III

ADMISSION TUITION AND FEES FINANCIAL AID



Admission

A MHERST COLLEGE looks, above all, for men and women of intellectual promise who have demonstrated qualities of mind and character that will enable them to take full advantage of our curriculum. We seek qualified applicants from different races, classes and ethnic groups—students whose several perspectives might contribute significantly to a process of mutual education within and beyond the curriculum.

We aim to select from among the many qualified applicants those possessing the intellectual talent, mental discipline and imagination that will allow them most fully to benefit from the curriculum and contribute to the life of the college and society. Grades, standardized test scores, essays, recommendations, independent work, the quality of the secondary school program and achievements outside the classroom are among the factors used to evaluate this promise, but no one of these measures is considered determinative.

THE ADMISSION PROCESS

We take great care to give every application a thorough review. Each application is read by at least two admission deans before being presented to the Admission Committee for discussion. We pay closest attention to a student's:

- secondary school (or college) transcript;
- standardized tests: the SAT and two SAT subject exams or the ACT (writing test recommended for both the ACT and the redesigned SAT);
- teacher and counselor recommendations;
- quality of writing as demonstrated in essays, testing and recommendations;
- extra- and co-curricular involvements and talents.

We give the greatest weight to the academic transcript. The rigor of the courses taken, the quality of grades and the consistency with which a student has worked over four years give us the clearest indication of how well a student will do at Amherst. Standardized tests also play an important role in helping us evaluate a student in comparison to students taught in very different secondary schools. Recommendations, the quality of a student's writing, and extra- and co-curricular talents also help the Admission Committee draw fine distinctions among very talented applicants.

While no precise list of secondary school courses is required for admission, we strongly recommend the following as minimal preparation for a liberal arts education at Amherst, with the understanding that content and availability will vary from school to school and that most successful applicants will have taken a course of study well beyond this minimum: English—four years; Mathematics—through pre-calculus; three or four years of one Foreign Language; two years of History and Social Science; at least three years of Natural Science, including one year of Laboratory Science.

FIRST-YEAR APPLICANTS

Applying. First-year applicants must submit the Common Application and the Amherst College Common Application Supplement, along with other supporting materials. Applications must be submitted electronically through the Common Application website (www.commonapp.org), accompanied by on-line payment of the \$60 non-refundable application fee or by a fee-waiver request. Additional information about the application process and required application materials is available at

the Admission Office website (www.amherst.edu/admission). Applications must be received at our Admission Office by the appropriate deadline.

Regular Decision. More than 90 percent of applicants choose the Regular Decision option. Applications must be submitted by January 1. Applicants will receive notice of our decision by early April and, if admitted, must reply to our offer by May 1.

Early Decision. About 10 percent of Amherst applicants choose our binding Early Decision (ED) program. This is a good option only for those who have decided early in the college search process that Amherst is their clear and definite first choice. As an Early Decision applicant, a student agrees not to be an ED candidate at any other college. The student also agrees, if admitted, to withdraw all applications from other colleges and to enroll at Amherst in the fall. Early Decision applications must be submitted by November 15. Applicants will receive notice of our decision by December 15.

IB, AP and College Courses. If a student has taken International Baccalaureate, Advanced Placement or college courses during secondary school, we view this as significant evidence of academic accomplishment and preparation. In addition, some Amherst departments will allow a student to forego introductory-level courses in areas in which rigorous work has already been completed. However, we do not accept such courses for credit toward the Amherst degree.

Deferred Admission. An admitted first-year student may, with the permission of the Dean of Admission, defer matriculation for a year without reapplying. The student should confirm his or her intent to enroll at Amherst by submitting the admission response form and required deposit along with a written request for the deferral by May 1. Deferred students wishing to receive credit for academic work completed during the year between high school and their enrollment at Amherst would be required to reapply for admission to the College as transfer student applicants.

TRANSFER APPLICANTS

A student may apply for transfer admission to Amherst after completing one year of transferable liberal arts course work (minimum of 32 credit equivalencies) as a full-time student at another college or university. With the exception of students applying through our special Japanese scholars programs, we do not accept applications from individuals who have already earned an undergraduate degree. Nor do we accept transfer applications from students who have completed college coursework as part of a program of early graduation from secondary school or other accelerated completion of secondary school.

