

**Full-Time Annual Tuition**

Students enrolled in **12 or more credits** per semester are considered full-time.

- **Tuition** for the 2023–2024 academic year.....**\$33,813**
- **Comprehensive Fee**.....**\$1,200** for the 2023–2024 academic year

**Housing & Meals**

Room and Board covers Housing and Meal Plan charges for students living on campus.

- **Room & Board**.....**\$17,687** for the 2023–2024 academic year for resident students
- **Single Room**.....add an additional **\$1,000** per semester
- **Double Room**.....add an additional **\$500** per semester
- **Resident Fee** (charged in the fall semester).....**\$50**

**Health Insurance**

Students who do not complete a Health Insurance Waiver by the established deadline will be billed a one-time fee for the Student Health Insurance Plan. (See website for details on completing the Health Insurance Waiver).

- **Health Insurance Fee**..... **\$2,875** for the 2023–2024 academic year

**Part-Time Tuition**

Students enrolled in **11 credits or less** per semester are considered part-time.

- **Part-Time Tuition**.....**\$1,127.10** per credit for the 2023–2024 academic year

**Indirect Costs** (not billed directly by the college)

- Books and Supplies..... **\$2,000**
- Personal..... **\$2,000**
- Transportation..... **\$1,000**
- Room and Board Allowance (Commuters) ..... **\$9,000**

*\* Information is subject to change without notice.*

**Fall 2023:** Bills will be mailed to billing or permanent addresses June 12, 2023 and are due by **August 1, 2023.**

**Spring 2024:** Bills will be mailed to billing or permanent addresses November 15, 2023 and are due by **January 1, 2024.**

**Determining Your Loan Period**

It is recommended that when you borrow a private loan that you borrow only once for the academic year. For example, if you are enrolling for the Fall and Spring semesters you should calculate your balance to cover the entire academic year. This will require only one loan application and review of your credit history.

Loans are disbursed in two equal payments unless otherwise noted. The Loan Period for the Fall and Spring semesters is **September 5, 2023 to May 3, 2024.**

Private Loans will disburse after the add/drop period each semester.

**Recommended Guidelines for Borrowing a Private Loan**

- Review** your Financial Aid Offer Letter if you applied for financial aid.
- Determine** your expected outstanding balance for the academic year (Fall/Spring).
- Research** Private Loan Options best suited to meet your financing goals.
- Apply online.** Be sure to borrow once for the entire academic year (Fall/Spring) to avoid multiple loan applications and credit reviews.
- Once you apply, you will receive a **Private Education Loan Applicant Self-Certification Form** from your lender.
- You will also be required to submit a **Promissory Note** to secure your loan. This *must* be returned to your lender in order for your loan to be deducted from your tuition bill.
- Revised Financial Aid Offer Letters** will be mailed to students acknowledging a Private Loan has been processed.

**How Do I Choose a Lender?**

Private Loan programs represent a range of options and include eligibility and credit criteria, fees, interest rates and repayment options. When considering a private loan to finance your education, you should be certain to review all of your options under each program before making a decision on what loan program best suits your needs.

**When Should I Apply For a Loan?**

Students can begin to apply for Private Loans in early June, to ensure that the credit does not expire on the loan application prior to disbursement. Receiving your Fall semester tuition bill is a good reminder that it is time to put your loan into place for your balance.

**Will I Need a Cosigner?**

In most cases, yes. A creditworthy cosigner (a parent, relative or friend with good credit) can also strengthen the application and help reduce interest rates and fees.

**Will We Both Need Good Credit?**

Yes. All private loans are credit-based. If you have adverse credit (for late payments, charge-offs or bankruptcies), you might want to consider a more creditworthy cosigner.

**Are There Other Options?**

Yes. The college also offers payment plan options through Nelnet. For more information on the payment plans available please visit the Fisher College website at [www.fisher.edu/student-life/bursar/payment-plans](http://www.fisher.edu/student-life/bursar/payment-plans)



**FISHER COLLEGE**

Office of Financial Aid  
118 Beacon Street, Boston, MA 02116  
p: 617-236-8821 | f: 617-670-4440  
financialaid@fisher.edu  
www.fisher.edu



**Financing your Fisher College Education**



# Private Loan Options 2023-24



## FEDERAL DIRECT PARENT PLUS LOAN

### ELIGIBLE BORROWER

- Parent of Dependent Undergraduate Student
- FAFSA required
- Minimal credit check
- All income levels eligible for consideration

