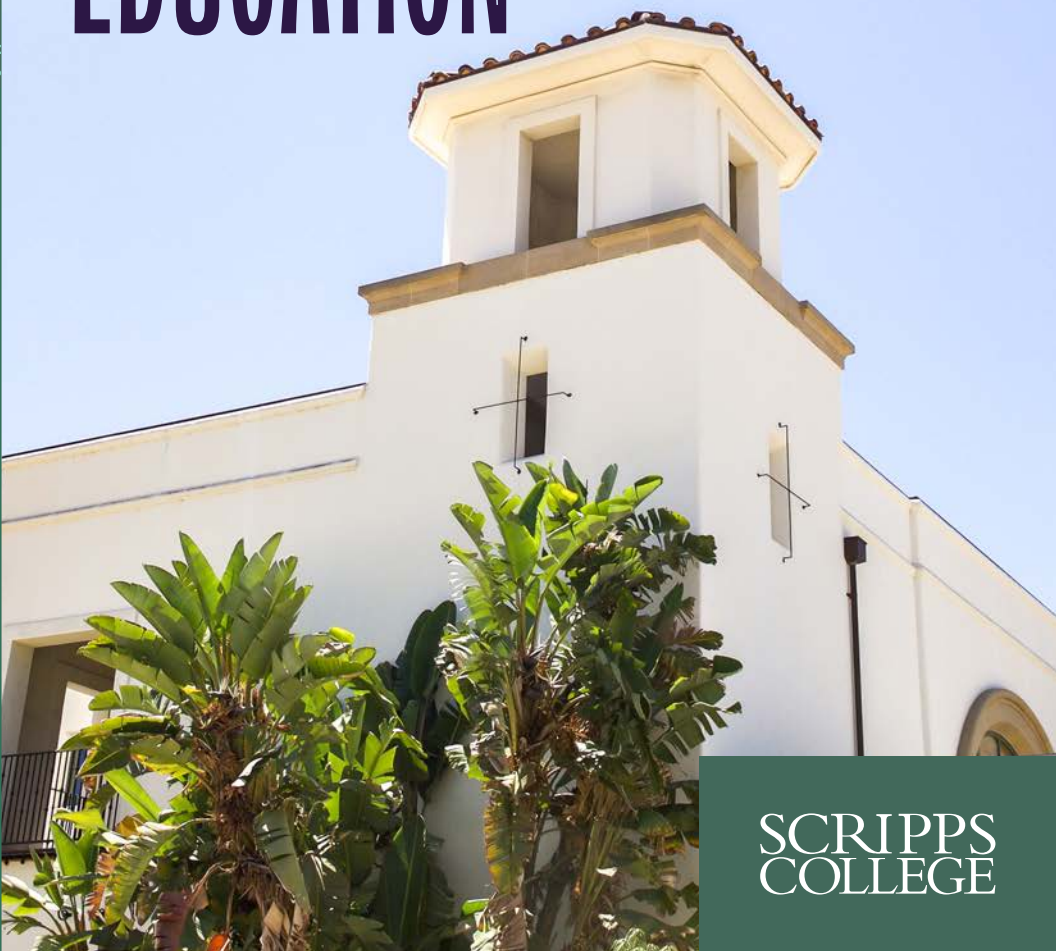
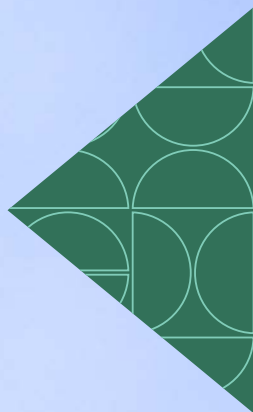


# FINANCING YOUR SCRIPPS COLLEGE EDUCATION



SCRIPPS  
COLLEGE

# INVEST IN YOUR FUTURE



A Scripps College education is an investment in your future. Let the Office of Financial Aid guide you through your funding options.

## Financial Aid

Students who believe they will need assistance at any point during their four years at Scripps should apply for financial aid when they apply for admission as a family's ability to pay for education may change after admission to the College. To be considered for aid, domestic students must reapply each year.

Financial aid packages generally remain consistent each year, but will vary based on changes in cost of attendance, annual loans, and a family's financial circumstances.

The Scripps College Office of Financial Aid offers financial assistance in the forms of federal, state, and institutional grants; employment; and federal and institutional loans. Financial aid funds are packaged on the basis of a student's demonstrated financial need.

## Scholarships and Grants

Scripps' need-based grants and scholarships are gift aid and do not need to be repaid. Grants provided by the College are awarded for **up to eight full-time semesters**, provided a student meets the financial and academic eligibility requirements. An initial

financial aid package may indicate "Scripps College Grants." These funds may be replaced with Scripps named scholarships as the academic year progresses. Scripps' Named Scholarships will not reduce loan or work awards and may not replace the family contribution.