Transfer applicants must submit the Common Application for Transfer Students and the Amherst College Supplement to the Common Application for Transfer Students, along with supporting materials. Applications must be submitted electronically through the Common Application website (www.commonapp.org), accompanied by on-line payment of the \$60 non-refundable application fee or by a fee-waiver request. Additional information about the admission process and application materials is available at the Admission Office website (www.amherst.edu /admission). Unlike our first-year application process, standardized testing is optional for transfer applicants (with the exception of English proficiency testing for international applicants). Applications for fall semester transfer must be received at our Admission Office by March 1. Applicants will receive notice of our decision by mid May and, if admitted, must reply to our offer by late May. Applications for spring semester transfer must be received at our Admission Office by November 1. Applicants will receive notice of our decision by mid December and, if admitted, must respond to our offer promptly.

VETERAN APPLICANTS

Amherst actively seeks to enroll qualified men and women who are veterans of the U.S. Armed Forces. Since the creation of our Veterans Scholarship Fund, most veterans who have enrolled at Amherst began their academic careers at community colleges or other educational institutions, but qualified U.S. veterans may also apply to Amherst as first-year students. The College provides an application fee waiver to any U.S. veteran applicant.

In general, U.S. veterans follow the same first-year or transfer application process as other applicants, but there are some exceptions to the general process that apply selectively to U.S. veteran applicants. Additional details are available at the Admission Office website. As part of our commitment to enrolling U.S. veterans, Amherst College participates in the U.S. Department of Veterans Affairs Yellow Ribbon Program. For qualifying admitted students, Amherst does not cap Yellow Ribbon spaces and offers an uncapped maximum school contribution per student.

INTERNATIONAL APPLICANTS

We welcome applications from international students. Currently, more than ten percent of our students are international—nine percent are non-U.S. citizens and another two percent are a combination of U.S. dual citizens, U.S. permanent residents, and U.S. citizens living or raised abroad. Our Admission Committee is familiar with various education systems around the world.

Regardless of citizenship or geographic location, international students should follow the same first-year or transfer application process required of any other student. Amherst College practices "need-blind" admission for all international applicants, in addition to U.S. and Canadian citizens and permanent residents.

Amherst requires any applicant whose first language is not English to take the Test of English as a Foreign Language (TOEFL) or similar English-proficiency test (MELAB or IELTS) with the following exceptions: The TOEFL is not required of international applicants who have conducted their entire secondary education in a school with English as the primary language of instruction or who have scored at least 700 on the Critical Reading section of the SAT.

VISITING STUDENTS

A limited number of places are available in the spring semester for full-time visiting students. A student is eligible for visitor status if the student is currently enrolled in college and has completed at least one year of full-time college work. Individuals enrolled at Amherst as Visiting Students or Twelve College Exchange Students are not eligible for transfer to the college. Students interested in visiting student status should use the Amherst College Visiting Student Application, available at the Admission Office website (www.amherst.edu/admission). Applications must be received at the Admission Office by December 1. Applicants will receive notice of our decision in late December and, if admitted, must respond to our offer promptly.

For further information please contact:

Office of Admission Amherst College P.O. Box 5000 Amherst, MA 01002-5000 413-542-2328 413-542-2040 (fax) admission@amherst.edu www.amherst.edu/admission

Tuition and Fees

ACANDIDATE'S FORMAL APPLICATION for admission must be submitted electronically through the Common Application website, accompanied by online payment of the \$60 non-refundable application fee or an on-line fee-waiver request. Admitted candidates who intend to enroll at Amherst are required to return the admission response form, along with a nonrefundable \$400 advance tuition deposit or a waiver for the advance tuition deposit issued by the Office of Financial Aid.

| Comprehensive Fee (Tuition, Room, Board) | \$62,940 |
|---|----------|
| Student Activities Fee | 630 |
| Residential Life Fee (not required of off-campus residents) | 118 |
| Campus Center Program Fee | 84 |
| Student Health Insurance (optional) | 1,771 |
| • • • | \$65,543 |

Students and their designated "Friends and Family" will electronically receive the first semester bill, in the amount of \$33,657, in early July. It is due and payable on or before August 14, 2015. The college will email students asking them to authorize any person(s) who should receive online access to their student account billing information. The second semester bill, totaling \$31,886, is available electronically in early December and is due and payable on or before January 8, 2016. All College scholarships, Tuition Management Systems Payment Plans, and other cash payments received prior to early December will appear as credits on the bill.

