

# III

ADMISSION

TUITION AND FEES

FINANCIAL AID



# Admission

Amherst 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 simply the ACT (with writing recommended);
- 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 entrance, 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.* We require first-year applicants to submit the Common Application and the Amherst College Common Application Supplement by the appropriate application deadline. Applicants may mail in their applications or submit their applications electronically. If an applicant chooses to mail in an application, we ask that the applicant postmark a \$60 processing fee or fee-waiver request

by the chosen application deadline. At that date, applicants should also postmark the Common Application, the Amherst Common Application Supplement, and all supporting materials. These forms may be downloaded from the Office of Admission website ([www.amherst.edu/admission](http://www.amherst.edu/admission)).

*Regular Decision.* More than 90 percent of our applicants choose the Regular Decision option. A student must submit the application by January 1 and will receive our application decision by early April. If admitted, a student will need to 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 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 Regular Decision applications from other colleges and to enroll at Amherst in the fall.

Early Decision applications are due at the Admission Office by November 15, and we mail our application decisions by December 15. Most ED applicants are either admitted or deferred for reconsideration with the regular decision pool.

*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 done. However, we do not accept such courses for credit or advanced standing.

*Deferred Admission.* An admitted first-year student may, with the permission of the Director of Admission, defer matriculation for a year without reapplying. The student should confirm his or her intent to enroll at Amherst by submitting the matriculation 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 will need to reapply for entrance to the College as transfers.

## TRANSFER APPLICANTS

A student is eligible for transfer admission to Amherst if a minimum of 30 semester hours of credit transferable to Amherst College have been completed as a full-time student at a college or university. We do not accept applications from individuals who have already earned an undergraduate degree. Five College students are not encouraged to transfer to Amherst.

We ask transfer students to submit the Common Application Transfer Application and the Amherst Supplement to the Common Application Transfer Application with a \$60 application processing fee. Students may access the online transfer application from the Office of Admission website. Fall transfer applicants must mail the application by March 1 and will receive our response late in May. If admitted, fall transfer students must reply to our offer in early June. Spring transfer applicants must ensure that the application arrives at the Admission Office no later than November 1. An application decision will be mailed in late December. If admitted, spring transfer students must respond to our offer promptly.

## INTERNATIONAL APPLICANTS

We welcome applications from international students. Currently, some ten percent of our students are international—seven percent of them non-U.S. citizens and the rest 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. Please note that Amherst College is “need-blind” for all international applicants in addition to U.S. and Canadian citizens and permanent residents.

If English is not your first language, we ask that you take the Test of English as a Foreign Language (TOEFL) or similar English-proficiency exam, such as the International English Language Testing System (IELTS). This requirement may be waived for students who score above 700 on the Critical Reading section of the SAT, or who have been taught primarily in English for the past four years. If you have been taught primarily in English for a period of less than four years, and are unsure of whether you need to submit an English-proficiency exam, please contact the Office of Admission.

## 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 as Visiting Students at Amherst as well as Twelve College Exchange Students at Amherst are not eligible for transfer to the college. The Amherst College Visiting Student Application should be submitted with a \$60 processing fee. Applications are available online. It must arrive at the Admission Office no later than December 1, and an application decision will then be mailed in late December. If admitted, visiting students 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

*For sending express mail requiring a street address:*

Office of Admission  
 Amherst College  
 220 South Pleasant Street  
 Amherst, MA 01002-5000

# Tuition and Fees

A CANDIDATE'S formal application for admission should be accompanied by a \$60 application fee in check or money order payable to Amherst College. Upon notification of admission to the College a candidate is required to return with his or her acceptance a non-refundable advance payment of \$400, which will be credited in full on the first term bill.

Comprehensive Fee (Tuition, Room, Board)	\$46,760
Student Activities Fee	476
Residential Life Fee (not required of off-campus residents)	114
Campus Center Program Fee	80
Student Health Insurance (optional)	<u>1,038</u>
	\$48,468

The first semester bill in the amount of \$24,753 is mailed to all students in July and is due and payable on or before August 8, 2008. The second semester bill totaling \$23,715 is mailed in December and is due and payable on or before January 9, 2009. All College scholarships, Tuition Management Systems Payment Plan, and any other cash payments received prior to mailing will appear as credits on the bill.

The fee for the support of various activities of the student body for 2008-09 is determined by the Student Allocations Committee. The \$476 fee is turned over to the Student Allocations Committee for disbursement to more than 40 student organizations, clubs, special interest groups and activities. Six dollars of the fee helps to underwrite the Five College Performing Arts Program. This cooperative program entitles students at Amherst College (as well as students at Smith, Hampshire and Mount Holyoke Colleges and the University of Massachusetts) to receive a one-half price ticket discount for all Fine Arts Center sponsored programs. The fee also contributes to the support of the student newspapers, magazines, radio station, yearbook, tutorial and hospital service commitment and student government. In addition to the Student Activities Fee, there is a \$114 Residential Life Fee and a \$80 Campus Center Program Fee which are used to promote all campus programs.

The charge of \$1,038 appears on the comprehensive bill for twelve months of Accident and Sickness Insurance for the period August 15, 2008, through August 15, 2009. Any clinical services provided on campus at the Amherst College Student Health Service are covered by the comprehensive fee for all Amherst College students. 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, or former student reentering, is charged a \$175 fee unless this deposit has previously been paid. 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 of this deposit is refundable after a student graduates or otherwise leaves the college, less any unpaid charges on his/her account.

