

EXPENSES

Bursar: James Cozzaglio, B.S.A.
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The approximate yearly cost of attending Massachusetts College of Liberal Arts in 2005-2006 will be \$16,790 for a full-time in-state student and \$25,735 for a full-time out-of-state student. These costs include tuition, fees, room, board, books, and supplies. Transportation and personal expenses will vary with individual student needs. *While the College estimates annual total expenses as accurately as possible, entering students are advised that all charges are subject to change without notice.*

Application and Admission Expenses

Application Fee	\$ 25.00	
Acceptance Deposit	\$ 100.00	(deducted from tuition) billing upon enrollment (nonrefundable)
Room Deposit	\$ 50.00	campus housing residents only, deducted from spring semester room rent (nonrefundable)
Orientation Fee	\$ 125.00	charged to student fee, invoice upon enrollment

General Expenses

Tuition

<u>Residents of Massachusetts:</u>		<u>NEBHE/New York State:*</u>	
Full-time	\$ 1,030.00 per year	Full-time	\$1,545.00 per year
Part-time	\$ 42.92 per credit	Part-time	\$ 64.38 per credit
<u>Nonresidents:</u>			
Full-time	\$ 9,975.00 per year	* If eligible	
Part-time	\$ 415.63 per credit		

College Residence*

Berkshire Towers	\$ 1,658.00 per semester
Hoosac Hall	\$ 1,658.00 per semester
Townhouse Apartments	\$ 1,802.00 per semester

*Rates based on double room

Board

Full Board Plan *	
(9 meals plus 500 points)	\$ 1,483.00 per semester
* Full Board Plan is required for residency required students	
7 Meals Per Week Plan	\$ 1,264.00 per semester
(plus 450 bonus dollars)	
Declining Balance Plan	\$ 325.00

This plan allows you to use the declining balance program at any of the dining facilities.

Fees

Campus Support Fee	\$ 2,128.50 per semester
Student Activity Fee	\$ 125.00 per semester
Capital Improvement Fee	\$ 40.00 per semester

Students will be billed as full-time (12 hours) students. At the end of the add-drop period, accounts will be verified with the Registrar and appropriate adjustments to charges made.

Special Fees

Graduation Fee	\$ 100.00 seniors only
Parking Fee	\$ 30.00 per semester
Residence Life Program Fee	\$ 20.00 per year for on-campus residence
Student Teaching Fee	\$ 75.00
Technology Fee	\$ 189.50 per semester for residence students
Private Music Lessons	\$ 400.00 per course
Late Registration Fee	\$ 75.00
Late Payment Fee	\$ 75.00

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Insurance

Mandatory health insurance will appear as a charge on the student invoice unless the College receives a completed student health insurance waiver form prior to billing.

Disclosure Statement - To promote awareness of the net expense of public higher education, the following information on the true cost of education at Massachusetts College of Liberal Arts, inclusive of state subsidies, is provided in the following disclosure statement.

Net Tuition and Fees Price (FY05-06) MA Resident

Full cost per student (MA resident)	\$16,790.00
Less: state subsidiary	(\$10,620.00)
Tuition & Mandatory Fees	\$ 5,742.00
Less: average financial aid grant	<u>(\$ 3,900.00)</u>
Net direct cost to student*	\$ 1,842.00

*Student may also be eligible for the Hope Tax Credit or the Lifetime Learning Credit (see your tax advisor).

Please recognize that these costs do not include room, board, travel, and personal expenses, which vary from student to student. Financial aid grants are averages based on the amount of funds available and the number of students who apply. Other forms of aid may be available, such as local grants or student loans. The above costs are estimates and may not reflect a student's actual invoice.

New England Regional Student Program - Massachusetts College of Liberal Arts participates in a regional cooperative program administered by the New England Board of Higher Education. This program enables qualified residents of New England to study at in-state tuition rates plus a 50% surcharge on tuition in certain programs at any of the publicly supported New England institutions of higher education. The following rules apply:

Uniqueness Rule. When a program of study is not offered at an in-state institution, a qualified student may apply for enrollment at any participating out-of-state institution offering that program under the Regional Student Program.

Proximity Rule. When a program of study is offered at both an in-state and an out-of-state institution, and the out-of-state institution is closer in traveling time to a qualified student's legal residence, he/she may apply to the out-of-state institution.

For further information, contact the Admissions Office or the New England Board of Higher Education, 45 Temple Place, Boston, MA 02111.

Payment of College Bills - Bills will be mailed prior to the beginning of each semester and must be paid by cashier's check or money order payable to Massachusetts College of Liberal Arts and be received in the Bursar's Office by the close of business on the due date printed on the bill. The College offers a budget plan for tuition payment. Information about this service will be forwarded to students each year or may be obtained from the Bursar's Office. The College also accepts Visa, Mastercard, and American Express for payment.

Refund Policy

Withdrawal prior to the first day of classes (official opening) a student receives a refund of 100%. All refunds for withdrawals 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 to the Federal programs in the following order: Unsubsidized Federal Stafford Loan, Subsidized Federal Stafford Loan, Federal Perkins Loan, Federal Plus Loan, Federal Pell Grant and Federal Supplemental Educational Opportunity Grant. 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

Withdrawal Policy - All undergraduate matriculated (degree seeking) students withdrawing from Massachusetts College of Liberal Arts must complete a withdrawal form through Advising Services.