The Association of Amherst Students Budgetary Committee sets the student activities fee. This \$630 fee is turned over to the committee, which disburses it among more than 100 student organizations, clubs, groups and activities. It supports social, educational and community building programs, as well as such organizations as student newspapers, magazines, the radio station, the yearbook and student government. Six dollars of the fee helps to underwrite the Five College Performing Arts Program, which allows students at all Five Colleges to receive a discounted ticket price for all Fine Arts Center-sponsored programs. In addition to the Student Activities Fee, two other fees are used to promote student activities: the \$118 Residential Life Fee and the \$84 Campus Center Program Fee.

The \$1,771 fee for student health insurance is for 12 months of Accident and Sickness Insurance, from August 15, 2015, through August 14, 2016. This fee covers all clinical services provided on campus at the Amherst College Student Health Service. Further details concerning the Student Health Services and the Student Health Insurance Plan appear in the *Amherst College Student Handbook*.

Guarantee Deposit

Each new student is charged a \$175 fee, as are reentering former students who have not previously paid this fee. Included in the \$175 guarantee deposit is a \$25 transcript fee, which provides all students the opportunity to receive transcripts upon request, with no additional charge. This part of the fee is a non-refundable charge. The \$150 balance is refundable after a student graduates or otherwise leaves the College, less any unpaid charges on his or her account.

Miscellaneous charges such as fees for late registration, extra courses, library fines, lost or damaged property, etc., are payable when incurred.

Payment Plans

For those who wish the convenience of monthly payments, we have made arrangements for pre-payment plans, including insurance for continued payment in

case of death or disability of the parent. For further details contact Tuition Management Systems at www.amherst.afford.com.

Tuition Changes

Despite every effort to maintain College fees at the lowest possible level, Amherst has found it necessary to increase the tuition fee in the past. Therefore, we advise students and parents that such increases may be necessary in subsequent years. The College attempts to notify students of tuition changes as early as possible during the preceding academic year. Financial aid awards will be based on the schedule of fees in effect during the year of the award. Students who may require financial aid as the result of tuition changes are eligible to make an application whenever necessary.

Refund Policy

In case of withdrawal before the opening day of a semester, all charges except the Advanced Tuition Deposit will be cancelled. (See Conduct)

Refund of payment or credit on student accounts in the event of withdrawal are as follows:

| Withdrawal Date | | Amount Refunded |
|----------------------|-------|------------------------|
| Fall semester | | |
| On or before 9/8/15 | | \$24,865.00 |
| 9/09—9/18 | (90%) | 22,378.50 |
| 9/19—9/27 | (50%) | 12,432.50 |
| 9/28—10/24 | (25%) | 6,216.25 |
| 10/25 or later | | no refund |
| Spring semester | | |
| On or before 1/25/15 | | \$24,865.00 |
| 1/26—2/04 | (90%) | 22,378.50 |
| 2/05—2/13 | (50%) | 12,432.50 |
| 2/14—3/11 | (25%) | 6,216.25 |
| 3/12 or later | | no refund |

Tuition Insurance

Optional insurance supplementing the Amherst refund policy exists for medical withdrawals at 80% of paid tuition through A.W.G. Dewar, Inc. Information is available at www.tuitionrefundplan.com.

This is a private program that is not provided, or administered, by the College. Thus, payments for this program are sent directly to Dewar and *not sent to the College*. Please note that this program is not available when a student studies away from Amherst

Scholarship Grants

Upon withdrawal, scholarship grants are cancelled in full when determining cash refunds.

