

GRADUATE PROGRAMS TUITION, BILLING, FINANCIAL AID, AND REFUNDS

2024-2025 Tuition and Fees

- Graduate tuition (per credit): \$920
- Graduate student fee (assessed once): \$150
- Transcript fee for current students (per copy): \$4
- Transcript fee for former students (per copy): \$10.40
- Non-credit courses: \$895 unless otherwise indicated

Some courses may require fees for laboratory use, materials, etc.

Enrollment Deposit

To secure their place in the program, admitted applicants will pay a non-refundable \$125 deposit that will be applied as a credit on their first bill.

Graduate Student Fee

The Graduate Student Fee is required of all incoming graduate students. This fee supports special events like orientation, community-building events, special guest speakers, and co-curricular opportunities for learning. The Graduate Student Fee is charged during the students' first semester.

Transcript Fee

Current students may order official transcripts through my.mtholyoke. The transcript fee will be charged to an active student's account. Former students must prepay the transcript fee. Both current and former students with no outstanding charges to the College, or who are current in an College-approved payment plan will have transcripts released. Students with past due balances to the College who are not on an approved payment plan, or are delinquent on their payment plan, may have their transcripts withheld pending a review of their student account.

Initial Licensure Field Experience Placement Change

There is a \$350 fee to change your field experience placement.

Billing

No paper bills will be sent. The tuition is billed for the upcoming semester at the following times during the year based on enrollment. Additional monthly bills are created for any changes based on actual enrollment after the add/drop period. Payment for all charges is typically due within 30 days.

Bills are issued as follows:

- Summer Session 1 in early May
- Summer Session 2 in early June
- Fall semester in early August
- January term in December
- Spring semester in December

Billed amounts depend on the number of credits a student is registered for in a given term, and are adjusted for any scholarships, fellowships, and partnership discounts.

An email will be sent to the student's Mount Holyoke College email account when bills have been posted and are ready for viewing. Payment for all charges is typically due within 30 days. Students may view charges and credits on their student account by logging into my.mtholyoke and choosing "Course Registration and Bill Payment" then "Student Account and Payment" from the Self-Service Menu. Students may authorize others to view their bills and make payments by creating an authorized user account in TouchNet. Authorized users may view students' account information by logging in to TouchNet.

Student account information will not be shared with anyone who is not authorized by the student per federal regulation. Students must authorize other sponsors to view the bill and to receive notification to their Mount Holyoke College email address when the monthly bill is prepared.

Past due balances will incur a late fee of 1% each month on balances over \$100.

No student may register for classes, 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. If you would like 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.

Financial Aid for Graduate Students

Funding education is a concern for many students. Mount Holyoke's Office of Student Financial Services works closely with students to talk about what federal aid resources might be available.

Graduate students are eligible to apply for graduate scholarships and fellowships and to participate in special partnership-based programs such as the Teach Western Mass M.A.T. Fellowship, the Peace Corps Coverdell Fellows Program, the City Year scholarship, the Holyoke Public Schools Urban Pathways Program, and the Amherst Public Schools Futures Program. Federal loans are also available for graduate students.

For information on Satisfactory Academic Progress standards, see the Graduate Academic Policies (<http://catalog.mtholyoke.edu/PaGE/academic-policies/>) information on Academic Standards.

Financing

Please read the information on Resources for Funding Your Education (<https://www.mtholyoke.edu/admission/graduate/tuition-fees-aid/>) for scholarships, fellowships, and other resources that can help defray the costs of education, such as the following:

Mount Holyoke College Partnerships

Independent Schools Partnership and Fellowship Program (<https://www.mtholyoke.edu/academics/find-your-program/independent-schools-fellowship-program/>)

In collaboration with colleagues from both boarding and day schools we have designed a partnership and fellowship program specifically for independent school teachers. With tracks for faculty who are new to the teaching profession and tracks for mid-careers and veteran teachers who want to reinvigorate their teaching, Professional and Graduate Education provides opportunities for educators at all stages of their careers to take their work to the next level.

Peace Corps Scholarship (<https://www.peacecorps.gov/volunteer/university-programs/coverdell-fellows/>)

In partnership with the Paul D. Coverdell Fellows Program, Professional and Graduate Education programs offer a 50% tuition remission to Returned Peace Corps Volunteers.

