

# Nursing@Simmons Tuition, Billing and Financial Aid FAQs

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## Tuition and Billing

### How much does the Nursing@ Simmons program cost?

Tuition is based on the number of credits for which you register. Current tuition rates and fees for [FNP](#), [RN to MSN](#), and [DNP](#) are located on the Nursing@Simmons program site.

### Are there additional fees assessed on top of tuition?

There is a program fee assessed each term. Review the full list of tuition and fees for Nursing@Simmons on the [Tuition and Fees page](#) (for online tuition and fees please scroll down to the appropriate online program).

### How much is the tuition deposit, and when is it due?

There is a \$650 nonrefundable enrollment deposit due once admitted.

### Can I use financial aid to cover the deposit?

No, federal student aid cannot be used to pay the deposit.

### Will I be able to view my award package before submitting the deposit?

You do not need to pay your deposit in order to receive your financial aid package. However, Student Financial Services must receive your FAFSA form for the year in order to package your financial aid. Please complete the FAFSA at the same time you complete your application for admission.

### When will I receive a tuition bill, when is payment due and how do I view my bill?

Billing statements are posted online to students' Simmons Connection account each month during the semester. Paper billing statements are not sent by mail. Students and authorized users will receive an email notification when a statement has been posted online. Students can access their statement by logging in to Simmons Connection. After logging in, go to AARC > Access Student Account Center > View Bill/ Make a Payment > Statements Tab. You can also refer to the 'account activity' section under 'my account' for the most up to date account information. Additional information on payment deadlines is listed on the [Payment Policies page](#).

### **What are the accepted forms of payment?**

If you would like to pay any portion of your bill out of pocket, you can [make a payment online through the Student Account Center](#) and e-bill, or you can set up a payment plan through [AARC](#).

### **How does my employer go about paying the school?**

You will need to connect with Student Financial Services to get more information about [employer tuition assistance or view the Employer Tuition Reimbursement Agreement](#).

### **Are payment plan options available for online students?**

Payment plans are available. If you are interested in setting up a [payment plan](#) for your tuition, you can sign up online with Nelnet. If you have any questions or concerns, please feel free to contact [Simmons Student Accounts](#).

### **What are the consequences if my tuition bill is not paid when classes begin?**

Charges for tuition, fees and any prior balance must be paid in full each semester before a student may attend class. Student accounts must be paid in full before a student may attend class. Students who do not settle their accounts prior to the first day of classes may have their schedules canceled and will have to select courses on a space-available basis. For more information, visit Simmons [Payment Policies page](#).

### **If I'm eligible to receive a refund, what is the process?**

Details on the refund process as well as how to sign up for direct deposit are listed on the [Financial Aid & Credit Balance Refunds page](#). If you receive funds that exceed the amount of tuition and fees for a term, you will have the credit balance refunded approximately four weeks after the term begins. A financial aid refund check will be mailed if a student has not signed up for direct deposit.

### **What is the Title IV Authorization?**

Title IV funds are federal student aid funds, which are from federal student aid programs administered by the U.S. Department of Education. Learn more about [Title IV Authorization](#).

### **Who can I contact at Simmons for billing and payment questions?**

Visit [Student Accounts](#) for billing and payment information.

## **Simmons Student Portal/ Account Setup**

### **What is the Simmons student portal?**

The Simmons student portal is Simmons Connection. Your [Simmons Connection](#) account includes access to academic records, billing, financial aid, direct deposit set up, and more. You will need your Simmons ID and password to log into Simmons Connection.

## How do I set up my Simmons Connection account?

Simmons Connection is the online portal where you can access your academic registration, billing statements, personal information and Simmons email.

You can set up your Simmons account two business days after submitting your enrollment deposit. Go to the [Email and Password Account Setup page](#) to activate your account.

Once your account is activated, log in to [Simmons Connection](#) using your username and password you created during the account activation step.