## Student Employment

The Work-Study Program provides a way for students to work toward meeting their college expenses. The Work-Study Program is funded by the federal government and Scripps. The maximum amount is \$2,200 for the academic year and is offered on the basis of demonstrated financial need.

Scripps Human Resources and Career Planning will provide information on how to apply for a job and details of employment.

Earnings are paid to students via biweekly paychecks and are intended to assist with books, supplies, and personal expenses. For those who do not qualify for need-based financial aid or seek aid beyond demonstrated financial need, loan programs and payment plans are available.

## Loan Options

**Annual Loan Amounts** Students with financial need who enter Scripps College in the 2026–2027 academic year are packaged with the following need-based loan amounts in each of their four years at the College:

First year—\$3,500  
Second year—\$4,500  
Third year—\$4,500  
Fourth year—\$4,500

**The William D. Ford Federal Direct Student Loan Program** offers students and parents the opportunity to borrow money from the federal government. The U.S. Department of Education makes loans directly to students and their parents through Scripps College. Direct Loans include the Subsidized Federal Direct Loan, the Unsubsidized Federal Direct Loan, and the Federal Direct Parent PLUS Loan programs. For in-depth information on these loan programs, please visit, [studentaid.gov](http://studentaid.gov).

**The Federal Direct Student Loan** Subsidized Federal Direct Student Loans are available based on demonstrated need. Unsubsidized Federal Direct Loans are available to all otherwise eligible students regardless of need.

The federal government pays the interest that accrues on subsidized loans while the student is in school, during a six-month grace period after withdrawal, and during all approved deferments. Students who borrow the unsubsidized loan are responsible for the interest that accrues from the time of disbursement. Payment may be deferred on all loans while the student is in school at least halftime.

Under federal regulations, dependent students are permitted to borrow Federal Direct Loans up to the following maximum amounts per year:

First year—\$5,500  
Second year—\$6,500  
Third year—\$7,500  
Fourth year—\$7,500

Students who wish to borrow additional Federal Direct Loans up to their federal maximums should notify our office in writing. We encourage students and their families to carefully consider the amount of loans they borrow.

**The Federal Direct PLUS Program** allows parents of dependent undergraduate students to borrow up to \$20,000 per year, less all other financial aid (with lifetime borrowing cap of \$65,000 per student). Direct PLUS Loans are available to all parents (biological, adoptive, and step-parents) who are U.S. citizens or eligible non-citizens without adverse credit. Parents who do not meet the credit criteria on their own may

appeal or apply with an endorser (co-borrower) who does. Requests for Federal Direct PLUS Loans should be made online at [studentaid.gov](http://studentaid.gov) after April 1, 2026.

Families who wish to borrow a Federal Direct PLUS Loan but have not yet submitted a FAFSA must do so before we can process the loan.

Federal Direct PLUS loan interest begins to accrue after the first disbursement, with the first scheduled payment due after the loan has been fully disbursed for the academic year. These loans have a 10-year repayment term with no prepayment penalty. Extended repayment is available for borrowers with higher outstanding balances.

**Federal Direct Loan Disbursement** At Scripps College, all loans made for an academic year must be disbursed in at least two installments, one at the start of each semester. The federal government withholds a loan origination fee from each disbursement. Net disbursement will be applied directly to student accounts to pay any allowable expenses (i.e., tuition, fees, housing, and food). Scripps can issue any remaining credit balance to the student's responsible billing party for indirect educational expenses.

All first-time borrowers must complete a Master Promissory Note (MPN) via the web at [studentaid.gov](http://studentaid.gov). All first-time student borrowers and those parents whose loans have been approved with an endorser or credit appeal must also complete online loan entrance counseling at [studentaid.gov](http://studentaid.gov).

## Outside Agency Scholarships

As required by federal regulations, private (outside) scholarships are considered part of a student's financial resources. The Office of Financial Aid will consider all student and parent income, assets, and outside scholarship resources when determining eligibility for aid. Generally, outside scholarships may not be used to replace the estimated family contributions for federal student aid recipients.

A student must inform the Office of Financial Aid in writing when notified of any scholarship award from the National Merit Scholarship Corporation, local or civic organizations, tuition grants from employers, or other sources.

Institutional policy states that outside scholarships will first be used to replace the minimum student contribution. Next, we will use outside scholarships to replace your self-help awards—i.e., loans and/or work study—where applicable. If a student's outside scholarships exceeds self-help awards and minimum student income contribution, Financial Aid may be required to reduce other forms of aid, including Scripps College Grants.

**Satisfactory Academic Progress (SAP)**

All financial aid and scholarship recipients must maintain Satisfactory Academic Progress (SAP) toward degree completion. Financial aid SAP requires that students successfully complete a minimum of 67% of the courses they attempt on a cumulative basis and meet a minimum 2.0 cumulative GPA to progress toward the completion of their degree in four academic years.

