

EXPENSES & FINANCIAL AID

Payment of College Bills

Bills will be mailed upon registration and payment must be received in Student Financial Services by the due date on the invoice. Checks may be payable to MCLA. The College offers a payment plan for the graduate program for the fall and spring semesters. Monthly payment plans are administered by Nelnet. You may enroll at <https://mycollegepaymentplan.com/mcla/> or by calling (800) 609-8056. Information concerning account charges may be obtained by contacting Student Financial Services at (413) 662-5230. The College also accepts Visa, MasterCard, Discover and American Express for payment. Payments are not accepted by phone and must be done online through our secure website www.mcla.edu/studentaccounts (<http://www.mcla.edu/studentaccounts/>). Payments not received by the due date may be subject to a \$75.00 late fee or course removal pursuant to MCLA policy.

Refund Policy

A student officially withdrawing from the College prior to the first day of classes (official opening) is eligible for a 100% refund. All refunds for official withdrawal from the College after the start of school are determined on a pro-rata basis up to the 60% point of the semester. Pro-rata refunds are calculated by determining the percentage of the semester that has been completed up to and including the official date of withdrawal. Based on this calculation, the College determines the amount of financial aid that is unearned and is responsible for returning any portion necessary to the appropriate financial aid programs.

Repayment is made first to Federal Student Loan Programs, if applicable, and any remaining credit balances will then be returned to state, institutional and student resources, in that order. Please note withdrawal from the College could result in a balance owed to the College for Federal aid that must be returned to the above programs. No refund will be made after the 60% point of the semester. The refund policy is published here: <https://www.mcla.edu/admission-aid/paying-for-college/financial-aid/index.php>

Outstanding Obligation

Official transcripts will not be issued for students or former students who have an outstanding obligation to the College. Students are also not allowed to register for further coursework. Such obligations may include but are not necessarily limited to: unreturned books or fines due in the library, incomplete loan exit counseling, unpaid tuition or fees, or outstanding parking tickets.

Health Insurance

Please note that graduate education students enrolled in seven (7) or more credits are required to either waive or accept enrollment in MCLA Student Health Insurance Plan. To complete the waiver or enrollment please visit www.mcla.edu/studentaccounts (<http://www.mcla.edu/studentaccounts/>).

Financial Aid

Students matriculated into a graduate education or business program at Massachusetts College may apply for an Unsubsidized Federal Student Loan to assist with the cost of attendance. As a graduate student, you must be enrolled in at least five credit hours of study and officially accepted into the graduate program and have an approved plan of study on file to be eligible (provisional acceptance does not qualify). In addition,

you must complete the Free Application for Federal Student Aid (FAFSA) (<https://studentaid.gov/h/apply-for-aid/fafsa/>). Upon completion of the required application materials, Student Financial Services will notify you of your eligibility and provide you with the necessary information to complete the loan process. If you have any additional questions, please contact Student Financial Services at (413) 662-5219.

More Information

For the most up to date information on billing and financial aid policies please visit our website at <https://www.mcla.edu/administration/bursar/index.php> (<https://www.mcla.edu/administration/bursar/>).