Financial Aid

IN a sense, every student at Amherst College receives a discount. Beginning in September 2015, the comprehensive charge for tuition, room and board will be \$62,940, and yet the education of each student costs the College more than \$98,000 per year. General endowment income, gifts and grants to the College supply the difference. In addition, alumni and friends of the College contribute a substantial sum for financial aid purposes. Without this support, the College could not maintain its present financial aid program.

Financial aid is available from a variety of sources and awarded to applicants whose demonstrated financial need is less than the annual cost of education. Amherst College has a broad financial aid program that includes scholarship grants and student employment. Nearly sixty percent of the students receive need-based financial aid. Students and their parents may also borrow educational loans.

Additional financial aid is available to Amherst students from sources outside the College. A number of foundations and corporations grant funds which the College distributes on the basis of financial need. The College also participates in the Federal Work-Study, Pell Grant, Supplemental Educational Opportunity Grant, Direct Stafford Loan, Perkins Loan, and Direct PLUS Loan programs.

Full details of the Amherst financial aid program can be found on the website at www.amherst.edu/go/financialaid.

FINANCIAL AID POLICY AND PROCEDURE

The College grants financial aid only in cases of demonstrated financial need. Students' financial needs are calculated by subtracting from estimated academic year expenses an amount that they and their families may reasonably be expected to supply. Academic year expenses include tuition, room, board and fees, and allowances for books, personal expenses, and transportation. The family contribution is computed in accordance with the need analysis procedures of The College Board and amended in individual cases by Amherst College policy. In awarding federal financial aid, the College determines eligibility according to the procedures specified in the Higher Education Act of 1965, as amended. The College assumes that students will assist in financing their education through summer employment and part-time jobs during the college year.

Financial aid awards are usually a combination of scholarship grant and student employment opportunities. After allowances have been made for parental contributions and student contributions from savings and income (usually from summer employment), the first \$2,000 of an applicant's demonstrated need will typically be met with a college-year employment opportunity. A student may expect to receive scholarship and grant aid to cover remaining financial need.

Outside scholarship awards and tuition benefits from parents' employers will be used first to reduce the college-year employment portion of a financial aid award. Any excess outside aid may reduce the Amherst scholarship amount, in accordance with the recipient's financial need.

Students have no loan included in their financial aid awards. Students with financial need may borrow long-term, low-interest, subsidized student loans to replace a shortfall in summer savings, to substitute for student employment in a financial aid award, or to purchase a personal computer. Unsubsidized student loans are available to students without financial need or to replace a portion of the expected family contribution.

APPLYING FOR FINANCIAL AID

The Free Application for Federal Student Aid (FAFSA) is the only form used to determine eligibility for federal dollars administered by Amherst College for the benefit of United States citizens and permanent residents.

 Free Application for Federal Student Aid (FAFSA)—for U.S. citizens and permanent residents only. File the FAFSA online at www.fafsa.gov (recommended) or complete and mail a paper version of the FAFSA (PDF FAFSA). The FAFSA should not be submitted until after January 1. The Amherst College code for the FAFSA is 002115. To apply for financial aid from Amherst College, a candidate should submit the documents indicated below by the appropriate dates, as noted, in addition to the FAFSA, if eligible.

Students who are citizens or permanent residents of the United States or whose parents reside in the United States:

CSS/Financial Aid Profile. Complete this form online at https://profileonline.collegeboard.com. The Amherst College code for the Profile is 3003.

Early Decision: November 1 Regular Decision: February 15 Fall Transfer: March 15 Spring Transfer: November 1

- Noncustodial PROFILE (NCP), as appropriate. If the student's parents are separated, divorced or were never married, the noncustodial parent should file The College Board's Noncustodial Profile after the student and the custodial parent have filed the CSS/Financial Aid Profile. Information about the NCP will be emailed to the student by The College Board soon after the Profile has been filed.
- Parents' and student's federal income tax returns and wage statements. Signed copies
 of tax returns and copies of W-2 forms for 2015 should be submitted through The
 College Board's Institutional Documentation (IDOC) service. Students who file a
 CSS/Financial Aid Profile will receive information about submitting documents
 in early February. Students who apply for Early Decision admission and Regular
 Decision candidates whose family's income tax forms are not available by March
 10, should submit copies of the prior year's tax returns and income documentation directly to the Office of Financial Aid. When the current documents are
 available, they should be submitted through the IDOC service.
- If the student's parents own an interest in a business corporation, submit a copy
 of the corporate income tax return (IRS Form 1120, 1120A, 1120-S, and/or Schedule K-1). If your parents have income from a partnership, submit a copy of the
 partnership income tax return and/or a copy of the statement of partner's share
 of income (IRS Form 1065 and/or Schedule K-1).