Students who do not meet SAP may be placed on SAP Warning or may be ineligible without an approved, written SAP Appeal. Financial aid and scholarships are **limited to eight semesters**. Please visit the Financial Aid SAP Section in the Scripps College Catalog for more information.

**Appeals**

A student may submit a written request for a reevaluation or change in award with proper documentation. Financial Aid considers requests to change a student loan to additional student employment up to the maximum allowable (or vice versa), or reevaluation requests based on a major change in family circumstances (i.e., loss of employment, medical expenses, etc.).

**Receiving Your Funds**

The Office of Student Accounts sends billing statements for the fall semester two months before the first day of class. If the financial aid package has been finalized, aid from Scripps College grants and scholarships are shown as a credit toward tuition and fees. Students are required to provide the Office of Financial Aid with information pertaining to outside scholarships (expected dates of payment and contact information for the scholarship organization) and to bring any checks from such scholarships to the Office of Financial Aid so their accounts can be properly credited.

Federal and state student aid funds (grants and loans) are credited to an eligible student's account as early as 10 days before the first day of classes each semester. Students must accept their financial aid in their My Financial Aid portal. Additionally, the College must receive all required forms (e.g., promissory notes, entrance counseling, and verification documents) before aid can be credited. Check for outstanding documents in the Documents Page on My Financial Aid portal available on the Financial Aid website.

**Billing Information**

Students may designate a responsible party to whom bills are sent prior to the start of each semester. Families should pay particular attention to the due date indicated on the billing statement. Late fees equal to 1% of the past-due balance will be assessed on bills paid after the due date. Past-due bills may also affect a student's ability to move into housing and to register for classes.

**Student account bills will be due on the following dates for the 2026–2027 academic year:**

Fall semester: August 1, 2026  
Spring semester: January 1, 2027

**The Scripps College Installment Payment Plan**

Under this plan, the annual fees, minus financial aid, are paid in four equal installments each semester.

A \$50 service charge applies to the plan each semester. It is expected that payment of installments will be made on or before the due date stated on the bill, which are as follows:

<b>Fall Semester</b>	<b>Spring Semester</b>
August 1, 2026	January 1, 2027
September 1, 2026	February 1, 2027
October 1, 2026	March 1, 2027
November 1, 2026	April 1, 2027

Families who wish to enroll in a payment plan may do so in Transact starting July 1, 2026. Contact the Student Accounts Office at (909) 621-8259 if you have additional questions.

**The Scripps College Prepayment Plan**

allows families with significant resources to save by locking in the current rate of tuition for all four years of study by prepaying for four years of full-time comprehensive fees at this year's rate. For additional information concerning the terms and conditions of the agreement, please contact Student Accounts Manager at (909) 621-8259.

**For more information: [scrippscollege.edu/finaid](https://scrippscollege.edu/finaid)**



# FINANCING YOUR SCRIPPS COLLEGE EDUCATION

## 2025–2026 Expenses<sup>1</sup>

Tuition	\$68,212
Housing	\$12,314
Food (16-meals) <sup>2</sup>	\$10,342
Student Body Fee	\$320
Books and Supplies	\$800
Personal Expenses	\$1,500
Travel	Varies <sup>3</sup>
<hr/>	
<b>Total</b>	<b>\$93,488</b>



<sup>1</sup> 2026-2027 expenses will be finalized by the Board of Trustees in March 2026.

<sup>2</sup> Due to federal regulation, the cost of attendance for financial aid reflects the optional 19-meal plan that with flex dollars provides 3-meals per day. Your financial aid will not change if you choose a plan with fewer meals.

<sup>3</sup> Transportation allowance varies based on geographic area of permanent residence.

## Contact us

*For more information or assistance in selecting a particular plan or program, please contact:*

**Scripps College Office  
of Financial Aid**  
(909) 621-8275  
**finaid@scrippscollege.edu**

*For specific information regarding the Scripps College Installment Payment Plan, please contact:*

**Scripps College Office  
of Student Accounts**  
(909) 621-8259  
**studentaccounts@scrippscollege.edu**

*Scripps College adheres to a Financial Aid Code of Conduct and Code of Ethics. These documents may be found online at:*  
**scrippscollege.edu/scrippsfin/policies**

This brochure describes the programs, policies, and procedures in effect at the time of printing, all of which are subject to change without prior notice. While Scripps College believes that the information contained herein is correct and factual, this document has not been reviewed or approved by the U.S. Department of Education or the California Student Aid Commission.





## **Questions? Contact us.**

We are here to help answer any questions you may have.

Financial Aid staff is available by phone, Zoom, email, or in-person. Should you have a question about your award or encounter a change in family financial circumstances, please contact us.

### **Office of Financial Aid**

(909) 621-8275

[finaid@scrippscollege.edu](mailto:finaid@scrippscollege.edu)

[scrippscollege.edu/financialaid](https://scrippscollege.edu/financialaid)

**SCRIPPS**  
THE WOMEN'S COLLEGE • CLAREMONT