



EMMANUEL
COLLEGE

2025-2026

Guide to Financing & Financial Aid

Congratulations on your acceptance and welcome to the Emmanuel community!

At Emmanuel, we're committed to making a quality private education affordable. This guide offers detailed information about the cost of attending Emmanuel and the many options available to make an Emmanuel education attainable for you and your family.

If someone is helping you with college expenses, we encourage you to share this guide with them—it's designed to make the process clear and approachable for everyone involved.

As you explore this guide, we also hope you'll take the opportunity to learn more about Emmanuel: the incredible opportunities we offer, the vibrant energy of our students, and the ways we empower our graduates to make a difference in the world.

For additional information, visit us at
www.emmanuel.edu/admissions-aid

UNDERSTANDING YOUR FINANCIAL AID	2
ESTIMATING YOUR COST	5
PLANNING FOR PAYMENT & FINANCING OPTIONS	6
EXPLORING ADDITIONAL AID OPPORTUNITIES	10
KEEPING IN TOUCH WITH STUDENT FINANCIAL SERVICES	15

UNDERSTANDING YOUR FINANCIAL AID

At Emmanuel, there are two types of financial aid to support your education:

MERIT SCHOLARSHIPS/NON-NEED-BASED FINANCIAL AID

Merit scholarships are determined at the time of admission and are based on your academic achievements. Key scholarship opportunities include:

- Presidential Scholarship
- Dean's Scholarship
- Academic Achievement Scholarship

The College also offers scholarships at the time of admission to recognize the wide variety of ways in which we believe a student will be a valuable addition to the Emmanuel community, such as:

- Saints Community Award
- City of Boston Scholarship
- Catholic High School Graduate Award
- On-Campus Housing Grant

NEED-BASED FINANCIAL AID

Need-based financial aid is designed to assist students with demonstrated financial need and requires completing the Free Application for Federal Student Aid (FAFSA).

This aid includes a combination of:

- Federal Grants
- State Grants
- Emmanuel-Funded Grants and Scholarships
- Student Loans

For detailed information, please visit www.emmanuel.edu/need-based.



Student Spotlight: Valerie Esteva '24

Emmanuel students excel academically and compete for prestigious fellowships—like biology major Valerie Esteva, a 2024 Fulbright recipient. Valerie is currently teaching in Spain while preparing for medical school. She plans to volunteer and explore Spain's healthcare system, gaining valuable global perspectives that will shape her future career.

Valerie credits Emmanuel's liberal arts education with helping her stand out.

"I became a more well-rounded individual and had the chance to explore topics I was passionate about, like world religions and other cultures," she said.



Valerie is grateful for Emmanuel's faculty, who she says are invested in students' success. "They really want to know you as a person," she said. "Emmanuel helped me become the best version of myself."



ESTIMATING YOUR COST

While each semester is billed separately, it's best to plan ahead and budget for the entire academic year in advance. Below are the costs for the 2025-2026 academic year.

DIRECT COSTS

	Resident	Commuter
Tuition	\$50,208	\$50,208
Room and Board (standard double room)	\$19,100	n/a
Orientation Fee	\$400	\$400
Student Activity Fee	\$326	\$326
Health and Wellness Fee	\$160	\$160
Total estimated charges for the year:	\$70,194	\$51,094

Course Fees: \$85–\$300 for science labs and art studio courses
Nursing Program Fee: \$775 per semester

All students are required to have health insurance coverage; students without health insurance may purchase the College's plan with Blue Cross Blue Shield at an estimated annual cost of \$4,000.

For a more comprehensive list of fees and expenses, please visit www.emmanuel.edu/tuition.

INDIRECT COSTS

Students may want to plan for indirect expenses such as transportation, personal expenses, and books and supplies. Although the amounts may vary, below are some annual estimates to help with your planning.

- Transportation: \$810
- Personal Expenses: \$1,386
- Books and Supplies: \$1,000*

**This may vary depending on program of study and method of purchase. The Emmanuel College Bookstore is a great resource for finding the most cost-effective way to access needed course materials. In addition to new and used books, e-books, and book rentals may be available.*

PLANNING FOR PAYMENT & FINANCING OPTIONS

The fall semester tuition bill is available in early July and due in early August via EC Online Services at ecss.emmanuel.edu/student. The spring semester tuition bill is available in late November and due in early January.

After scholarships and financial aid, the remaining cost may be covered through one or a combination of payment methods. In addition to ACH, credit card, check, and 529/College Savings Plan payments, there are other financing options available. For more details on these options and more, visit www.emmanuel.edu/paymentoptions.