### RATES AND FEES

Fixed.....7.54%  
Fees.....4.228%

### REPAYMENT TERMS

- 10 year standard repayment term
- Deferment Option available



## MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY (MEFA) UNDERGRADUATE LOAN

### ELIGIBLE BORROWER

- Students enrolled in a degree program at least half time
- Parent of degree seeking student

### RATES AND FEES

Fixed.....4.89% to 6.99%  
Fees.....0%

### REPAYMENT TERMS

Multiple repayment options available

### OTHER FEATURES

Cosigner release available



## SMART OPTION STUDENT LOAN

### ELIGIBLE BORROWER

- Full time, half-time, less than half-time students
- International students with a U.S. Citizen or Permanent Resident cosigner

### RATES AND FEES

Fixed.....4.50% APR to 14.83% APR  
Variable.....5.49% APR to 15.83% APR  
Fees.....0%

### REPAYMENT TERMS

Multiple repayment options available

### OTHER FEATURES

- 0.25% rate reduction for auto debit
- Free quarterly FICO score available



## NELNET BANK UNDERGRADUATE LOAN

### ELIGIBLE BORROWER

- Students enrolled in a degree program full time, half time, or less than half time
- International students with a U.S. citizen or Permanent Resident cosigner

### RATES AND FEES

Fixed.....4.74% APR to 14.57% APR  
Variable.....4.99% APR to 15.02% APR  
Fees.....0%

### REPAYMENT TERMS

Multiple repayment options available

### OTHER FEATURES

- 0.25% rate reduction for auto debit
- Cosigner release available



## CITIZENS STUDENT LOAN

### ELIGIBLE BORROWER

- Students enrolled in a degree program at least half time
- International students with a U.S. citizen or Permanent Resident cosigner
- Parent or sponsor of degree seeking student

### RATES AND FEES

Fixed.....4.99% APR to 13.46% APR  
Variable.....4.89% APR to 13.71% APR  
Fees.....0%

### REPAYMENT TERMS

Multiple repayment options available

### OTHER FEATURES

- 0.25% rate reduction for auto debit
- 0.25% loyalty discount available
- Multi year loan available



## UNDERGRADUATE STUDENT LOAN

### ELIGIBLE BORROWER

- Students enrolled in a degree or certificate program half time or less than half time
- International students with a U.S. citizen or Permanent Resident cosigner

### RATES AND FEES

Fixed.....4.74% APR to 15.32% APR  
Variable.....4.74% APR to 15.32% APR  
Fees.....0%

### REPAYMENT TERMS

Multiple repayment options available

### OTHER FEATURES

- 0.25% rate reduction for auto debit
- Cosigner release available
- Cash Back Rewards Program available



## DISCOVER STUDENT LOAN

### ELIGIBLE BORROWER

- Students enrolled in a degree program at least half time or less than half time during summer term or final semester
- International students with a U.S. citizen or Permanent Resident cosigner

### RATES AND FEES

Fixed.....5.49% APR to 14.99% APR  
Variable.....5.87% APR to 15.12% APR  
Fees.....0%

### REPAYMENT TERMS

Multiple repayment options available

### OTHER FEATURES

- Cash reward available for good grades
- 0.25% rate reduction for auto debit



## PNC SOLUTION LOAN

### ELIGIBLE BORROWER

- Students enrolled in a degree or certificate program at least half time

### RATES AND FEES

Fixed.....4.49% APR to 12.24% APR  
Variable.....5.14% APR to 12.89% APR  
Fees.....0%

### REPAYMENT TERMS

Multiple repayment options available

### OTHER FEATURES

- 0.50% rate reduction for auto debit
- Cosigner release available

**ALL PRIVATE AND PARENT PLUS LOANS ARE SUBJECT TO CREDIT APPROVAL.** *Note: the information/terms are subject to change without notice. For additional information, please visit [www.elmselect.com](http://www.elmselect.com) or contact Fisher College at 617-236-8821 or [financialaid@fisher.edu](mailto:financialaid@fisher.edu). Fisher College will work with and process Private Loans from any lender of your choice. Parents and students have the right to select the Private Loan Lender of their choice without penalty by the College and are not required to use any of the Private Loan Lenders listed above. Please consider that the Borrower may be eligible for Federal Loans which may have more beneficial terms than Private Loans.*

For additional information or to apply for one of these loans, please visit [www.elmselect.com](http://www.elmselect.com)

To access the Parent PLUS Loan, please visit [www.studentaid.gov](http://www.studentaid.gov)