

Tuition and Fees

Fixed charges for 2011–2012:

Undergraduate Tuition	\$41,270
Graduate Tuition (per credit hour)	\$1,290
Frances Perkins (off campus, per credit hour)	\$1,290
Room.	\$5,940
Board.	\$6,200
Student Government Association Fee	\$186
Student Health Insurance	\$1,600
Transcript Fee, per copy	\$4
Auditing Fees (alumnae and local residents may audit courses, if space is available, with permission from the instructor):	
Lecture Courses	no charge
Studio Art Courses.	\$1,290
Physical Education, Dance, Beginning Language.	\$100

Undergraduate students are expected to live in residence halls unless they reside with family members. Room and board charges include three meals a day, seven days a week, except during vacations. No optional meal plans are available. All resident undergraduates are expected to pay full room and board.

Undergraduate students are billed the full semester tuition rate regardless of the number of credits taken, except for Frances Perkins students living off campus and all postbaccalaureate students. Frances Perkins students who are not in residence are billed per credit hour enrolled. Postbaccalaureate students are always billed per credit hour enrolled whether living on or off campus. Work supervised by Mount Holyoke faculty, but taken while a student is not in residence, will be charged by the credit.

The Student Government Association (SGA) fee is required of all students. The SGA establishes the fee and determines the distribution of the funds. This fee supports student organizations and Five College buses.

Massachusetts law requires that all students have adequate health insurance coverage. Mount Holyoke recommends the Student Health Insurance Plan offered through the College. In July, students are billed for health insurance for one calendar year with coverage beginning August 15. Students may waive coverage and the fee with proof of comparable coverage in another plan prior to the start of fall classes (or spring classes for spring matriculants). Students waiving coverage must do so annually by the waiver deadline. All international students are required to carry the Mount Holyoke College Student Health Insurance Plan. The plan provides limited consultation, ancillary testing, medication, and inpatient services primarily for acute care conditions. This plan may not be adequate for students who have chronic medical conditions.

Current students may order official transcripts through ISIS. The transcript fee will be charged to an active student's account. A student must pay all past due balances on her account before transcripts will be issued. Former students must prepay the transcript fee.

Other Fees

Graduate Fees

Graduate students who have completed the course work required for the degree, but not the thesis, and who are in residence or commuting to use the library and laboratories, must pay a continuation fee of \$1,290 per semester. Students who are completing the thesis away from campus must pay a record maintenance fee of \$50 per semester.

Music Performance Studies Fees (per semester)

Weekly individual lessons for nonmajors:

50 minutes: \$637

30 minutes: \$382

Weekly individual lessons for declared majors and minors (must declare by the 10th day of classes): no fee

Payment for lessons is due at the beginning of the semester. Lessons and fees are nonrefundable after the second week of classes.

Riding Fees (per semester)

Standard group riding, 60 min., twice/week, 10 weeks: \$560

Intermediate dressage sections 352-03 and 352-04, 60 min., once/week, 10 weeks: \$350

Private lessons (PE credit) 50 min., once/week, 10 weeks: \$750

Semiprivate lessons (PE credit) 50 min., once/week, 10 weeks: \$500

Noncredit instruction, private, 50 minutes: \$80

Noncredit instruction, semiprivate, 50 minutes: \$60

Arrangements for both private and semiprivate noncredit instruction are to be made with the instructor.

Riding lesson fees will not be refunded after the second class meeting time. Should a rider drop the course after riding in the second class, a fee of \$30 will be charged for the mounted riding lesson.

PE riding classes are generally taught aboard Mount Holyoke’s school horses. A student may ride her own horse in a PE class with the permission of the instructor.

Mount Holyoke has the option to cancel or combine classes to maintain an enrollment of four or more in each class.

The cost of boarding a horse at the Equestrian Center is \$700 per month, payable monthly. For an application form and further boarding information, contact Paula Pierce, director, at ppierce@mtholyoke.edu. Space is limited.

