



## Planning Guide and Worksheet for Dix Scholars 2025-2026

When calculating your financial aid, Student Financial Services (SFS) used the **standard enrollment pattern** of the program you were admitted to as well as your intended enrollment (part-time or full time) as reported on your application.

Important things to know:

- You **must** be enrolled **at least ½ time** (6 credits) in order to receive financial aid for a term
- If you **add or drop a class**, SFS will adjust your financial aid accordingly
- Make sure to **work with Advising** on your registration
- Your **student bill for Fall 2025** will be available in late June with an August 15<sup>th</sup> due date
- If you have any questions regarding your financial aid please contact us at [sfs@simmons.edu](mailto:sfs@simmons.edu) or 617-521-2001, we look forward to working with you!

Dix scholars are charged tuition at the per credit rate listed below. To help plan for your costs it is important to **first calculate your billed costs**.

	Tuition per credit	Activity fee	<b>Example: Accelerated Nursing BSN</b> (enrolled in 12 credits for Fall semester and 13 credits for Spring semester)				
Nursing	\$1,606	\$175		Fall	Spring		
Non-Nursing	\$1,466	\$175					
<div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>To determine billed costs, use <b>this example</b> as a guide</p> <ul style="list-style-type: none"> <li>✓ <b>multiply</b> your credits per term by the tuition rate for your program.</li> <li>✓ <b>Add</b> in your Activity fee</li> <li>✓ <b>Subtract</b> Loan(s), Dix Scholarship &amp; any need based grant aid</li> </ul> </div>			<div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><b>Note:</b> If you plan to enroll in <b>Summer 2026</b>, we will reach out in February 2026 with information about applying.</p> </div>				
			Tuition (# credits x \$1,606)	\$ 19,272	\$ 20,878		
			Activity Fee	\$ 175	\$ 175		
			<b>Total Billed Cost</b>	<b>\$ 19,447</b>	<b>\$ 21,053</b>		
			<b>Less Dix Scholarship</b>	<b>(\$ 2,500)</b>	<b>(\$ 2,500)</b>		
			<b>Less Need Based Grant(s)</b>	<b>(\$ 5,375)</b>	<b>(\$ 5,375)</b>		
			<b>Less Subsidized Loan*</b>	<b>(\$ 1,750)</b>	<b>(\$ 1,750)</b>		
			<b>Less Unsubsidized Loan*</b>	<b>(\$ 1,000)</b>	<b>(\$ 1,000)</b>		
<b>Out of pocket payment</b>	<b>\$ 8,822</b>	<b>\$ 10,428</b>					
			<p>*Disbursed Loan amounts will be slightly lower to account for the origination fee (currently 1.057%)</p>				

**\*Calculate your own costs using the worksheet on the other side of this guide\***



## Estimate your billed costs

	Fall	Spring
Tuition (credits x tuition rate)	\$	\$
Room & Board (if on campus)	\$	\$
Activity Fee	\$ 175	\$ 175
<b>Total Billed Cost</b>	<b>\$</b>	<b>\$</b>
<b>Less Dix Scholarship</b>	<b>\$</b>	<b>\$</b>
<b>Less Need Based Grant(s)</b>	<b>\$</b>	<b>\$</b>
<b>Less Subsidized Loan</b>	<b>\$</b>	<b>\$</b>
<b>Less Unsubsidized Loan</b>	<b>\$ _____</b>	<b>\$ _____</b>
<b>Out of pocket payment</b>	<b>\$</b>	<b>\$</b>

	Tuition per credit	Activity Fee
Nursing	\$1,606	\$175
Non-Nursing	\$1,466	\$175
Room & Board \$9,073/term		
Health & Wellness Fee \$495/term		

To determine your billed costs:

- ✓ **Multiply** your credits per term by the tuition rate
- ✓ **Add** in the activity fee
- ✓ **Add** the Room & Board and Health & Wellness Fee IF living on campus
- ✓ **Subtract** Dix scholarship, need based grant(s), loan(s)

Once you have determined your billed costs you may decide you need to **apply for an additional loan to help cover billed costs and/or living expenses.**

### Before Making Your Financing Decisions

- Figure out a **budget** before you borrow.
- Utilize **payment plans** for help with cash flow. Billed costs can be spread over the year in monthly payments. Find more information at [simmons.edu/sfs](http://simmons.edu/sfs)
- If you decide to borrow additional money, remember that there are different types of educational loans. Confirm the **interest rate**, **loan fees**, and **repayment schedules** of each loan so you can make an informed decision.
- Most loans will **accrue interest** while you're in school. Consider paying the interest while you're attending school to reduce the payments that will be due after you graduate.
- If borrowing more than the unsubsidized loan, **limit to one Private loan** for the entire year.

These are the **standard estimates** for living and personal expenses the institution has determined students **can borrow up to**:

Living Expenses	\$7,260/term
Personal/Books	\$1,490/term
Transportation	\$425/term

Using the **example** from the other page, the student could choose to **borrow these totals for the year** (Fall, Spring):

Out of pocket	\$ 19,250
Living Expenses	\$ 14,520
Personal/Books	\$ 2,980
Transportation	\$ 850
<b>Total</b>	<b>\$37,600</b>