TUITION AND FEES

Fixed charges for 2026-27

Fee	Amount
Undergraduate Tuition (full academic year)	$71,178
Degree and non-degree non-resident, per credit hour	$2,224
Room	$10,836
Board	$10,760
Student Activities Fee	$272
Study Abroad Administrative Fee	$1,400
Student Health Insurance (full year)	$3,284
Est. Student Health Insurance (spring only)	$1,708
Transcript Fee for Current Students, per copy	$4
Transcript Fee for Former Students, per copy	$10.40
Auditing Fees (alums and local residents may apply to audit courses, if space is available, with permission from the instructor):	
Lecture Courses	no charge
Studio Art Courses	$1,760
Physical Education, Dance, Beginning Language	$100

Undergraduate students are expected to live in residence halls unless they reside with family members or are approved to live off-campus as a disability accommodation. Room and board charges include an unlimited meal plan, except during vacations. No optional meal plans are available except for students approved for accommodations through Disability Services. 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 students approved to live off-campus because they are Frances Perkins scholars or because they have been approved, as a disability accommodation, for part-time off-campus status with family. In these cases, students will be billed per credit hour enrolled. Students who have exceeded the funding limitation standards of the College (see "Funding Limitations") and who need only eight or fewer credits to complete their final degree requirements may petition the dean of studies for approval to live off-campus and be billed for eight or fewer credits at the per-credit rate for their final semester.

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 supports student organizations and Five College buses. The SGA establishes the fee and determines the distribution of the funds.

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. Domestic students may waive coverage 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 to carry the Mount Holyoke College Student Health Insurance Plan unless 1) a parent is employed by a U.S. employer or an embassy and has employer-sponsored health insurance that is comparable to the student medical insurance offered at Mount Holyoke, and 2) the health insurance will cover the student for all routine care while the student is at college.

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.

For Professional and Graduate Education Program fees, please see the Professional and Graduate Education section (http://catalog.mtholyoke.edu/PaGE/) of the catalog.

Other Fees

Enrollment Deposit

An enrollment deposit of $500 is required from all new students entering the College. The enrollment deposit is nonrefundable and will be credited to the first semester bill.

Riding Fees (estimated)

Fee	Amount
Standard group riding (all types/levels), 60 min., twice/week, 15 lessons:	$900
Private lessons 45 min., twice/week, 15 lessons:	$1,200
Semiprivate lessons 45-60 min., twice/week, 15 lessons:	$975
NONCREDIT:	
Noncredit instruction, private, by arrangement, 45 minutes:	$80
Noncredit instruction, semiprivate/group, by arrangement, 45-60 minutes:	$65

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

Riding lesson fees will not be refunded after the riding program drop date. Should a rider drop the course after receiving instruction but before the drop date, a fee of $65 will be charged per lesson. PE riding classes are generally taught aboard Mount Holyoke's school horses. A student may ride their 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 three or more in each class.

The cost of boarding a horse at the Equestrian Center is $1,300 per month, payable monthly. Charges will be applied to the student account. For an application form and further boarding information, email

equestrian@mtholyoke.edu. (equestrian@mtholyoke.edu) Space is limited.

Golf Fees (per semester)

Two lessons per week, all equipment provided. There are green fees and special student rates on weekdays.

Other Physical Education Fees

Lifeguard training fees to be determined annually by the American Red Cross.

Theater Design Courses in the Film Media Theater Department

Costume Design, Set Design, Costume Construction, Technical Theater, Drafting, and Production Design per course, $50 materials fee.

Timetable for Payments

Fall semester fees are due July 31.
Spring semester fees are due January 5.

The due date for the enrollment deposit required of all new students is specified in their acceptance letters.

Payment instructions may be found on the Student Financial Services website (https://www.mtholyoke.edu/directory/departments-offices-centers/student-financial-services).

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. Per federal regulation, student account information will not be shared with anyone who is not authorized by the student. Students may view charges and credits on their student account by logging in to Self Service and choosing Student Account and Payment. Students may authorize parents, guardians, or others for bill viewing and payment by creating an authorized user account in the student account billing system.

Past due balances will incur a late fee of 1% each month on balances over $100. Protested checks will incur a fee of $25.

In specific cases, students may not be able to register for classes, participate in housing lottery, or receive a degree, diploma, or transcript until the student's bill is paid.

