



# Understanding Your Financial Aid with Agnes Scott College

The Enrollment Division at Agnes Scott College

## Financing Your Education

**Monthly Payment Plan:** Agnes Scott offers a payment plan that is a simple, convenient, and interest-free way to divide your balance over 10 months (5 per semester). There is a \$50 application fee for the payment plan. *My monthly cost would be \$\_\_\_\_\_.*

**Work Study:** Work Study may be awarded as part of your financial aid package. Work Study allows you to have a job on campus making the amount listed per year. It is not included in our cost calculation as the amount students actually make is dependent on hours worked.

**Outside Scholarships:** Many organizations offer scholarships to help students fund their undergraduate education. At Agnes Scott, we will not reduce your merit scholarship if you receive an outside scholarship. You can find a list we've compiled at [agnesscott.edu/admission/financial-aid/outside-scholarships](http://agnesscott.edu/admission/financial-aid/outside-scholarships)

**Federal Stafford Loans:** You may be offered Subsidized and Unsubsidized Stafford loan options. These loans are the safest option for students, as they offer low interest rates and flexible repayment plans. We recommend considering these loans before other loan options.

**GA Student Options:** The Georgia Student Finance Authority (GSFA) offers a Student Access Loan program for GA students, which has a 1% interest rate. Students must be Georgia residents and exhaust all other forms of aid prior to applying. The application is open in June and may be applied for in each year of the undergraduate program.

**Parent PLUS Loans:** PLUS loans are an additional federal loan source taken out in the parent's name for their student's education. Parents are responsible for repayment, which begins when the student begins their undergraduate experience. Parents can apply for this loan at [studentloans.gov](http://studentloans.gov).

**Private Loans:** Private loans to finance college education are available from multiple sources. Please consider the official loan resources above and review private loans carefully, as their terms and conditions can be very different.

# Cost and Aid

Calculate and compare your average yearly cost by filling out this handy net cost calculator:

	Agnes Scott College	College 2	College 3	College 4
<b>Costs for the 2019 -2020 Year</b>				
Tuition	\$42,360	_____	_____	_____
Room & Board	\$12,670	_____	_____	_____
Fees	\$330	_____	_____	_____
<b>Total Costs</b>	<b>\$55,360</b>	_____	_____	_____
<b>Subtract Your Financial Aid</b>				
Merit Scholarships	_____	_____	_____	_____
Other College Scholarships	_____	_____	_____	_____
Federal Pell Grant	_____	_____	_____	_____
College Related Grants	_____	_____	_____	_____
State Grants (GA HOPE)	_____	_____	_____	_____
Federal Subsidized Loan	_____	_____	_____	_____
Federal Unsubsidized Loan	_____	_____	_____	_____
<b>Total Financial Aid</b>	_____	_____	_____	_____
<b>Remaining Cost to You</b>				
Cost Minus Financial Aid	_____	_____	_____	_____
Cost Per Semester	_____	_____	_____	_____



# Making Your Financial Plan with Agnes Scott College

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It is important to remember that you will be attending Agnes Scott College for four years, and you should have a financial plan for all four years. Your financial aid amount may change from year to year based on your family's financial situation, and each year you will have to complete the FAFSA. Agnes Scott College is committed to keeping tuition, room, and board increases limited every year.

## Consider This...

### One Time Expenses



US Passport  
(\$145)



Orientation Fee  
(estimated \$200)



Outfitting Your  
Dormitory  
(varies)

### Yearly Expenses



Books and  
Class Materials  
(estimated  
\$200-\$400/semester)



Annual  
Parking Pass  
(\$100)



ASC Health Insurance  
(estimated \$3,350)\*



Transportation  
(varies)

## What's Included in Total Cost (tuition, room, board, and fees)

**SUMMIT Experiences:** Your first year SUMMIT Journeys trip, as well as several Leadership excursions during orientation and beyond, are covered by total cost.

**Health on Campus:** All students have access to our Wellness Center, which includes confidential counseling services and student health services. You also have access to SNAP Fitness, a 24/7 fitness facility.

**Living on Campus:** During first-year, a double occupancy furnished room in a residence hall is covered, as is laundry in the residence halls.

**Resources on Campus:** There is no additional cost for use of any campus resources including the Center for Writing and Speaking, Tutoring Resource Centers, Center for Internships and Career Services, Library Services, etc.

**Dining on Campus:** During first-year, all students have a 21-meal/week meal plan, which covers dining in Evans Dining Hall, Mollie's Grill, and Black Cat Cafe. It also includes a limited amount of additional "declining account balance" to use on snacks.

**The Agnes Scott Experience:** You will receive your sophomore class black onyx ring, as well as have access to a number of networking resources and events.

## Got Questions? Here's who to contact...

**Office of Financial Aid**  
404.471.6395  
Scholarships, Loans, and Financial  
Aid counseling

**Office of Accounting**  
404.471.6256  
Payments, Payment Plans, and  
Account Holds

**Office of Admission**  
404.471.6285

ASC Admission Counselors are trained in Financial Aid counseling and are a great first source for information.

\*Students are eligible to waive ASC Insurance by providing proof of comparable coverage. For more information please visit [agnesscott.edu/wellnesscenter](http://agnesscott.edu/wellnesscenter)