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

*Payment Plans*

For those who wish the convenience of monthly payments, arrangements have been made 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.afford.com](http://www.afford.com).

*Tuition Changes*

Despite every effort to maintain College fees at the lowest possible level, it has been necessary to increase the tuition fee at Amherst in the past. Therefore, students and their parents are advised that such increases may well 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 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 also Conduct, page 61.)

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

TUITION

Period of attendance calculated from day of first scheduled classes:

*Fall semester*

Prior to September 2		\$18,485
September 3-12	90%	16,637
September 13-28	50%	9,243
September 29-October 25	25%	4,621
October 26 or later		no refund

*Spring semester*

Prior to January 25		\$18,485
January 26-February 6	90%	16,637
February 7-15	50%	9,243
February 16-March 14	25%	4,621
March 15 or later		no refund

ROOM AND BOARD

Refund shall be made on a per diem basis for any student who withdraws voluntarily or who is dismissed from the College during a semester.

SCHOLARSHIP GRANTS

Scholarship grants are cancelled in full when determining cash refunds.

*The officer having general supervision of the collection of tuition and fees and refund policy is the Comptroller.*

## Financial Aid

**I**N a sense, every student at Amherst College is on scholarship. Beginning in September 2008, the comprehensive charge for tuition, room and board will be \$46,760, and yet the education of each student costs the College more than \$85,000 per year. General endowment income, gifts and grants to the College supply the difference.

For those students who cannot afford the regular charge, financial aid is available from a variety of sources. Through the years, alumni and friends of the College have contributed or bequeathed capital funds with the income to be used for scholarship and loan assistance to worthy students. Some, such as those designated for candidates for the ministry or for students from certain geographical areas, are restricted in use. For the most part, however, the income from these funds may be used at the discretion of the College.

Each year the alumni of the College through the Alumni Fund contribute a substantial sum for financial aid purposes. Without this alumni support, the College could not maintain its present financial aid program. Several Amherst Alumni Associations also provide special regional scholarships to students from their areas. Such awards are currently sponsored by the Chicago, Connecticut, Northern California, Northern Ohio, St. Louis, and Southern California Associations.

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, Academic Competitiveness Grant, National SMART (Science and Mathematics Access to Retain Talent) Grant, Supplemental Educational Opportunity Grant, Direct Stafford Loan, Perkins Loan, and Direct Parent Loan for Undergraduate Students programs.

Amherst College has a broad financial aid program that includes scholarship grants and student employment. More than one-half of the students receive need-based financial aid. Students and their parents may also borrow educational loans.

## 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 the amount which 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 \$1,800 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

To apply for financial aid from Amherst College, a candidate should submit the documents indicated below by the appropriate dates, as noted.

***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 or divorced, 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 sent 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 2008 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.

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

- *Free Application for Federal Student Aid (FAFSA)—for U.S. citizens and permanent residents only*. Complete the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). A paper version of the FAFSA form may also be available from secondary school counselors. The FAFSA should not be submitted until after January 1. The Amherst College code for the FAFSA is 002115.

***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 or divorced, 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 2008 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.

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

- *International Student Financial Aid Application.* Complete the application and submit it directly to the Office of Financial Aid. The form is available at [www.amherst.edu/~finaid](http://www.amherst.edu/~finaid) or may be requested by e-mail at [finaid@amherst.edu](mailto:finaid@amherst.edu) or by writing to the Office of Financial Aid.

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

- *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.

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

*Transfer Applicants.* Transfer applicants from the United States and Canada 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 does not take into consideration a candidate's need for financial aid.

*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. Renewal forms may be printed from the financial aid website, [www.amherst.edu/~finaid](http://www.amherst.edu/~finaid), and should be returned directly to the Office of Financial Aid. Students will receive notification of their financial aid awards in June.

WILLIAM M. PREST BEQUEST

The Faculty of Amherst College, at its meeting of February 29, 1972, passed by unanimous vote a resolution that:

... until such time as it votes to the contrary, the income and a portion of the principal of the Bequest of William M. Prest, Class of 1888, will be used to initiate new approaches to the problem of providing appropriate forms of financial assistance to Amherst College students.

First claim on the Prest funds goes to transfer students at Amherst, with special consideration to graduates of junior and community colleges.

#### STUDENT LOAN FUND

Through the generosity of friends of the College, the Student Loan Fund has been established from which small short-term loans may be made to students who require funds to meet personal emergencies or other needs for which financial aid funds may not be obtained. In accordance with the conditions set by the donors, use of the Student Loan Fund is limited to students who are otherwise receiving grant assistance from the College. The New England Society's Student Loaning Fund (for New England residents) and the Morris Morgenstern Student Loan Fund provide special interest-free loans on the same short-term basis as other student loans.

#### ADDITIONAL FINANCIAL AID INFORMATION

A brochure with a more detailed description of the financial aid program is available upon request from the Admission Office. Additional information is also available from the College's website at [www.amherst.edu/~finaid](http://www.amherst.edu/~finaid). Questions about the financial aid policy of Amherst College should be directed to the Office of Financial Aid, Amherst College, P.O. Box 5000, Amherst, MA 01002-5000 or [finaid@amherst.edu](mailto:finaid@amherst.edu).