Students with a significant past-due balance may be withdrawn from the College for financial reasons. Warning will be sent with that information prior to withdrawal.

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. Students must enroll in a new plan each semester. A nonrefundable $35 enrollment fee is required to enroll in the payment plan. Late payments and protested payments will incur fees of $25 for each occurrence.

Financing Options

Mount Holyoke has several financing options to help manage Mount Holyoke expenses. For more information, please contact Student Financial Services or visit the website (https://www.mtholyoke.edu/sfs).

Parent PLUS Loan

The Federal Parent PLUS loan is a non-need-based, fixed-interest, federally guaranteed education loan for families of all income levels. The origination fee and interest rate are available on the Student Financial Services website once it is set for that academic year. Eligibility is limited to parents without an adverse credit history. Any 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 is also 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 June 1 at studentaid.gov (https://studentaid.gov/plus-app/parent/landing). Parents and students must be U.S. citizens or permanent residents. Student Financial Services processes the approved PLUS loans starting July 1.

MEFA Loan

Funded by the Massachusetts Educational Financing Authority (MEFA), the fixed or variable interest 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 the MEFA website (https://www.mefa.org/undergraduate-student-loans). Students and co-borrowers must be U.S. citizens or permanent residents.

Alternative Student Loans

Students also have the option of applying for an alternative student loan. Various commercial lenders offer these non-need-based loans. Interest rates are generally variable and may be higher over the long term than the rates of federal need-based student loans and parent loans. These loans are not subsidized and unpaid interest will be capitalized into the principal earlier and more frequently than with federal loans. 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. Alternative student loans are available to domestic and international students and usually require a creditworthy cosigner who is a permanent resident or citizen of the U.S. Alternative parent loans may also be available for parents who are U.S. citizens or permanent residents. The maximum amount of loan the College will certify is the cost of education minus any financial aid. For more information visit our website (https://www.mtholyoke.edu/admission/apply-undergraduate-first-year/affording-mount-holyoke/financial-aid/types-financial-aid). These loans should be considered only after lower cost federal student or parent loan options have been exhausted.

Refund Policy

Students who withdraw or take a leave of absence during the semester will be refunded per the schedule outlined below. The official withdrawal date for a student is determined by the Office of Academic Deans. The Office of Academic Deans must receive written notice of the student's intent to withdraw. Please see "Withdrawal from the College" in the Academic Regulations chapter (http://catalog.mtholyoke.edu/academic-regulations/) 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

Office of Academic Deans 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:

Refund Schedule

Tuition, room, and board refunds:

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

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

Tuition charges for approved off-campus Frances Perkins students will be increased or decreased accordingly based on the number of credits during the add/drop period of each semester (until the end of the fifteenth day of classes). No per-credit tuition adjustments will be made for classes dropped after the fifteenth day of classes unless the student takes a leave of absence or withdraws from the College at which point the above refund schedule will apply. State and/or federal aid will be adjusted for students at part-time status as of the last day to drop classes. Any credits dropped after the fifteenth day of classes each semester will be counted, for financial aid eligibility purposes, toward the 128 attempted credit maximum for students charged by the credit. For more information, please see the Financial Aid chapter (http://catalog.mtholyoke.edu/tuition-fees-financial-aid-fellowships/financial-aid/).

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 students may retain is based on the number of days they were enrolled in the semester. After 60 percent of the semester is over, students are eligible to retain all of their 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 Direct PLUS
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal TEACH 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 the student 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 reductions in aid will be distributed in the following order.

- Mount Holyoke College grants
- Mount Holyoke College loans
- Parent/Student Alternative loans

Mount Holyoke non-need based grants and scholarships will be adjusted based on the tuition refund schedule.

Tuition Refund Insurance

The College has partnered with GradGuard, a service of Next Generation Insurance Group, to offer a tuition refund insurance plan. The plan complements and extends Mount Holyoke's current refund policy by providing plan participants with a refund of the College's comprehensive fee less financial aid if an insured student is forced to withdraw from the College during the semester as a result of personal injury or other medical reasons. Tuition insurance reimburses students for up to 100 percent of tuition, room, and board costs. This policy must be purchased before the first day of classes and covers the academic year. For more information, contact Student Financial Services.