MONTHLY PAYMENT PLAN

Emmanuel offers an interest-free monthly payment plan, allowing families to spread payments over a five-month period each semester. The fall semester plan starts on July 15th, and the spring semester plan starts on December 15th. For more information, visit www.emmanuel.edu/paymentplan.

PARENT AND STUDENT LOANS

Federal Direct PLUS Loan: A federal loan program through which parents who pass a basic credit check may borrow up to the cost of attendance minus financial aid. For more details, visit www.studentaid.gov/loans.

Private Loans: Education loans for parents and students offered by major banks, credit unions, and other financial authorities. Eligibility criteria vary across lenders, but typically credit score and income are considered. Most lenders require students to have a cosigner. For more details, visit www.elmselect.com.



Student Spotlight: Cameron Howard '25

At Emmanuel College, economics major Cameron Howard has been able to explore his passion for law and politics with the support of dedicated faculty and the resources of Boston.

Through internships with U.S. Senator Joni Ernst, the U.S. Attorney's Office for the District of Massachusetts, and Rasky Partners, a Boston lobbying firm, Cameron has gained invaluable experience and built a strong professional network.

“With these internships, I’ve carved a path that aligns with my interests and cultivated connections that will benefit me going forward,” he says.



Cameron's story highlights the value of an Emmanuel education—where exploration, mentorship, and real-world experience prepare students for success.



WHERE ARE EMMANUEL STUDENTS INTERNING?

Here are just a few recent locations:

- Beth Israel Deaconess Medical Center
- Boston Bruins and TD Garden
- Boston Children's Hospital
- Boston Public Schools
- Boston Red Sox and Fenway Park
- Brigham & Women's Hospital
- Brown Brothers Harriman
- Dana-Farber Cancer Institute
- Deloitte
- Federal Bureau of Investigation
- GBH
- Hill Holliday
- Massachusetts General Hospital
- Mayor's Office, City of Boston
- Mission Grammar School
- Office of the Massachusetts Governor
- Suffolk County District Attorney's Office
- WCVB-TV 5 (ABC Boston)

STUDENT EMPLOYMENT

At Emmanuel College, we prioritize experiential learning as a key part of preparing you for your future career—and student employment is an excellent way to get started. Our robust on-campus student employment program allows you to gain valuable experience while contributing to the College community. Beyond campus, our location in the heart of Boston's Fenway neighborhood offers opportunities for off-campus work.

Students can begin applying for on-campus jobs as early as July, and an introduction to our HireSaints job system is provided during Orientation. These opportunities not only help offset college expenses but also provide practical skills, connections, and insights that will serve you well in the professional world.

CAREER PREPARATION

Career readiness is an integral part of the Emmanuel experience, designed to help you succeed in a dynamic and competitive job market. We believe that hands-on learning is the most powerful way to prepare for the world of work. That's why we require 100% of students to complete at least one internship, ensuring that every graduate has real-world experience before leaving Emmanuel.

Through our McCafferty Career Center, you will receive guidance in shaping your career path, exploring your strengths, and learning how to communicate your unique value to employers. Starting in your first year, you will participate in a career planning and development course, gaining a deeper understanding of yourself and laying the foundation for your professional journey.

From on-campus jobs to internships with Boston's top organizations, every experience is designed to help you discover your potential, build confidence, and prepare for your future.

EXPLORING ADDITIONAL AID OPPORTUNITIES

OPPORTUNITIES FOR YOUR FIRST YEAR

PRIVATE SCHOLARSHIPS

Many students benefit from scholarships that are available from sources other than Emmanuel or federal and state governments. For more information on how to find private scholarships, visit www.emmanuel.edu/privatescholarships.

TEACH GRANT

The Teacher Education Assistance for College and Higher Education (TEACH) Grant is a federal grant of up to \$4,000 awarded annually to students intending to teach in a TEACH-approved field.

For a list of service requirements and more information, please visit www.studentaid.gov/teach. If you are interested in receiving this grant, please contact our office.

VETERANS EDUCATION BENEFITS

A wide range of education benefits are available to veterans and their dependents through the U.S. Department of Veterans Affairs (VA). We encourage veterans to visit www.va.gov for detailed information on eligibility, how to apply, and obtaining a Certificate of Eligibility (COE). Emmanuel College is a proud participant in the Yellow Ribbon Program.

STATE SCHOLARSHIPS AND GRANTS

The Commonwealth of Massachusetts offers a range of scholarships and grants to support Massachusetts residents in achieving their educational goals. These opportunities are available to eligible students who complete the FAFSA and meet specific program requirements.

