysis required <p><i>Loan Limits</i></p> <ul style="list-style-type: none"> • Cost of attendance less financial assistance <p><i>Aggregate Loan Limits</i></p> <ul style="list-style-type: none"> • Cost of attendance less financial assistance <p><i>Interest Rate</i></p> <ul style="list-style-type: none"> • Fixed rate of 7.90 percent <p><i>Benefits</i></p> <ul style="list-style-type: none"> • Federally guaranteed • Apply through MHC • FAFSA required • Application process monitored and managed by MHC • Extended repayment • Choice of principal and interest payment or deferred principal payment <p><i>Fees</i></p> <ul style="list-style-type: none"> • 4 percent origination fee deducted from disbursement with a 1.5 percent up-front rebate (2.5 percent net origination fee) • Repayment to U.S. Department of Education Direct Loan Servicing Center 	<p><i>Eligibility</i></p> <ul style="list-style-type: none"> • Creditworthy parents of dependent students • Credit check performed, but no formal debt-to-income analysis required <p><i>Loan Limits</i></p> <ul style="list-style-type: none"> • Cost of attendance less financial assistance <p><i>Aggregate Loan Limits</i></p> <ul style="list-style-type: none"> • Cost of attendance less financial assistance <p><i>Interest Rate</i></p> <ul style="list-style-type: none"> • Fixed rate of 8.50 percent <p><i>Benefits</i></p> <ul style="list-style-type: none"> • Federally guaranteed • Apply through private lender (state agency or bank) • FAFSA not required for PLUS only • Application process self-monitored by the family • Extended repayment • Choice of principal and interest payment or deferred principal payment <p><i>Fees</i></p> <ul style="list-style-type: none"> • Up to 4 percent origination fee deducted from disbursement • Repayment to private lender or assigned loan servicer

FEES AND PAYMENTS

EXPENSE WORKSHEET: WHAT WILL I OWE?
A. Total billed costs*

To determine the total amount that Mount Holyoke will bill you, add together the following:

Tuition	\$ 38,940
Room and Board	11,450
SGA (Activities) Fee	186
Health Insurance **	_____
Total costs	\$ _____ (A)

* 2009–2010 billed costs. Non-billed costs include books, personal expenses, and travel

** The health insurance fee may be waived by students who are covered under their parents' health insurance plans or have other comparable coverage.

B. Financial assistance

This figure can be determined by adding together the amount of scholarships and loans. Please note: Your financial aid package may not include all the components described below.

Scholarship(s)/Grant(s)	\$ _____
Federal Direct Student Loan <i>(less .5% fees)</i>	_____
Federal Perkins Loan	_____
Mount Holyoke College Loan <i>(if applicable)</i>	_____
Additional Unsubsidized FDSL <i>(less .5% fees)</i>	_____
Parent/Alternative Student Loans <i>(if applicable)</i>	_____
<i>(less origination fees)</i>	
Total financial assistance	\$ _____ (B)

C. Approximate amount owed^o

Amount C is the approximate amount you will have to pay for the entire year. You will be billed this amount in two installments. You will be charged the health insurance fee during the first semester.

$$\mathbf{A \quad _____ - B \quad _____ = \$ \quad _____ (C)}$$

^o If you have received financial assistance (such as merit-based scholarship, state grant, or state scholarship) that is not included in your financial aid package, please contact Student Financial Services. Your package will be revised, and this revision may affect the amount you owe.

Payment of Bill

The student bill is an online bill, and all students will be notified monthly via Mount Holyoke College email that the bill is ready for viewing. Students are encouraged to enroll parents and other sponsors to receive the viewing notification. Students and enrolled parents/sponsors will be able to view and print the bill. In addition, students may see current account activity on the ISIS (Internet Student Information System) Web site. Student Financial Services sends the notification for the tuition, room, board, and mandatory fees in July for the fall semester and December for the spring semester.

The payment deadline is the end of the month. Students and parents may use the College's ePayment options or send payment directly to the College. Students cannot move into a residence hall or attend or register for classes until all semester fees have been paid (or until provisions for payment plans or loans have been approved).

Campus charges for books, health services, parking, equestrian center, library, and course materials will be included on the bill as they occur. Payment is due at the end of each month.

Late Payments

A late fee is assessed on a delinquent balance if payment is not received by the payment due date. Students must pay all bills in full to

be eligible to add or drop classes, participate in the housing lottery, participate in independent study abroad, or receive a degree, diploma, or transcript.

Student Health Plan

Massachusetts state law requires that all full-time and part-time students be covered by a health insurance plan. All Mount Holyoke College students are automatically enrolled in the Student Health Plan and the entire amount of the health insurance fee is included in the first-semester fees. This fee may be waived if the family insurance meets the Massachusetts state requirements. In addition, an optional on-campus Health Services Plan is available to supplement existing private coverage. Information about insurance coverage and the waiver process will be mailed to you in July or you may visit the Student Financial Services Web site at www.mtholyoke.edu/go/healthinsurance.

Address Changes

If you change your permanent address, you should promptly update your Student Profile in ISIS to ensure that you receive mailings from Student Financial Services, transcripts, housing, and other important information from the College.

COMPREHENSIVE 2009–2010 FEES AND DUE DATES		
ITEM	2009–2010 FEE	DUE DATE
Room Reservation and General Deposit (first-year)	\$300*	May 1, 2009
First-Semester Fees	\$25,288**	July 31, 2009
Second-Semester Fees	\$25,288	December 31, 2009

*Amount subject to change.

**Does not include mandatory health insurance, which will be fully billed in the first semester.

TIPS FOR FINANCIAL HEALTH WHILE AT COLLEGE

1. Reapply for financial aid on time. Students who file late receive more loan and less grant.
2. Maximize federal eligibility before turning to other, more expensive financing. All domestic students are eligible for federal loans and should submit FAFSAs to determine eligibility. FAFSAs are also required when parents are requesting PLUS loans.
3. Remember to waive the health insurance if you have comparable health insurance through others. The fall deadline for waiving health insurance online is before the start of classes.
4. Make sure you set up parents and sponsors as authorized users for eBill and ePayment. Students are responsible for making sure that parents and other sponsors can view the eBill and have access to the ePayment options.
5. Pay bills on time to avoid late charges and fees on past-due balances.
6. Make sure communications from *sfs@mtholyoke.edu* are accepted by your email account. All communications regarding registration or housing lottery holds, eBill notifications, financial aid award revisions, etc., are addressed to your MHC email account.
7. Plan ahead. Consult with Student Financial Services staff and apply for financing well in advance of payment deadlines.

8. Borrow wisely. Educational loans can be an important investment in your education and your future. Consider loans as part of your long-term financial plan.
9. Build a healthy credit profile. Use credit cards wisely and pay balances in full each month.
10. Establish a monthly budget. Start with fixed expenses, then figure in variable expenses. Record all your expenses and income, including student loans.
11. Beware of scams. Students are subject to increasingly sophisticated attempts to collect financial and personal information, which then can be used in identity theft and other fraud. If you have any questions about the legitimacy of a request for personal and financial information, contact SFS.

If you have any questions about financing options, payment plans, or a student account, please contact Student Financial Services at sfs@mtholyoke.edu or call 413-538-2291.

Mount Holyoke College admits qualified students with any disability and of any age, religion, sexual orientation, race, color, national origin, or Vietnam-era veteran status to all the rights, privileges, programs, and activities generally accorded or made available to students and does not discriminate on the basis of these factors in the administration of its educational policies and programs.

MOUNT HOLYOKE

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