City Year Scholarship

In partnership with City Year, Professional and Graduate Education programs offer 50% tuition remission for City Year alumni who are aspiring school teachers.

Holyoke Public Schools Urban Teacher Pathway

The Urban Teachers Pathways Program is an initiative that allows district educators the opportunity to pursue master's degrees at the College while they continue to work. Program applicants must have a bachelor's degree, be nominated by a supervisor, and have successfully completed the Communications and Literacy Massachusetts Test for Education Licensure examination.

Mount Holyoke College Scholarships

Scholarship applications are available online (<https://gradadmission.mtholyoke.edu/apply/>). Applications for scholarships are accepted on a rolling basis, on a first-come, first served basis.

Community Scholars Scholarship

This award is open to nondegree seeking students taking a course for credit. Community Scholars Scholarship amounts usually range from \$200-\$500 per course. Several scholarships are awarded each year depending on funds available.

Mount Holyoke Alumnae Scholarship

This award is open to students who received their bachelor's degree from Mount Holyoke College who are committed to serving students in order to build a stronger education system. Mount Holyoke Alumnae Scholarship amounts usually range from \$1,000-\$3,000. Several scholarships are awarded each year depending on funds available.

Promising Teacher Scholarship

This award is open to students who demonstrate a dedication to education and student learning, and aspire to affect change in their school, district, or beyond. Preferred candidates should demonstrate evidence of academic and professional potential and personal commitment to social justice, equity, and/or leadership in education. Promising Teacher Scholarship amounts usually range from \$1,000 - \$4,000. Several scholarships are awarded each year depending on funds available.

Sonia Nieto Diverse Educator Scholarship

This award is open to students who demonstrate a dedication to education, student learning, and aspire to affect change in their school, district, or beyond. The purpose of this scholarship is to create a pathway for preparing teachers who represent the diverse range of children we serve in schools. Preferred candidates will be from underrepresented groups, demonstrate evidence of academic and professional potential, and have a personal commitment to social justice, equity, and/or leadership in education. Sonia Nieto Scholarship amounts usually range from \$3,000-\$5,000, with a maximum of \$10,000. Several scholarships are awarded each year depending on funds available.

Global Educator Scholarship

This award is open to students who have demonstrated behaviors focused on "thinking globally and acting locally" and who demonstrate a commitment to integrating global themes into their work. The themes addressed could include: global languages and culture; intercultural

competence, environmental sustainability, or human dignity and rights. Preferred candidates will demonstrate (1) evidence of global experience through academics, extracurricular participation, community involvement, or work experience, and (2) professional potential and personal commitment to social justice, equity, and/or leadership in education. Global Educator Scholarship amounts usually range from \$3,000-\$5,000, with a maximum of \$10,000. Several scholarships are awarded each year depending on funds available.

Critical Impact Scholarship

This award is open to students who demonstrate a dedication to working in areas of high need and/or in underserved areas or communities. Current areas of high need include: English as a Second Language, Special Education, and STEM. The purpose of this scholarship is to prepare educators to contribute in the areas of highest need. Preferred candidates will demonstrate evidence of academic and professional potential, and personal commitment to excellence and leadership in education. Critical Impact Scholarship amounts usually range from \$3,000-\$5,000. Several scholarships are awarded each year depending on funds available.

Emerging Leader Scholarship

This award is open to students who show potential and interest in assuming a leadership role in their field. Emerging Leader Scholarships range up to \$5,000. Several scholarships are awarded each year depending on funds available.

Emerging Teacher Scholarship

This award is open to Massachusetts teachers with emergency licenses, teachers on waiver, and paraprofessionals who enroll in the Master of Arts in Teaching initial licensure program. Scholarship amounts awarded are up to \$10,000. Several scholarships are awarded each year depending on funds available.

Distinguished Teacher Leader Scholarship

This scholarship is intended to honor outstanding educators who have received formal acknowledgement of their expertise and leadership in teaching. This selective scholarship is available to those who have been chosen as recipients of one of the awards below. The scholarship amount is \$10,000. Awardees may use the scholarship or nominate one colleague to whom they wish to transfer (<https://gradadmission.mtholyoke.edu/register/DistinguishedTeacherNomination/>) it. (Transfer does not guarantee admittance to the program. The scholarship may only be transferred to someone who is not a current graduate student at Mount Holyoke College.)