## How do I set up my Simmons email address?

You can access your email account within Simmons Connection or directly at [gmail.simmons.edu](mailto:gmail.simmons.edu) once you complete your Simmons Connection activation. Your Simmons Connection and Simmons email username and password are the same.

Contact the Simmons Service Desk at [servicedesk@simmons.edu](mailto:servicedesk@simmons.edu) or 617-521-2222, Monday through Friday from 7:30 a.m. to 5:30 p.m. (EST) for technical assistance related to your Simmons Connection account or Simmons email.

## Financial Aid at Simmons

### Does Nursing@Simmons offer internal scholarships to online students?

Nursing@Simmons offers a limited number of competitive scholarships. All applicants who submit their completed applications on time are automatically considered for these awards during the admissions application review. No separate application form is required for consideration of scholarships.

There are numerous external funding opportunities and nursing scholarships available, which we encourage you to explore. You can independently research funding opportunities that may be available to you through your employer, local agencies, or private organizations. You can review the [Other Resources](#) section of the Financing Your Degree web page for external scholarship information, such as national nursing scholarship opportunities.

### Are there Simmons-specific supplemental financial aid forms I need to complete?

Simmons does not require any school specific supplemental forms. If you are a new student, and are planning to apply for federal student aid, you will need to complete a Free Application for Federal Student Aid (FAFSA), Entrance Counseling, and the Loan Agreement Master Promissory Note (MPN) on the [Federal Student Aid website](#).

### What federal student aid is available to graduate students?

Students who complete the FAFSA form, are U.S. citizens or permanent residents and who are not in default on any previous student loans are eligible to borrow through the Federal Direct Unsubsidized Loan program. If students need to borrow additional funds, they may apply for a Federal Direct Graduate PLUS Loan which, unlike the Direct Unsubsidized loan, requires a standard credit check. [Learn more about the types of federal student aid.](#)

## **Why are graduate students not eligible for the Federal Pell Grant or the Federal Subsidized Loan?**

The Department of Education awards Federal Pell Grants and Direct Subsidized Loans to eligible undergraduate students who demonstrate financial need and have not yet completed their bachelor's degrees. The Department of Education does not evaluate need or income for loans at the graduate or professional level. Therefore, graduate students are not eligible for the Federal Pell Grant nor the Direct Subsidized Loan.

## **Are there academic standards I must meet to continue to receive federal student aid?**

To be eligible and continue to receive Federal Student Aid (FSA), students must make satisfactory academic progress (SAP) toward achieving and completing their program of study through measurement of qualitative (GPA) and quantitative (completed credits) standards. Learn more about the [Graduate SAP Policy](#).

## **What is the minimum number of credits required to receive federal student aid?**

You must be registered for at least 5 credits per semester to be eligible to receive federal student aid.

## **How do I determine full-time, part-time, or half-time enrollment in this program?**

Nursing@Simmons students will complete 68 course credits and a minimum of 836 clinical hours. Full-time students complete the program over a period of eight terms. Part-time students complete the program over a period of 10 terms and the extended track is completed in 11 terms. Students enrolled in at least 9-11 credits are considered full-time. Students enrolled in 5-9 credit hours are considered half-time.

## **What are private loans?**

Private education loans, also known as alternative loans, are offered by private lenders to help students bridge the gap between the cost of education and the amount the government allows them to borrow in federal loans. Lenders offer private educational loans with different rates, fees, repayment terms, and approval requirements.

## **Are private loans offered at Simmons?**

[Private loans](#) are available through lending agencies such as banks or credit unions. Simmons cannot recommend any particular lender to its students, but we do partner with [elmselect.com](#) to provide information on a variety of lenders that our students have borrowed from. We strongly recommend that you compare rates carefully and know what their monthly repayment schedule will be.

## **When will I receive my financial aid award?**

You will receive your award letter via email, and it will be available by [logging into AARC](#).

## **How do I accept my financial aid award?**

We assume that you accept the aid that is provided. If you would like to reduce or cancel any of your Federal Direct Unsubsidized Loan, fill out the [Loan Adjustment Request Form](#) on our website.