Golf Fees (per semester)

Two lessons per week, equipment cost, play of course: \$25. There are green fees and special student rates on weekdays.

Other Physical Education Fees

The following courses are offered in six-week sessions at a cost of \$25 per session: self-defense for women, Tai Chi, fencing, pilates, yoga. There will be no refund for withdrawal from any fee classes after the second class meeting.

Additional courses:

Beginning Scuba Diving—\$225 plus \$75 for open water certification.

Lifeguard Training, Water Safety Instructor, and Responding to Emergencies/Community CPR—fees to be determined annually by the American Red Cross.

Studio Art

The following studio art (ARTST) courses have a studio fee of \$60: 200, 220, 236, 237, 246, 247, 248, 256, 257, 280 (01 & 02), 295, 390, 395. The following courses do not have a fee: ARTST 110, 120. The auditing fee for studio art courses is \$1,290 per course in addition to any applicable studio fee.

Timetable for Payments for 2011–2012

Enrollment deposit from all new students entering: \$300

Students are notified of the due date for the enrollment deposit in their acceptance letters. The enrollment deposit will be credited to the first semester bill.

Fall semester fees are due July 31, 2011.

Spring semester fees are due December 31, 2011.

Payment instructions are posted on the Student Financial Services website at www.mtholyoke.edu/sfs under “Cost and Billing.”

A late payment fee of \$100 will be assessed on accounts not paid by the semester due date. Protested checks will incur a fee of \$25.

Terms of Payment

Bills are prepared monthly and are available online to students and other users authorized by the student. Students must authorize parents and other sponsors to view the bill and to receive notification when the monthly bill is prepared. Students may view charges and credits for the academic year from ISIS by choosing Online AR Account Activity and a date range.

No student may register for classes, participate in housing lottery, or receive a degree, diploma, or transcript until the student’s bill is paid. In addition, on-campus charging privileges may be suspended for any student with significant past due charges. For families who wish to arrange for payment other than on the regularly scheduled due dates, the College offers a semester payment plan and provides information on several types of educational loans. The College cannot make arrangements for payment other than those herein described.

Payment Plans

Semester Payment Plan

Tuition, room, and board costs, less scholarship and loan aid, may be contracted to be paid in five installments per semester, starting in July for the fall and December for the spring. There is no interest charge. A nonrefundable application fee of \$35 per semester is required to enroll in the payment plan.

Tuition Prepayment Option

The College offers the opportunity to prepay the tuition only for the student's remaining years at the current rate and avoid any future tuition increases. Full payment must be made, or the Tuition Prepayment Option loan approved, on or before the regular fall tuition due date (July 31, 2011, for the 2011–2012 academic year). The Tuition Prepayment Option is only available to students with no institutional grants or scholarships.

Loan Plans

Mount Holyoke has several financing options to help manage Mount Holyoke expenses. For more information, please contact Student Financial Services or visit the website.

Parent PLUS Loan

The Federal Parent PLUS loan is a non-need-based, fixed-interest (7.9 percent), federally guaranteed education loan for families of all income levels. Eligibility is limited to those parents without an adverse credit history. Either parent may borrow up to the total cost of education less financial aid. Repayment begins 60 days after full disbursement and can extend up to 30 years. Deferment of loan principal may be an option. A current year FAFSA must be completed for any student whose parent wishes to apply for the Parent PLUS. Either parent may apply for the PLUS loan beginning mid-June at www.studentloans.gov. Mount Holyoke processes the approved PLUS loans starting July 1.

MEFA Loan

Funded by the Massachusetts Educational Financing Authority (MEFA), the fixed rate Undergraduate MEFA loan 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 Massachusetts colleges and universities. Residents of all states are eligible to apply at www.mefa.org/collegeloans.

