



# REED COLLEGE

## TUITION INFORMATION

THIS IS NOT A BILL—INFORMATIONAL ONLY

**BUSINESS OFFICE**  
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**FALL 2026**

Greetings,

I hope this mailer finds you safe and healthy.

This packet contains information regarding the financial aspects of attending Reed this academic year.

Should you have any questions or concerns, please feel free to call or send an email to the business office.

Have a wonderful summer!

ROBERT TUST, ASSOCIATE TREASURER & CONTROLLER

### Payment Due Dates

Fall tuition: **August 7, 2026**

Spring tuition: **January 8, 2027**

Payment must be received—postmarked is not sufficient—on or before the due date each term to avoid a \$50 late fee and cancellation of registration.

### 2026–27 Costs

Charges are billed on a per-semester basis.

The first bill is sent mid-July. Please let us know if you have not received a bill by **July 15**.

#### DIRECT UNDERGRADUATE EXPENSES

	Annual	Semester
Tuition	\$73,960	\$36,980
Student Body Fee	\$310	\$155
<b>Subtotal</b>	<b>\$74,270</b>	<b>\$37,135</b>
Dorm Room	\$9,720	\$4,860
Board Plan A	\$9,180	\$4,590
<b>Subtotal</b>	<b>\$18,900</b>	<b>\$9,450</b>
<b>Total</b>	<b>\$93,170</b>	<b>\$46,585</b>
<b>Board Plans</b>	<b>Annual</b>	<b>Semester</b>
Plan B	\$8,750	\$4,375
Plan C	\$8,190	\$4,095
<b>Apartments</b>	<b>Annual</b>	<b>Semester</b>
1 Bedroom	\$12,560	\$6,280
2 Bedroom (per bed)	\$10,870	\$5,435
<b>Insurance</b>	<b>Annual</b>	<b>Semester</b>
Domestic—Health	\$4,272	\$2,136
International—Health	\$3,654	\$1,827
Tuition Insurance	\$692	\$346

#### OFF-CAMPUS STUDY COSTS

Fees vary\*

#### PART-TIME GRADUATE DIRECT COSTS

	Semester
MALS Tuition per 1/2 unit	\$2,830
<b>Health Insurance</b>	<b>Semester</b>
MALS Fall	\$2,243
MALS Spring	\$2,437
MALS Summer	\$1,210

### Indirect Education Expenses

These costs do not appear on the monthly billing statements issued by the business office.

They include:

- Books and incidentals: \$1,950
- Travel: varies by state of residence
- Loan origination fees: 1–5% of applicable loan

\*See off-campus study section

### Business Office Forms Checklist

COMPLETE IN IRIS

- Billing Information & Release Form
- Health Insurance Waiver (optional)
- Tuition Insurance Waiver (optional)

## Financial Responsibility Agreement

The **Financial Responsibility Agreement** outlines the student's personal financial responsibility for college charges, e-bills, and correspondence in regards to college debts. Students must review and accept the agreement in SOLAR (the registration system) each semester before registering.

## Release of Billing Information & Online Access

Students should discuss with parents, guardians, family members, or other account payers how financial information will be shared before coming to Reed. That conversation should determine who should receive billing notifications in addition to the student and who may have online access to the student's financial records.

The **Billing Information & Release Form** allows students to authorize specific individuals to:

- Receive e-bills (limited to two parents/guardians)
- View and discuss the tuition account
- Discuss financial aid records

Individuals granted access to view and discuss the tuition account will automatically receive an email within 1–2 business days prompting them to set up their online access to Student Account Center.

This form **must be completed each year** in IRIS to ensure contact information remains current. The Business Office can only send e-bills and release detailed account information, over the phone or in writing, to individuals authorized by the student through this form. This policy complies with FERPA, the U.S. Department of Education's Family Educational Rights and Privacy Act.

This release form applies only to financial information. Grade and registration information releases are processed through the registrar's office. If a parent calls with a general financial question, and not a specific student account, we are happy to assist. For more information about this process, please call 503-777-7505 or email [business-office@reed.edu](mailto:business-office@reed.edu).

## Student Account Center

Reed College student account activity is accessible through Student Account Center, [reed.edu/student-accounts/student-accounts-center/](http://reed.edu/student-accounts/student-accounts-center/). Student Account Center enables you to view account information, make a payment, create on-demand statements, and enroll in the monthly payment plan.