Early Decision: November 15 Regular Decision: March 10 Fall Transfer: April 10 Spring Transfer: November 1

Students who are citizens or permanent residents of Canada or whose parents reside in Canada:

- CSS/Financial Aid Profile. Complete the Profile by the dates indicated above for students in the United States.
- Noncustodial Profile (NCP). If the student's parents are separated, divorced or were never married, the noncustodial parent should complete the NCP, as noted above for students in the United States.
- Parents' and student's federal and provincial income tax returns and wage statements.
 Submit signed copies of tax returns and copies of T-4 forms for 2015 directly to the Office of Financial Aid. Students who apply for Early Decision admission and Regular Decision candidates whose family's income tax returns are not available by March 10, should submit copies of the prior year's tax returns and income documentation. Current documents should be submitted when they become available.

• If the student's parents own an interest in a business corporation, submit a copy of the **corporate income tax return**. If your parents have income from a partnership, submit a copy of the **partnership income tax return**.

Other international students (whose parents do not reside in the United States or Canada):

- CSS/Financial Aid Profile. Complete the PROFILE by the dates indicated above for students in the United States. Students from Benin, Cameroon, Ghana, Iran, Nigeria, North Korea, Sudan, and Togo should contact the Office of Financial Aid regarding procedures for applying.
- Noncustodial PROFILE (NCP), as appropriate. If the student's parents are separated, divorced or were never married, the noncustodial parent should file The College Board's Noncustodial Profile after the student and the custodial parent have filed the CSS/Financial Aid Profile. Information about the NCP will be emailed to the student by The College Board soon after the Profile has been filed.
- Parents' and student's income tax returns and income documentation. Submit copies of your and your parents' most recent income tax return(s) and/or other documentation of income directly to the Office of Financial Aid.
- If the student's parents own an interest in a business or farm, complete the *International Business/Farm Supplement*, which is available on the Office of Financial Aid website.

Early Decision: November 1 Regular Education: February 15 Fall Transfer: March 15

Spring Transfer: November 1

Transfer Applicants. Transfer applicants are treated identically to first-year applicants, with admission decisions made on a need-blind basis and financial need met in full.

International Applicants. Amherst College offers financial aid to international students based on financial need. Admission of international students is made without considering whether students apply for aid or to what degree they have financial need.

Early Decision. Early Decision applicants who submit their financial aid application materials on time will receive a preliminary financial aid award soon after getting a letter of admission. This award will be confirmed later, after the cost of attendance for the coming year has been set and after income is confirmed on the basis of the student's and student's parents' income tax returns. A student who wants to compare financial aid packages from several colleges should apply as a Regular Decision applicant.

Renewal of Financial Aid. Students in the upper classes who desire renewal of their financial aid awards or who wish to apply for financial aid for the first time must file applications by April 25. The Amherst Application for Renewal of Financial Aid should be completed and submitted online at Amherst.edu/go/netpartner, using the 'Apply On-Line' tab. Students should review the online portal, Net Partner (Amherst.edu/go/netpartner), for a complete listing and links to required renewal documents. Renewal of financial aid is based on filing a complete application, including all required forms; continuing to show need for financial aid; and maintaining satisfactory academic progress toward your degree. Students will receive email notification of their financial aid awards in June.

AMHERST COLLEGE

College financial aid will not be considered for the current academic year after February 12.

A brochure with a more detailed description of the financial aid program is available upon request from the Admission or Financial Aid office. Additional information is also available from the College's website at www.amherst.edu/go/financialaid. Questions about the financial aid policy of Amherst College should be directed to the Office of Financial Aid, Amherst College, B-5 Converse Hall, P.O. Box 5000, Amherst, MA 01002-5000 or finaid@amherst.edu.