## **Am I required to accept the full amount that I am offered on my award letter?**

No, you do not have to accept the full amount offered. Students are encouraged to borrow only what is needed. You can choose to accept all, part, or none of your financial aid.

### **Does my Direct Loan eligibility cover the entire cost of the program?**

Assuming you are eligible for both the Direct Unsubsidized Loan and the Direct Graduate PLUS Loan, the aid will cover the current academic year you are enrolled. Simmons also allows students to borrow for certain indirect costs, in addition to tuition and fees.

### **How soon will loans disburse to my student account?**

Federal student loans do not disburse earlier than 10 days prior to the start of classes.

### **Can I use loans to cover additional expenses such as living expenses, books, supplies, etc.?**

The total cost of attendance (COA) for the academic year includes tuition, fees and living expenses. If there is eligibility for additional loan funds based on the COA, you are able to use those resources to cover expenses such as books, supplies, and other miscellaneous expenses.

### **Is there an immersion required for this program? If so, will I be able to use the loan funds to cover these expenses?**

Yes, there is one immersion required for the Nursing@Simmons program. If you have a surplus credit from your loans, you may use those funds to cover expenses associated with your immersion. For more information on immersions visit the Graduate Course Catalog found on the [Course Catalog page](#).

### **Who can I contact at Simmons for financial aid questions?**

Visit the [Student Financial Services](#) website for additional details regarding general financial aid information and loan options or call 1-617-521-2001.

## **Free Application for Federal Student Aid (FAFSA)**

### **What is the FAFSA?**

The [Free Application for Federal Student Aid](#) (FAFSA) is the application the Department of Education uses to determine if you are eligible to receive federal student aid.

### **Where can I find the FAFSA?**

The FAFSA is available online at [Studentaid.gov](#).

### **What is the Simmons FAFSA school code?**

The Simmons FAFSA school code is 002208.

### **Do I need to include my Social Security number (SSN) in my application for admission to be eligible for aid?**

If you are planning to apply for financial aid, please provide your SSN on your application for admission. Providing your SSN will expedite the financial aid process. For more information, please contact [Student Financial Services](#) by email.

### **Do I need my parents' tax information to complete the FAFSA?**

If you are applying for graduate school, you are considered an independent student, and do not need to include your parents' information to complete the FAFSA.

### **What is the Expected Family Contribution (EFC)?**

The Expected Family Contribution (EFC) is a measurement of your ability to contribute toward your educational costs. As a graduate/professional student your EFC is not a factor in your eligibility for federal student loans.

## When should I complete the FAFSA?

The FAFSA is available every October 1 for the upcoming academic year. New students planning to use federal student aid should complete a FAFSA while applying for admission. Continuing students will need to submit a FAFSA each year they plan to receive federal student aid.

Intended Start	Term	FAFSA Year
September 2020	Fall	2020-2021
November 2020	Fall	2020-2021
January 2021	Spring	2020-2021
March 2021	Spring	2020-2021
May 2021	Summer	2020-2021 2021-2021

## Do I need to complete the FAFSA each year?

Yes. Because eligibility for federal student aid does not carry over from one award year to the next, you will need to complete the FAFSA for each award year for which you are or plan to be a student.

## What constitutes an academic year for federal student aid?

An academic year is the year for which financial aid is used to fund your education. Generally, this is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year.

## Federal Direct Unsubsidized Loan

### What is the Federal Direct Unsubsidized Loan?

The Federal Direct Unsubsidized Loan is a federal loan offered to students to help with the cost of education. The Federal Unsubsidized Loan is not based on income or financial need.

## What criteria is used to determine eligibility for federal student aid?

The Direct Unsubsidized Loan is not based on income. In order to apply for federal student aid, you must:

- Be a U.S. citizen or eligible noncitizen
- Have a valid Social Security number (SSN)
- Be registered with Selective Service, if you are male (must register between the ages of 18 and 25)
- Be enrolled or accepted for enrollment in an eligible degree program
- Be enrolled at least half-time in an eligible program
- Maintain satisfactory academic progress (SAP)
- Not currently be in default on previous federal student loans
- Not have exceeded the maximum aggregate loan limit

Learn more about [federal student aid eligibility criteria](#) on the Federal Student Aid website.