- **MASSGrant and Gilbert Grant:** Available to students who demonstrate financial need, these programs provide essential funding for full-time undergraduate students. Simply complete the FAFSA to be considered.
- **High Demand Scholarship:** This program supports students pursuing degrees in high-demand fields. In addition to completing the FAFSA, a separate application is required. Emmanuel students have historically been strong candidates, with many selected each year.

For more information on these programs and additional opportunities, visit the Massachusetts Office of Student Financial Assistance website at www.mass.edu/osfa.

DID YOU KNOW?

Emmanuel offers a **5% tuition discount** to siblings enrolled concurrently in the traditional undergraduate program



Student Spotlight: Gabriel Eduarte '26

For Gabriel Eduarte, receiving a scholarship from Emmanuel has been transformational. A double major in finance and economics, as well as a resident assistant and a member of the Saints Men's Soccer Team, Gabriel credits the scholarship with allowing him to fully immerse himself in the Emmanuel experience.

“My scholarship from Emmanuel has been life-changing,” he said. “It has given me the freedom to fully experience everything the College has to offer, from competing on the field to thriving in the classroom. It has really boosted my confidence at Emmanuel.”



In addition to excelling academically and athletically, Gabriel will intern with the Pentair Finance Leadership Development Program in Summer 2025.

Gabriel's story exemplifies how Emmanuel supports students in achieving their goals—both on campus and beyond.



OPPORTUNITIES FOR FUTURE YEARS

EMMANUEL COLLEGE ENDOWED SCHOLARSHIPS

These are scholarships for currently enrolled students funded by alumni and friends of the College. Scholarships are awarded according to academic performance, service and/or leadership accomplishments, community affiliation, and financial need. The application for the upcoming academic year's scholarships becomes available each December and is due in February.

RESIDENT ASSISTANT SCHOLARSHIP

Students selected as Resident Assistants (RA) receive a scholarship for 75% of their housing and food charges in their first year as an RA and for 100% of housing and food charges for subsequent years of service. Sophomores, juniors and seniors may apply.

SUPPORT FOR EXPERIENTIAL LEARNING

Emmanuel students may be considered for funding to help offset the cost of experiential learning activities. Experiential learning encompasses a wide range of opportunities, such as unpaid internships, service learning (e.g. Alternative Spring Break), study abroad, student faculty research, etc.

Recipients must have completed 48 credits at Emmanuel and are selected on the basis of academic and financial criteria, as well as the availability of funds.



Student Spotlight:

Building Community at the Cardinal's Nest Café

The Cardinal's Nest Café is more than just a coffee shop—it's a hands-on learning experience and a chance to create a welcoming community space on campus. Run entirely by students, the café operates under the Emmanuel Business Collaborative (ECB) and offers its team an opportunity to manage a real business.

“It’s different from working elsewhere because we get the full-scale experience of a business and can gear it towards our peers as well,” says Ella Poor '25, General Manager and a management major.

The team, which also includes Maya Galindo '26, Ryan Ragosta '26, and Caspian Reardon-Fargo '26, manages everything from event planning and inventory to marketing and budgeting.

“It’s really important to have a place like that on campus. It’s so easy to get stuck in the habit of going from the dorm to classes and back,” Galindo said.





KEEPING IN TOUCH WITH STUDENT FINANCIAL SERVICES

At Emmanuel, we pride ourselves on being a personal college. We know that every family's situation is different, and the dedicated counselors in the Office of Student Financial Services are here to help you determine the right plan to make an Emmanuel education affordable for you.

We look forward to working with you and your family!

Phone:

617-735-9938

Email:

financialservices@emmanuel.edu

In Person:

Eisner Administration Building,
Room 341

Office hours:

Monday–Friday:
8:30 a.m.–4:30 p.m.

Mailing Address:

Emmanuel College
Office of Student Financial Services
400 The Fenway
Boston, MA 02115

Glossary

Cost of Attendance (COA): The total estimated cost to attend a college, including tuition, housing, food, fees, and indirect costs like books and transportation.

Direct Costs: Expenses billed directly by the college, such as tuition, fees, housing, and food.

FAFSA (Free Application for Federal Student Aid): The federal application required to apply for need-based financial aid, including grants, loans, and work-study opportunities.

Federal Direct Loans: Low-interest federal student loans available to students. Repayment typically begins after graduation, provided the student is enrolled at least half-time.

Subsidized Loans: Need-based loans; no interest while in school.

Unsubsidized Loans: Not need-based; interest accrues upon disbursement.

Federal Direct PLUS Loan: A federal loan program allowing parents to borrow up to the cost of attendance minus financial aid. Requires a basic credit check.