Recipients of one of the awards below automatically receive the Distinguished Teacher Leader Scholarship upon acceptance into the program and verification of their award status.

- **Kevin Grover:** State Teachers of the Year or runners up for the State Teacher of the Year
- **Pioneer Valley:** Recipients of a Pioneer Valley Excellence in Teaching Award

Global Teacher Leader Fellowship

This award provides tuition remission for students who are seen as leaders in the field who have the potential to support scholarship in the field of education. Graduate student fellows are responsible for contributing to Mount Holyoke College's efforts in research, professional engagement, global initiatives and they work closely with faculty to develop unique projects. Up to two fellowships will be awarded each year. Global Teacher Leader Fellowship amounts usually range from \$6,000-

\$8,000 up to a maximum of \$12,000. Two fellowships are awarded each year depending on funds available.

Mount Holyoke College Fellowships

Fellowships provide partial tuition remission for students who have the potential to contribute to the state of knowledge and scholarship in the field. Graduate student fellows develop their capacity become leaders in the field and contribute to Mount Holyoke College's research, professional engagement, and global initiatives. Fellows work closely with faculty to develop fellowship projects and are encouraged to publish and present on their work.

Up to two fellowships will be awarded each year in each category:

- Accessibility and Media
- Global and Intercultural Education
- Entrepreneurship in Education
- Vulnerable Youth and Child Welfare

Fellowship amounts usually range from \$6,000-\$8,000 up to a maximum of \$12,000. Please fill out a Fellowship Application (<https://gradadmission.mtholyoke.edu/apply/>) to be considered.

Private Scholarships

Professional organizations, community organizations, and fraternal organizations are all places to consider when looking for private scholarships. Additionally, there may be career-specific scholarships, or scholarships based on particular aspects of the students' lives (for women, for veterans, for people living in certain counties, etc.). For instance, many students in the Mathematics Teaching graduate program apply to National Council of Teachers of Mathematics Education Trust (<http://www.nctm.org/met/>) for scholarships and support. Mount Holyoke College undergraduate alumnae may apply for Alumnae Fellowships (http://alumnae.mtholyoke.edu/career/alumnae-fellowships/?utm_source=blast&utm_medium=email&utm_campaign=fellowships).

Employer Tuition Assistance

Students should explore tuition benefits that may be offered by their employers. Benefits may include tuition reimbursement, scholarships, or waivers. Employers may provide up to \$5,250 in employer education assistance benefits for undergraduate or graduate courses tax-free each year, per section 127 of the Internal Revenue Code. Students do not necessarily need to be seeking a degree to be eligible. Many employers will require that graduates stay at the organization for some time once they've completed the degree.

Veterans Benefits/GI Bill®

For veterans who qualify, GI Bill (https://www.benefits.va.gov/gibill/higher_learning.asp)® (https://www.benefits.va.gov/gibill/higher_learning.asp) benefits (https://www.benefits.va.gov/gibill/higher_learning.asp) may offer the cost of tuition, fees, books and housing. GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA).

Loans and Grants

There are a variety of federal and private types of financial aid available for graduate students, including (more information follows the list):

- Federal TEACH Grant (<https://studentaid.gov/sa/types/grants-scholarships/teach/>)
- Federal Direct Student Loan (<https://studentaid.gov/sa/types/loans/subsidized-unsubsidized/>)
- Grad PLUS Loan (<https://studentaid.gov/sa/types/loans/plus/>)
- Massachusetts Educational Financial Authority (MEFA) Graduate Student Loan (<https://www.mefa.org/pay/loanproducts/>)
- Private Student Loans (<https://studentaid.gov/sa/types/loans/federal-vs-private/>)
- Teacher Loan Forgiveness (<https://studentaid.gov/sa/repay-loans/forgiveness-cancellation/teacher/>)
- Public Service Loan Forgiveness (<https://studentaid.gov/sa/repay-loans/forgiveness-cancellation/public-service/>)

Student Financial Services works closely with students to ensure that they are aware of the different financing options available to best suit their individual needs.

TEACH Grant

The Federal TEACH Grant Program (<https://studentaid.gov/understand-aid/types/grants/teach/>) provides grants to full time graduate students who are completing or plan to complete the coursework needed to become teachers. (A graduate student may receive a total of two scheduled awards provided they are in attendance full-time for two years.) There are a number of conditions and requirements that must be met in order to receive the TEACH grant.