## What is the aggregate loan limit?

The aggregate loan limit is the total amount that you may borrow in federal direct student loans for undergraduate and graduate study. In addition to borrowing limitations based on the cost of attendance for the program, students are also limited in terms of lifetime borrowing. The maximum aggregate loan limit for federal direct loans is \$138,500. This amount does not include PLUS loans, nor private loans.

If the total loan amount you receive over the course of your education reaches the aggregate loan limit, you are not eligible to receive additional loans. However, if you repay some of your loans to bring your outstanding loan debt below the aggregate loan limit, you could then borrow again, up to the amount of your remaining eligibility under the aggregate loan limit. You can learn more about [graduate annual loan limits](#) on the Federal Student Aid website.



### **How do I find out if I am near my aggregate loan limit or have defaulted on a federal student loan?**

Log in on the [StudentAid.gov homepage](https://studentaid.gov/homepage) to view your federal student loan borrowing history and loan servicer details. Please note that private education loans are not listed on this site. Students in default are not eligible for additional federal loans. Contact your lender for default resolution options.

### **What is the difference between a Direct Unsubsidized Loan and a Direct Subsidized Loan?**

Direct Subsidized Loans are available to undergraduate students with financial need. The U.S. Department of Education pays the interest on subsidized loans while students are enrolled in their undergraduate program. The Direct Unsubsidized Loan is available to undergraduate and graduate students and does not require demonstration of financial need. The unsubsidized loan begins accruing interest as soon as funds are disbursed. [Learn more about the difference between unsubsidized and subsidized loans.](#)

### **How much am I eligible for with the Direct Unsubsidized Loan?**

Most graduate-level students are potentially eligible to receive up to \$20,500 per academic year from the Direct Unsubsidized Loan. Learn more about [graduate annual loan limits](#).

### **How do I apply for the Direct Unsubsidized Loan?**

To apply for the Direct Unsubsidized Loan, you must complete and submit the [Free Application for Federal Student Aid](#) (FAFSA).

### **What is the current Direct Unsubsidized Loan interest rate?**

The Direct Unsubsidized Loan interest rate is determined on an annual basis. Learn more about [interest rates](#) on the Federal Student Aid website.

### **Are there any additional loan fees for the Direct Unsubsidized Loan?**

There is a loan origination fee that is a percentage of the total loan amount. The loan origination fee is deducted proportionately from each loan disbursement you receive. Information on unsubsidized loan origination fees can be found on the [Interest Rates and Fees page](#) of the Federal Student Aid website.

## **Federal Direct Graduate PLUS Loan**

### **What is the Direct Graduate PLUS Loan?**

The Direct Graduate PLUS Loan is a federal loan that graduate or professional degree students can use to help pay education expenses in addition to the Direct Unsubsidized Loan. [Learn about Direct PLUS Loans.](#)

### **Do Direct PLUS Loans affect my aggregate loan limit?**

#### **Only Direct Subsidized/Direct**

Unsubsidized Loans (formerly referred to as Stafford loans) and federal loans made through the Federal Family Education Loan (FFEL) Program count toward your aggregate loan limit.

## **What are the eligibility criteria to apply for the Direct Graduate PLUS Loan?**

A credit check will be conducted when applying for the Direct Graduate PLUS Loan. In addition to the federal student aid eligibility criteria, applicants cannot have an adverse credit history.

## **What are the credit criteria to receive the Direct Graduate PLUS Loan?**

One of the eligibility requirements to receive a Graduate PLUS Loan is that you must not have an [adverse credit history](#). A credit check is performed to determine whether a Graduate PLUS Loan applicant meets this requirement.