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

## Billing & Delinquent Accounts

Semester bills are emailed early-July for fall semester and the first week of December for spring semester with specified due dates. During the academic year, the business office makes billing statements available around the 10th of each month, reflecting miscellaneous charges such as library fines, laser printing, music lessons, and fines for lost keys. Payment of the total amount is due within 30 days. Students with a delinquent account will not have access to SOLAR and may have their library, printing, and other privileges suspended. Unpaid balances may be turned over to a collection agency.

## Payment Options

Payment options are available at [reed.edu/student-accounts/tuition-and-fees/payment-options.html](http://reed.edu/student-accounts/tuition-and-fees/payment-options.html). Click "Make a Payment" and view the details about the options below.

### PAY ONLINE

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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 3.0%.
- 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 May 1.

### OTHER PAYMENT OPTIONS

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- Make a check or money order payable to Reed College.
- Pay in person at the cashier window in Eliot Hall.
- Domestic bank transfers are also available—email [business-office@reed.edu](mailto:business-office@reed.edu) for details.

## Loans & Financial Aid

Students who have completed aid applications by the April 15 deadline are notified of their financial aid awards beginning mid-June. When you are notified that your award is available in Banner Self-Service, make sure to immediately log in to review and accept your award and complete necessary requirements. Only accepted awards with completed requirements will show as *anticipated* aid on your billing statement and student account.

For more information about this process, please call 503-777-7223, or email [financial.aid@reed.edu](mailto:financial.aid@reed.edu) or visit [reed.edu/admission-aid/costs-and-financial-aid/financial-aid/student-loans.html](http://reed.edu/admission-aid/costs-and-financial-aid/financial-aid/student-loans.html).

### FEDERAL DIRECT LOANS

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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 additional information please email [financial.aid@reed.edu](mailto:financial.aid@reed.edu) or visit [reed.edu/admission-aid/costs-and-financial-aid/financial-aid/student-loans.html](http://reed.edu/admission-aid/costs-and-financial-aid/financial-aid/student-loans.html).

### ALTERNATIVE LOANS

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Alternative student loans are available from private lending sources and are not part of the federal loan program. For more information, visit [reed.edu/admission-aid/costs-and-financial-aid/financial-aid/additional-financing-options.html](http://reed.edu/admission-aid/costs-and-financial-aid/financial-aid/additional-financing-options.html).

## Health Insurance

The Reed College student health insurance plan will be with PacificSource. Fall semester covers the period from August 15 through December 31. Spring semester covers the period from January 1 through August 14.

A schedule of benefits is available at [reed.edu/student-accounts/health-insurance/](http://reed.edu/student-accounts/health-insurance/). To locate preferred providers and pharmacies go to [usistudenthealth.com/index.php/reed-college/](http://usistudenthealth.com/index.php/reed-college/).

Because maintaining your health is an important factor in performing well in college, all undergraduate students must be covered by health insurance and are charged for one of the college's plans. Non-US citizens are covered by the international student insurance plan. All other students are covered by the domestic student insurance plan.

You will automatically be charged for the appropriate domestic or international student health plan. If you have your own comparable health coverage and do not want to join the Reed plan, you must complete an insurance waiver form annually in IRIS or in the waiver portal: **waive.pacificsource.com/reed** prior to the tuition due date to avoid late fees. No waivers will be accepted after the first day of classes.

**Approved waivers:** Students with an approved waiver will not be enrolled in the student health insurance and will receive a credit on their account.

**Denied waivers:** Students with denied waivers will be enrolled in the student health insurance plan. If your waiver has been denied and you are looking for more information, or if you have not received notification of your waiver status within **seven days** of submitting your waiver, please contact PacificSource Customer Service at **855-274-9814** or [studentwaiver@pacificsource.com](mailto:studentwaiver@pacificsource.com).

If a student takes a leave of absence during the first 30 days of the semester, the insurance plan will be canceled for the entire coverage period. Any leaves taken after the first 30 days of the semester will not affect the plan coverage.

If you have questions about the Reed College student health insurance, contact our insurance broker, USI NW, at **800-251-4246**.

## MALS Health Insurance

MALS students may enroll in a special graduate health plan. Fall term covers the period from August 15 through December 31. Spring term covers the period from January 1 through May 31. Summer term covers June 1 through August 14. MALS students will be able to purchase coverage online at [enroll.pacificsource.com/ReedMALS](http://enroll.pacificsource.com/ReedMALS). See the cost section for fees.

If you have questions about the Reed College student health insurance, contact our insurance broker, USI NW, at **800-251-4246**.

## Refunds

### CREDIT BALANCES

The college holds credit balances on account to apply against future charges. We will refund overpayments 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 the student for all other Title IV credits.

Students are *highly* encouraged to enroll in direct deposit for excess financial aid refunds, student payroll, and other college reimbursements. Students can submit direct deposit information in IRIS at [iris.reed.edu](http://iris.reed.edu).

