

BUSINESS OFFICE

3203 SE Woodstock Blvd Eliot Hall 308

Portland, Oregon 97202-8199
NOVEMBER 2025

Phone: 503-777-7505

reed.edu/business
business.office@reed.edu
Submit forms securely:

filerobot.reed.edu/groups/business-office

Spring Tuition

Spring semester payment in full is due January 9, 2026.

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 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-accounts-center/). Student Account Center enables you to view account information online, make a payment, create on-demand statements, and enroll in the monthly payment plan.

Stay on top of tuition deadlines with text reminders! Sign up in Student Account Center to get alerts for payments, due dates, and more.

BANNER SELF-SERVICE (STUDENTS ONLY)

In Banner Self-Service, students can view and accept financial aid awards, check account balances, and download their 1098-T tax form. https://bannerss.reed.edu/ StudentSelfService/

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 Due Date

Spring 2026 tuition due: January 9, 2026

Payment must be received—postmarked is not sufficient—on or before January 9. 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.

Payment Options

Payment options are available at <u>reed.edu/student-accounts/tuition-and-fees/payment-options.html</u>.

PAY ONLINE

Log in to Student Account Center or click on Guest Payment

- eCheck and direct debit: no additional fee.
 Subject to a \$30 return fee.
- · Debit card and credit card: fees vary, maximum fee 2.99%.
- · International & wire payment: options & fees vary depending on originating country.
- Monthly Payment Plan: 4, 5, and 6-month options,
 \$55 enrollment fee and automatic payments required.
 Fall plans open November 1.

OTHER PAYMENT OPTIONS

Log in to Student Account Center or click on Guest Payment

- · Make a check or money order payable to Reed College.
- \cdot Pay in person at the cashier window in Eliot Hall.
- · Domestic bank transfers are also available email **business-office@reed.edu** for details.

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 9. 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 https://bannerss.reed.edu/ StudentSelfService/.

ALTERNATIVE LOANS

Alternative student loans are available from private lending sources and are not part of the federal loan program. For more information, visit https://bannerss.reed.edu/
StudentSelfService/.

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

Off-Campus Study

Reed-approved off-campus, study abroad, and exchange programs costs will be determined using Reed's tuition and a study abroad administrative fee of \$500 (2025–2026) plus the program's actual room and board fees. Typically, the out-of-pocket costs to students and families with financial aid are similar to a semester on campus. Visit the Reed College Financial Aid page (https://www.reed.edu/admission-aid/costs-and-financial-aid/financial-aid/study-abroad.html) for more information and explore our approved off-campus programs (https://www.reed.edu/ipo/international-programs/).

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 (<u>iris.reed.edu</u>) 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/student-accounts/refunds/tuition-refund.html. 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 red.edu/student-accounts/refund-policies/tuition-refund.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 \$335 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. 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, 2026 through August 14, 2026.

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 seven 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 between January 1 and February 6, 2026, at **res-life@reed.edu**.

Education Expenses by Semester

1 /	
Tuition	\$155
Residence hall room	\$6,070
Board plan A Board plan B Board plan C	\$4,228
MALS tuition per half-unit	\$2,735
International health insurance Domestic health insurance	\$1,881
Tuition Insurance	\$335

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