## **How much can I borrow with the Direct Graduate PLUS Loan?**

If approved for the Grad PLUS Loan, you can borrow up to the cost of attendance as determined by Simmons.

## **When can I apply for the Direct Graduate PLUS Loan?**

You can apply for the Direct Graduate PLUS Loan within 180 days of the start of your program, or once you are enrolled.

## **How do I apply for the Direct Graduate PLUS Loan?**

In order to apply for the Direct Graduate PLUS Loan, you must first complete the Free Application for Federal Student Aid (FAFSA). Once you have completed the FAFSA, apply for the Direct Graduate PLUS Loan by completing the credit application on the [Federal Student Aid website](#). Also complete the Graduate PLUS Loan Agreement Master Promissory Note (MPN).

## **What are the next steps if I'm approved for the Direct Graduate PLUS Loan?**

If approved, complete the Graduate PLUS Loan Agreement Master Promissory Note (MPN) on the [Federal Student Aid website](#).

## **What are my options if I'm denied the Direct Graduate PLUS Loan?**

If you are denied the Graduate PLUS loan, you may reapply with an endorser or follow the instructions on the [Department of Education's website](#) to appeal the denial.

## **What is the Direct Graduate PLUS Loan current interest rate?**

The Direct Graduate PLUS Loan interest rate is determined at the beginning of each academic year, and is available on the Federal Student Aid website's [Interest Rates and Fees page](#).

## **Are there any additional loan fees for the Direct Graduate PLUS Loan?**

There is a loan origination fee that is a percentage of the total loan amount. The loan origination fee is deducted proportionately from each loan disbursement you receive. Information on Direct Graduate PLUS Loan origination fees can be found on the [Interest Rates and Fees page](#) of the Federal Student Aid website.



## Loan Repayment

### **Do I have to repay my student loans while I'm in school?**

You can defer payment on your federal student loans if you are enrolled at least half-time. You should be aware that although you can defer payments while you are in school, interest will still accrue on your loan(s).

Your unsubsidized loan will go into repayment six months after you graduate, fall below half-time status, take a leave of absence, or withdraw from the program. Most private loans also have deferred payment options while you are in school; however, you will need to check with your loan servicer.

### **When do I have to repay my loan?**

After you graduate, leave school or drop below half-time enrollment, you will have a six-month grace period before you are required to begin repayment. During this period, you'll receive repayment information from your loan servicer, and you will be notified of your first payment due date. Payments are usually due monthly. You are not required to pay while in school, however if you choose to, there is no penalty to prepay. [Learn more about repayment timelines.](#)

### **What are the repayment plan options and how do I select one?**

The Department of Education (ED) offers multiple options for repayment. You may visit the ED website for more information on [loan repayment plans](#).

### **Is there a repayment calculator or estimator that I can use?**

Yes, visit the [ED website for repayment calculators](#).

### **Can I consolidate my graduate loans and my undergraduate loans?**

A Direct Consolidation Loan allows you to consolidate (combine) multiple federal education loans into one loan including both graduate and undergraduate loans. The result is a single monthly payment instead of multiple payments. Learn more about [loan consolidation](#).

### **Are there any loan forgiveness options available?**

In certain circumstances, all or a portion of a borrower's federal student loans may be forgiven under the federal government's loan forgiveness program. Please review the Department of Education website for more information on [federal loan forgiveness programs](#).

## Military Education Benefits

### **How do I apply for military education benefits?**

To begin the process of applying for military education benefits for which you are eligible, visit the [U.S. Department of Veterans Affairs website](#). Questions regarding eligibility should be directed to the VA at 1-(888)-442-4551.

### **What documents are required to process military education benefits?**

Visit Vets.gov to complete the [Education Benefits Application](#), which generates a request for a Certificate of Eligibility (COE). The COE is mailed to you within 6-8 weeks from submitting the application. A copy of the COE must be provided to [Student Financial Services](#) by mail, fax or emailed to [sfs@simmons.edu](mailto:sfs@simmons.edu).

