**Spring Tuition**
Enclosed is the first billing invoice for spring semester. Payment in full is due January 5, 2024.
Financial aid credits will show for accepted awards only. Insurance waivers will show for those completed by this same date. Please read further for additional information.

**E-Bills**
Electronic bills (e-bills) are the official means of distributing student account statements. During the academic year, e-bills are generated around the 10th of each month, and payment is due within 30 days.

Every student will receive an e-bill at their Reed email address. E-bills will also be sent to all email addresses the student has listed on the Billing Information and Release form in IRIS (Integrated Reed Information System).

Please verify that billing is going to the correct party.

**Online Account Access**

**STUDENT ACCOUNT CENTER (STUDENTS & FAMILIES)**
Reed College student account activity is accessible through Student Account Center, provided by Flywire (reed.edu/student-accounts/). Student Account Center enables you to view account information online, make a payment, and enroll in the monthly payment plan option.

When logged into Student Account Center, students and their authorized users can access a real-time itemization of their account by term. This enables users to monitor recent transactions and payments and verify that monthly payment plans are accurately budgeted to meet costs.

**BANNER SELF-SERVICE (STUDENTS ONLY)**
In Banner Self-Service, students can view and accept financial aid awards, check account balances, and complete timesheets if they work on campus.

**Statement of Financial Responsibility**
The statement of financial responsibility form must be submitted in IRIS in order to register for classes. Submission of this form confirms the student’s understanding and acceptance of personal financial responsibility for college charges assessed to their student account, e-bills, and correspondence in regard to college debts.

**Payment Options**

**E-CHECK**
E-Check is a convenient, online way to debit a bank account directly. To make a payment by e-check, log into Student Account Center and click on “Make Payment.” Make an e-check payment without logging in via the “Make a Payment as a Guest” box at reed.edu/student-accounts/. Returned e-checks are subject to a $30 fee. Carefully enter routing and account numbers.

**CREDIT CARD**
To pay by credit card, log into Student Account Center and click on “Make Payment.” Make a credit card payment without logging in via the “Make a Payment as a Guest” box at reed.edu/student-accounts/. A convenience fee is charged for online credit or debit card payments.

**ENROLL IN A MONTHLY PAYMENT PLAN**
Reed College offers an interest-free monthly payment plan. Automatic monthly payments via credit card or a bank account are required. The cost is a $55 enrollment fee for the semester, and part of the enrollment fee is rebated to the college to offset processing costs. International students may also utilize the plan via wire transfer. For more information, visit reed.edu/student-accounts/. To enroll, log into Student Account Center.

**PAY BY BANK TRANSFER—DOMESTIC**
Payment may be made by bank wire directly to the college’s bank account: Wells Fargo Bank, ABA #121000248, Account #4947809331. Include the student’s name and Reed ID number with the wire instructions.

**PAY BY BANK TRANSFER—INTERNATIONAL**
To pay via international wire, log into Student Account Center, click on “Make Payment,” select the term balance you would like to pay, and click on “International Payment.” Flywire allows you to pay securely from any country and any bank, generally in your home currency. By making a payment with Flywire through Student Account Center, you can track your payments from start to finish and save on bank fees. Multilingual customer support is also available to answer any questions. If you choose to use your own bank, please include SWIFT code WFBISU6WFFX with the domestic bank transfer information above.

**PAY BY CASH OR CHECK**
Send a check in the mail or pay by cash or check at the cashier window in Eliot Hall.

**Payment Due Date**
Spring 2024 tuition due: January 5, 2024
Payment must be received—postmarked is not sufficient—on or before January 5. Students who do not meet this deadline may be subject to late fees and cancellation of registration. Call the business office if you have payment difficulties.
Registration
Registration is not official until a student has been cleared by the business office. Though students may have registered for classes, they are not officially enrolled until their account is paid in full or satisfactory arrangements have been made.

Please note: students must pay their tuition in order to retain access to SOLAR, our registration system, after the payment due date, January 5. SOLAR is available at solar.reed.edu.

Loans & Financial Aid

FEDERAL DIRECT LOANS
Federal Direct Loans are processed by the financial aid office. The US Department of Education charges a mandatory origination fee, which is deducted from the amount of your loan. Federal Direct Student Loans will be assessed a 1.057% origination fee. Federal Direct PLUS Loans will be assessed a 4.228% origination fee. For more information, email financial.aid@reed.edu or visit reed.edu/financialaid.