Federal Direct Student Loan

Graduate students are eligible for the Federal Direct Student Loan (FDSL) provided they are enrolled in at least 4 credits per semester. Repayment begins six months after the student is no longer enrolled in at least 4 credits. Students must complete the Free Application for Federal Student Aid (FAFSA) and complete entrance counseling and a promissory note.

Grad PLUS Loan

Grad PLUS loans are available for up to the cost of attendance minus any other awarded financial aid (including loans). Repayment begins two months after the last disbursement for the academic year. Graduate students must be enrolled in at least four credits to be eligible for federal loans. Students must file the Free Application for Federal Student Aid (FAFSA) and a Grad PLUS application to be considered for a Grad PLUS loan.

MEFA Graduate Student Loan

The Massachusetts Educational Financial Authority (MEFA) is a non-profit state agency that offers financing to U.S. citizens or permanent residents who are studying at least half time at accredited degree-granting non-profit colleges and universities.

Private Student Loans

Student Financial Services strongly suggests that all federal financing options be maximized prior to turning to non-federal financing alternatives. Federal loans offer repayment options based on income and have forbearance and deferral options during times of extreme economic hardship that other loan programs do not offer. Also, some federal loan programs offer loan reductions or forgiveness for public service and teaching in high need areas.

Students interested in private (alternative) student loans may find more information by contacting Student Financial Services (<https://www.mtholyoke.edu/directory/departments-offices-centers/student-financial-services/>).

Teacher Loan Forgiveness

The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, those who teach full-time for five complete and consecutive academic years in certain elementary and secondary schools and educational service agencies that serve low-income families, and meet other qualifications may be eligible for forgiveness. Those who have PLUS loans only are not eligible for this type of forgiveness. The Federal Student Aid website (<https://studentaid.gov/>) is a good resource for more information.

Private Loans for International Graduate Students

Many of the private lenders who lend to Mount Holyoke undergraduates will also lend to graduate students who have qualified co-signers who are U.S. citizens or permanent residents.

Tax Benefits for Education

There are a variety of Qualified Tuition programs that allow for tax-free college savings plans, including 529 plans, Coverdell Education Savings Accounts, and others.

Graduate students may also be eligible for education related tax credits, including the Lifelong Learning Tax Credit (up to \$2,000 annually), qualified educational expense deductions, student loan interest deductions, and business deductions. Please see IRS Publication 970 "Tax Benefits for Education" (<https://www.irs.gov/pub/irs-pdf/p970.pdf>) for more information.

Refund Policies

Tuition Refund

The Professional and Graduate Education office must receive written notice of the student's intent to withdraw from a course. The official withdrawal date for a student is determined based on when the request to withdraw was received.

Students will be refunded 100 percent of their previously paid tuition, less the enrollment deposit for new students, if the Professional and Graduate Education office 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 of a particular term, refunds occur on the following schedule:

Fall and Spring Refund Schedule

| Weeks | Percentage |
|-----------|--------------|
| Week 1 | 90% refunded |
| Weeks 2-3 | 75% refunded |
| Weeks 4-5 | 50% refunded |
| Weeks 6-7 | 25% refunded |

Summer Session Tuition Refund Schedule

| Weeks | Percentage |
|---------|--------------|
| Weeks 1 | 75% refunded |
| Weeks 2 | 50% refunded |
| Weeks 3 | 25% refunded |

Summer courses are typically shorter than fall and spring courses. Students requesting refunds before the first day of the Summer session are entitled to a full refund, less the enrollment deposit paid.

January Session Refund

January session is typically only two weeks long. For this reason, refunds are not given to students who withdraw or take a leave of absence during the January session. Students requesting refunds before the first day of the January session are entitled to a full refund, less the enrollment deposit paid.

Refund of Scholarships and Fellowships

If a student receiving a scholarship or fellowship drops or withdraws from a class, the amount of the credit applied towards the student bill will be proportional to the amount billed per the tuition refund schedule above.

Refund of Federal Student Loan

Federal aid refund policies are different than institutional refund policies. For students receiving federal loans for the fall or spring, "earned" loan funds are prorated based on the time enrolled (percent earned vs. unearned). Grad PLUS loans are returned before the Federal Direct Student Loan when loan funds must be returned.

Refund of Fees

There is no refund of the Graduate Student fee if a student withdraws on or after the first day of classes.