## What are the eligibility factors for the Post-9/11 GI Bill®?

You are potentially eligible for this VA-administered program if you have at least 90 days of aggregate active duty service after Sept. 10, 2001, and are still on active duty, or if you are an honorably discharged veteran or were discharged with a service-connected disability after 30 days.

## How are Post-9/11 GI Bill® benefits calculated at Simmons?

The annual private school cap for 2020-2021 is \$25,162.14. If you are eligible at a rate of 100% this is the maximum amount you can receive for the year. If you are eligible at the 50% rate, then your maximum eligibility is  $\$25,162.14 \times .5 = \$12,581.07$ . Your tuition and mandatory fees, less any institutional scholarship funding you receive, are deducted from this amount as you progress through the year. Once the benefit is used up for that year you will receive no further tuition benefit, unless you are Yellow Ribbon-eligible, until the annual cap resets in the fall term.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website.

## What is the deadline to apply for VA education benefits?

Please apply for your benefit as early as possible, ideally 1-2 months prior to the start of your program. This will put you in the best possible position to map out your costs and make an informed decision about how to best utilize your hard-earned benefits. That said, we can retroactively certify your benefit for a term that has already begun if you are unable to complete your application in this timeframe.

## What are current rates of benefits, including the Monthly Housing Allowance (MHA)?

The tuition and fee payment rate and the MHA are determined at the beginning of each military academic year on August 1. The current rate table is located on the [Education and Training page of the U.S. Department of Veterans Affairs site](#).

Because Simmons is a private university, students who receive Post-9/11 benefits are subject to a maximum tuition and fee reimbursement per academic year (August 1 through July 31). The amount of the national cap changes each year on August 1, and benefits are available to be used from August 1 to July 31 of the following year.

When VA benefits are calculated, the amount of this national cap must be expended before Yellow Ribbon Program benefits can be awarded.

## What is the Yellow Ribbon Program (YRP)?

The Yellow Ribbon Program allows degree-granting colleges and universities to voluntarily enter into an agreement with the VA to fund tuition and fee expenses that exceed the national maximum per academic year.

Participating institutions choose their contribution amount, the VA matches that amount, and issues payment directly to the school. For additional information on the Yellow Ribbon Program available benefits and eligibility, visit the [U.S. Department of Veterans Affairs website](#).

### **Does Nursing@Simmons participate in the Yellow Ribbon Program (YRP)?**

Simmons University participates in the Yellow Ribbon program. For more information visit the [Veterans page](#).

### **Who can I contact at Simmons for questions about using military education benefits?**

For questions regarding the use of your military education benefits, contact Stephen Pusateri by email at [stephen.pusateri@simmons.edu](mailto:stephen.pusateri@simmons.edu) or phone at 617-521-2885.

## **Tax Benefits for Education**

### **How do I qualify for a tuition tax credit?**

For details on tax benefits for education, see IRS [Publication 970](#), Tax Benefits for Higher Education, which provides detailed information. Simmons University is unable to provide tax advice. We urge you to contact your tax advisor or the IRS at 800-829-1040 or [www.irs.gov](http://www.irs.gov) if you have any questions regarding the HOPE or Lifetime Learning tax credits.

### **What is the 1098-T form?**

It is an informational form filed with the Internal Revenue Service to report the amounts billed to you for qualified tuition, related expenses, and other related information. The primary purpose of IRS Form 1098-T is to inform you that we have provided this required information to the IRS.

### **What information is included in the 1098-T form?**

Form 1098-T reports amounts paid for qualified tuition, scholarship and grants to students enrolled in courses at Simmons University for which they received academic credit. The information reported on the 1098-T form helps students evaluate whether they are eligible for an educational tax credit.

### **How do I obtain my 1098-T form?**

If you are a current student you can obtain a copy of your 1098-T via the online Student Account Center accessible through AARC. If you no longer have access to AARC, please contact Student Financial Services via email at [SFS@Simmons.edu](mailto:SFS@Simmons.edu) or call 617-521-2001 to request a copy.