ALTERNATIVE LOANS
Alternative student loans are available from private lending sources and are not part of the federal loan program. For more information, visit reed.edu/financialaid.

Please note that Reed cannot allow credit for a pending loan until the loan approval or the actual funds are received.

Refunds

CREDIT BALANCE
The college holds credit balances on account to apply against future charges. Overpayments are refunded upon request. Credit balances resulting from the receipt of Title IV funds (Federal Pell, SEOG, Perkins, Direct Loan, and Direct PLUS) are automatically refunded (if the credit is over $10) to parents for Direct PLUS credits and to students for all other Title IV credits.

Students are strongly encouraged to enroll in direct deposit for excess financial aid refunds, student payroll, and other college reimbursements. Students can enroll in IRIS (iris.reed.edu) under student forms. All others may request a direct deposit form by emailing business-office@reed.edu.

Upon written authorization, Reed can hold any amount of Title IV credits on the account to be used for current education-related charges other than tuition, fees, room, and board. Additionally, parents can authorize credits resulting from their Direct PLUS loan be disbursed to the student.

The Title IV Authorization form is available at reed.edu/business/assets/forms/auth-hold-excess-fed-aid-bookstore.pdf. Credit balances are held in an interest-bearing account, and the college retains the interest.

TUITION REFUND
Students must notify student life about their intent to withdraw or take a leave of absence. The refund of tuition, room, and board is based on the effective date of withdrawing or leave as determined by the college. The student body fee and health insurance coverage, if applicable, are non-refundable. For more information, visit reed.edu/student-accounts/refunds/index.html. To request a paper copy of the refund policy, please call or email the business office.

TUITION INSURANCE
All full-time undergraduate students are automatically enrolled and billed for tuition insurance unless they complete a waiver. The cost of the plan is $271 per semester. If you wish to opt out of the coverage, students must complete a waiver online in IRIS (iris.reed.edu) prior to the first day of classes.*

This low-cost, private insurance plan is offered by A.W.G. Dewar, Inc., and is highly recommended for families with concerns about medical or mental health issues that may result in their child taking a medical leave during the academic year.

You may obtain more information online at tuitionprotection.com/reed. If you have specific questions regarding the coverage, please contact Dewar by email at trp@dewarinsurance.com or phone at 617-774-1555.

Health Insurance
The Reed College student health insurance plan is provided by PacificSource through the Navigator network (previously the Voyager network). You may obtain more information online at pacificsource.com/members/groups/reed. All undergraduate students must be covered by health insurance and are charged for one of the college’s plans. Spring semester covers January 1, 2023 through August 14, 2024.

If students have comparable coverage they may waive the coverage by completing an online Health Insurance Waiver (https://waive.pacificsource.com/reed). Waivers must be submitted prior to the first day of classes.* Once your online waiver application has been submitted, it will be audited to determine if your existing health insurance coverage is comparable. If the audit determines that your coverage is not comparable, you will receive an email notification within 5–7 business days that your waiver has been declined, and the premium charge will remain on your student account.

Benefit schedules for both plans are available for download at reed.edu/student-accounts/health-insurance.html.

Board Plan Changes
If students wish to change board plans for spring semester they must email residence life by February 2, 2024, at res-life@reed.edu.

<table>
<thead>
<tr>
<th>Education Expenses by Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition ........................................................ $33,355</td>
</tr>
<tr>
<td>Student body fee ...................... $155</td>
</tr>
<tr>
<td>Total ......................................................... $33,510</td>
</tr>
<tr>
<td>Residence hall room ................. $4,350</td>
</tr>
<tr>
<td>1-bedroom apartment .................. $5,610</td>
</tr>
<tr>
<td>2-bedroom apartment .................. $4,855</td>
</tr>
<tr>
<td>Board plan A .............................. $4,060</td>
</tr>
<tr>
<td>Board plan B (standard plan) ........ $3,870</td>
</tr>
<tr>
<td>Board plan C .............................. $3,620</td>
</tr>
<tr>
<td>MALS tuition per half-unit .......... $2,550</td>
</tr>
<tr>
<td>International health insurance....... $1,371</td>
</tr>
<tr>
<td>Domestic health insurance ........... $1,919</td>
</tr>
<tr>
<td>MALS health insurance ............... $2,112</td>
</tr>
<tr>
<td>Tuition Insurance .................... $271</td>
</tr>
</tbody>
</table>

*Waivers cover the academic year. You may rescind a waiver by emailing business-office@reed.edu before the first day of classes.