Federal Work-Study (FWS): A federally funded program that provides part-time employment opportunities for students with financial need.

Indirect Costs: Expenses not billed by the college but associated with attendance, such as transportation, personal expenses, and books.

Interest-Free Monthly Payment Plan: A payment option that spreads tuition costs over 5 installments without incurring interest.

Merit Scholarships/Non-Need-Based Aid: Scholarships awarded based on academic, leadership, or extracurricular achievements, without consideration of financial need.

Need-Based Financial Aid: Financial aid awarded based on a student's demonstrated financial need, determined through the FAFSA.

Private Student Loans: Education loans offered by private banks or lenders, often requiring a cosigner and based on creditworthiness.

Satisfactory Academic Progress (SAP): A standard set by colleges to ensure students are successfully progressing toward degree completion; necessary for maintaining financial aid eligibility.

Tuition Exchange Program: A scholarship program for dependents of employees at participating colleges and universities.

Veterans Education Benefits: Education benefits provided by the U.S. Department of Veterans Affairs, such as the GI Bill and Yellow Ribbon Program, for veterans and their dependents.

Terms And Conditions

ACCEPTING YOUR FINANCIAL AID

To accept most types of aid simply submit your enrollment form and deposit to Emmanuel by May 1, 2025. Federal student loans and the Federal TEACH Grant require additional steps; for further details please see www.studentaid.gov.

ELIGIBILITY

Your financial aid is based upon the information you supplied through the 2025-2026 Free Application for Federal Student Aid (FAFSA). Some students will see the word “estimated” noted at the top of their financial aid letter. This indicates your FAFSA was selected for a process known as Verification, in which colleges are required to confirm certain information on the FAFSA through supplemental documentation before finalizing your financial aid. If significant discrepancies are found as a result of verification, your financial aid eligibility may change.

Any change to your enrollment status or campus residency status must be reported to the Office of Student Financial Services (OSFS). Changes may result in an adjustment to your financial aid. If you receive outside financial assistance not included on your financial aid letter, such as a private scholarship or veterans education benefits, you must report this to the OSFS. Assistance from outside sources does not typically impact financial aid unless it exceeds the student’s demonstrated financial need or the cost of attendance.

RENEWABILITY

The renewal requirements for merit scholarships and non-need-based financial aid are outlined on the scholarship letter provided with your admission acceptance letter and published in the College’s Academic Catalog. Merit scholarships with a minimum cumulative grade point average (GPA) requirement are reviewed at the end of each academic year. Recipients who do not meet the required GPA are provided an additional probationary semester to meet the requirement. Students may receive their Emmanuel funded non-need-based financial aid for up to eight semesters with full-time enrollment. Students who become ineligible for non-need-based financial aid are still considered for need-based financial aid.

Need-based financial aid is awarded for one academic year at a time and contingent on the completion of the FAFSA each year. Students must maintain Satisfactory Academic Progress (SAP) according to the terms of the College’s policies as outlined in the Academic Catalog located at www.emmanuel.edu/catalog.

What's Next? Checklist

VISIT CAMPUS

- ☐ Come experience Emmanuel's spirited community first-hand. Join us for EC Incoming (Accepted Students Day), a campus tour, or one of our virtual meetings and webinars. Visit apply.emmanuel.edu/portal/visit-ec to see all of the many options!

MAKE IT OFFICIAL

- ☐ Submit your deposit and enrollment form by May 1st at www.emmanuel.edu/accepted.

After enrolling, you'll receive an e-mail with instructions for accessing the student portal EC Online Services and your new @emmanuel.edu e-mail account. Check your Emmanuel e-mail account frequently for important notices and updates.

ATTEND ORIENTATION

- ☐ Attend New Student Orientation (June 9-10, 12-13, 17-18)

COMPLETE ADDITIONAL DOCUMENTATION

- ☐ Submit final high school/college transcripts to the Office of Admissions.
- ☐ Check the Financial Aid Section of EC Online Services to see if you have any missing or incomplete financial documents. If you are accepting your Federal Direct Subsidized and/or Unsubsidized Loan, you must complete the loan requirements.
- ☐ View the fall tuition bill online and review payment options. If you are planning to borrow a private student or parent loan, we recommend applying for the annual amount that is needed. For more information review www.emmanuel.edu/paymentoptions.
- ☐ To enroll in or waive enrollment in the College's student health insurance program, go to www.universityhealthplans.com.
- ☐ Submit the Immunization & Health Form required by Student Health Services to healthservices@emmanuel.edu.