

Full-Time Annual Tuition

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

- Tuition for the 2024-2025 academic year..... \$34,489
• Comprehensive Fee..... \$1,200 for the 2024-2025 academic year

Housing & Food

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

- Housing & Food ..... \$18,041 for the 2024-2025 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..... TBA (\$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..... \$1,149.63 per credit for the 2024-2025 academic year

Indirect Costs (not billed directly by the college)

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

\* Information is subject to change without notice.

Fall 2024: Bills will be mailed to billing or permanent addresses June, 2024 and are due by August 1, 2024.

Spring 2025: Bills will be mailed to billing or permanent addresses November 2024 and are due by January 1, 2025.

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 4, 2024 to May 2, 2025.

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



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FISHER COLLEGE

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Financing your Fisher College Education



FISHER COLLEGE

# Private Loan Options 2024-25



## FEDERAL DIRECT PARENT PLUS LOAN

**APPLY ONLINE**  
Studentaid.gov

### ELIGIBLE BORROWER

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

### RATES AND FEES

Fixed.....8.05%  
Fees.....4.228%

### REPAYMENT TERMS

- 10 year standard repayment term
- Deferment Option available

## Citizens Bank®

### CITIZENS STUDENT LOAN

**APPLY ONLINE**  
www.citizensbank.com

### 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.....4.48% APR to 13.29% APR  
Variable.....6.36% APR to 14.26% 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



## MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY (MEFA) UNDERGRADUATE LOAN

**APPLY ONLINE**  
www.mefa.org

### ELIGIBLE BORROWER

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

### RATES AND FEES

Fixed.....5.35% to 7.95%  
Fees.....0%

### REPAYMENT TERMS

Multiple repayment options available

### OTHER FEATURES

Cosigner release available



## UNDERGRADUATE STUDENT LOAN

**APPLY ONLINE**  
www.collegeave.com

### 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
- Parent or sponsor of a student

### RATES AND FEES

Fixed.....4.36% APR to 15.69% APR  
Variable.....5.84% APR to 16.90% 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



## SMART OPTION STUDENT LOAN

**APPLY ONLINE**  
www.salliemae.com

### 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.....4.75% APR to 15.49% APR  
Variable.....6.62% APR to 16.70% APR  
Fees.....0%

### REPAYMENT TERMS

Multiple repayment options available

### OTHER FEATURES

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



## SOFI STUDENT LOANS

**APPLY ONLINE**  
www.sofi.com

### ELIGIBLE BORROWER

- Students enrolled in a degree or certificate program at least half time
- International students U.S. cosigner not required

### RATES AND FEES

Fixed.....4.69% APR to 14.95% APR  
Variable.....6.24% APR to 14.95% APR  
Fees.....0%

### REPAYMENT TERMS

Multiple repayment options available

### OTHER FEATURES

- 0.25% rate reduction for auto debit
- Cosigner Release Available



## NELNET BANK UNDERGRADUATE LOAN

**APPLY ONLINE**  
www.nelnetbank.com

### ELIGIBLE BORROWER

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

### RATES AND FEES

Fixed.....4.74% APR to 15.47% APR  
Variable.....6.56% APR to 15.53% APR  
Fees.....0%

### REPAYMENT TERMS

Multiple repayment options available

### OTHER FEATURES

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



## PNC SOLUTION LOAN

**APPLY ONLINE**  
www.pnc.com

### ELIGIBLE BORROWER

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

### RATES AND FEES

Fixed.....7.19% APR to 14.39% APR  
Variable.....8.94% APR to 16.14% APR  
Fees.....0%

### REPAYMENT TERMS

Multiple repayment options available

### OTHER FEATURES

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

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)

**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.