Upon written authorization, we 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 to be disbursed to the student. The Title IV Authorization form is available at [reed.edu/student-accounts/refund-policies/credit-balance-refund.html](http://reed.edu/student-accounts/refund-policies/credit-balance-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 school. The student body fee and, if applicable, the health and tuition insurance coverage are nonrefundable. For more information, visit [reed.edu/student-accounts/refund-policies/tuition-refund.html](http://reed.edu/student-accounts/refund-policies/tuition-refund.html). To request a paper copy of our refund policy, please call or email the business office.

### TUITION INSURANCE

**All full-time undergraduate students will be automatically enrolled and billed for tuition insurance unless they complete a waiver.** 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.

This plan extends and enhances the college's published refund policy [reed.edu/student-accounts/refunds/tuition-refund.html](http://reed.edu/student-accounts/refunds/tuition-refund.html). The plan covers 70% of net tuition and fees, less any refund or credit due from the college, for withdrawals due to accident, illness, or mental health conditions as defined by the plan. Refunds may be affected by financial aid award adjustments.

You may obtain more information and download claim forms at [tuitionprotection.com/reed](http://tuitionprotection.com/reed). If you have specific questions regarding the coverage, please contact Dewar at [trp@dewarinsurance.com](mailto:trp@dewarinsurance.com) or 617-774-1555.

To opt out of the coverage, students must complete a waiver online in IRIS [iris.reed.edu](http://iris.reed.edu) prior to the tuition due date to avoid late fees. No waivers will be accepted after the first day of classes.

## Student Bank Accounts

Students are encouraged to establish an account with a local bank. At least two pieces of identification plus a Social Security number will be needed.

The following banks are close to campus:

- Rivermark Credit Union,  
503-785-2528, rivermarkcu.org
- Key Bank, 800-539-2968, key.com
- US Bank, 800-872-2657, usbank.com
- OnPoint Credit Union,  
800-527-3932, onpointcu.com

(Bank listings above are provided for informational purposes only and are not an endorsement of any of the financial institutions.)

Enrollment in direct deposit is *highly* encouraged to avoid fees for lost or reissued checks.

## Student Work

To work on campus, students are required to register with the student payroll office in Eliot 306 and complete W-4 and I-9 forms. Students must present personal documents verifying identity and eligibility to work, including a Social Security card and a valid US passport, driver's license, or state-issued ID card. International students must apply for a social security number once they find an on campus job. Please see [reed.edu/business/payroll-services](http://reed.edu/business/payroll-services) for more information. Students must work a Reed College job in order to earn federal work-study funds, which are paid directly to the student on a bi-weekly basis. Complete the direct deposit form so your check goes directly to your bank account, avoiding fees for lost or reissued checks.

## Off-Campus Study

Reed-approved off-campus, study abroad, and exchange program costs will be determined using Reed's tuition and a study abroad administrative fee 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. Reed College believes all students should have the opportunity to study abroad, regardless of financial circumstances, and encourages students to choose programs based on academic goals rather than financial considerations. Visit the [Reed College financial aid page](#) for more information and to explore the [approved off-campus programs](#).

## Student Account Center Monthly Payment Planner (Fall 2026)

Use this planner to help you determine what your monthly payments would be if you decide to use the Student Account Center monthly payment plan:

### 1. Enter your estimated semester expenses.

Tuition	_____
Room & board	_____
Student body fee	_____
Health insurance	_____
Tuition insurance	_____
Total expenses	_____

### 2. Enter your estimated semester credits.

Reed Grant	_____
Other scholarships	_____
Direct Loan**	_____
PLUS Loan**	_____
Other credits	_____
Total credits	_____

\*\* Loans must be applied for through the financial aid office. Also, be sure to deduct the 1–5% fee from the loan amount requested when completing this planner.

### 3. Subtract the total credits from the total expenses to arrive at your semester payment plan amount.

Fall plan amount	_____
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### 4. Choose your monthly payment plan.

- 6 monthly payments from May 15 to October 15
- 5 monthly payments from July 15 to November 15
- 4 monthly payments from August 15 to November 15

### 5. Divide your semester payment plan amount by the number of months you selected above.

Monthly payment	_____
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### 6. Enroll in a plan.

Please note, you must first be registered with Student Account Center to enroll in a plan. Plans may be set up through Student Account Center ([reed.edu/student-accounts/student-accounts-center/](http://reed.edu/student-accounts/student-accounts-center/)).

In order to activate your plan, you must pay the \$55 enrollment fee.