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 variable and may be higher over the long term than the rates of need-based student loans and many parent loans; these loans are not subsidized, and if deferred, interest will be capitalized. Some lenders of alternative student loans may 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. Alterna-

tive student loans usually 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 our website at www.mtholyoke.edu/sfs/alternative_loans.html. Because of the high cost involved, these loans should be considered only after lower cost parent loan options have been exhausted.

Refund Policy

Students who withdraw or take a leave of absence will be refunded per the schedule outlined below. The official withdrawal date for a student is determined by the dean's office. The dean's office must receive written notice of the student's intent to withdraw. Please see "Withdrawal from the College" in the Academic Regulations chapter for more information.

Students will be refunded 100 percent of their previously paid tuition, room, and board, less the enrollment deposit for new students, if the registrar receives written notice of an official withdrawal or leave of absence before the first day of classes. If a student officially withdraws or takes a leave of absence on or after the first day of classes, refunds occur on the following schedule:

Tuition

Week 1–3	75%
Week 4–6	50%
Week 7–9	25%

Board

Week 1–3	60%
Week 4–6	40%
Week 7–9	20%

There is no refund of room charges or the Student Government Association fee if a student withdraws on or after the first day of classes.

Tuition charges for off-campus Frances Perkins students will be increased or decreased accordingly during the add/drop period of each semester (until the end of the fifteenth day of classes). No tuition adjustments will be made for classes dropped after the fifteenth day of classes unless the student withdraws completely or takes a leave of absence from the College at which point the above refund schedule will apply. State and/or federal aid will be adjusted for students going from full to part-time status after the last day to drop classes. Any credits dropped after the fifteenth day of classes each semester will be counted, for financial aid purposes, toward the 128 attempted credit maximum for transfers and Frances Perkins Scholars. For more information, please see the Financial Aid chapter.

Title IV Financial Aid Refund (Federal Funds only)

Per federal regulation, when a recipient of Title IV (federal) grant or loan assistance withdraws or takes a leave of absence from the College during the semester, the College must determine, per a federal formula, the amount of federal aid that the student earned and may retain as of the withdrawal date. According to the federal refund policy, federal aid the student has not earned must be returned to the federal government. Note: College grants will not be increased to cover reduced federal or state aid due to a withdrawal or leave of absence.

Up through the first 60 percent of the semester, the amount of federal funds a student may retain is based on the number of days she was enrolled in the semester. After the 60 percent point in time of the semester, a student is eligible to retain all of her federal aid for that semester.

The responsibility to repay any federal aid is shared by the College and the student. The College's share to repay is the lesser of the total amount of federal aid to be returned or the College charges multiplied by the percentage of aid that must be returned. The student's share is the difference between the aid that must be returned and the College's share.

The College's share of federal aid must be returned to the Title IV programs in the following order:

- Federal Direct Unsubsidized Student Loan
- Federal Direct Student Loan
- Federal Perkins Loan
- Federal Direct PLUS
- Federal Pell Grant
- Federal SEOG grant
- Other Title IV loan or grant assistance

The College must return its share of federal aid within 30 days after the withdrawal date. Any federal aid that the student must return resulting from a loan is subject to the conditions and terms of the promissory note. If a student must repay a share of federal grant aid, the College may allow her to make payment arrangements with the College, in compliance with federal regulations. Sample Title IV refund worksheets are available from Student Financial Services upon request.

State Grant Refund Policy

State grants will be refunded according to the rules of the individual state programs.

Institutional Refund Policy

After the federal and state refund calculations have been determined, any remaining refund will be distributed in the following order:

- Mount Holyoke College Grant
- Mount Holyoke College Loan
- Parent/Student Alternative Loans

Tuition Insurance

The College offers families the opportunity to participate in the Tuition Refund Plan, an insurance program offered by AWG Dewar, Inc. This plan complements and extends Mount Holyoke's current refund policy by providing plan participants with a complete refund of the College's comprehensive fee if an insured student is forced to withdraw from the College during the semester as a result of personal injury or accident and a partial refund for students who leave due to a nervous disorder. For more information, visit the SFS website.