



2009–2010 ACADEMIC CALENDAR

International Student Orientation	September 3–September 4
New Student Orientation	September 5–September 9
Fall Term	September 10–November 21
Winter Term	January 3–March 13
Spring Term	March 23–June 1

COLLEGE CHARGES FOR 2009–2010

The comprehensive fee for 2009–2010 is \$39,075. This includes tuition of \$31,575, fees of \$336, room charges of \$3,603, and board charges of \$3,561. A billing statement for one-third of the comprehensive fee (\$13,025) is sent several weeks before the beginning of each term. Unless other payment arrangements have been made, the College expects you to pay each term's charges, less any applicable financial aid, three weeks before the first day of each term. Fall term's billing statement will also include one-time charges of \$340 (estimated) for health insurance and \$300 (estimated) for orientation.

BOOKS, PERSONAL EXPENSES, TRAVEL, AND OTHER EXPENSES

You should anticipate additional costs beyond the tuition, fees, room, and board charged by the College. For example, you will need money for books and supplies. Students typically spend \$300 to \$400 each term on books and supplies. You will also have personal expenses for items such as laundry, snacks, personal supplies and other items. Students generally spend a minimum of \$30 per week for these items.

You will also incur expenses during your vacation and breaks. Students that stay on-campus during winter and spring breaks will not be charged for housing but will be responsible for their meals. In 2009–2010, winter break is from November 22, 2009, to January 2, 2010. Spring break is from March 14 to March 22, 2010. Summer break is from June through early September. If you stay at Knox through the summer, housing can be arranged at a modest charge. Some students are able to find campus employment to help cover expenses for housing and meals during these times. All travel costs are the responsibility of the student.

DECEMBER BREAK

An optional three-week term is offered during winter break (November 30–December 18, 2009). Students can enroll in one course for an additional cost. Because this interim session is not part of the regular academic year, financial aid is not available.

COST OF ATTENDANCE IN FUTURE YEARS

You should anticipate annual fee increases of 4–6%. Recipients of need-based grants can expect only minimal increases to awards each year to help cover a portion of the annual increases in costs. It is important to remember that you and your parents or sponsors are responsible for the remainder of these increases.

FINANCIAL AID AWARDS

If you applied for financial aid and received a grant award, you must sign and return the enclosed Knox College Financial Aid Award Notification. (Note: This does not apply to students who receive only scholarship awards or are one-year exchange students.)

If you are the recipient of Knox grant or scholarship awards, one-third of your award will be applied to your bill each term. For example, if you received \$12,000 in grant and scholarship awards, you would subtract \$4,000 from the charges to determine the payment you will owe the College. To illustrate:

Fall Term	Winter Term	Spring Term
\$13,665 Charges*	\$13,025 Charges	\$13,025 Charges
– 4,000 Grant/Scholarship	– 4,000 Grant/Scholarship	– 4,000 Grant/Scholarship
<u>\$ 9,665 Amount Due</u>	<u>\$ 9,025 Amount Due</u>	<u>\$ 9,025 Amount Due</u>

*Fall Term charges also include \$340 (estimated) for health insurance and \$300 (estimated) for orientation.

If you have been offered a campus employment award, you are responsible for finding a job through the Job Fair at the beginning of the academic year. The maximum campus employment award is \$2,400, based on 10 hours per week at \$8.00 per hour. Earnings are dependent on the number of hours worked. Students are paid every two weeks, either by check or by direct deposit to a U.S. bank account. Most students use their campus employment earnings to cover books and personal expenses.

ANTICIPATING THE COST OF ATTENDANCE

A college education is expensive, so we encourage students to establish a realistic, verified plan for how they will finance their studies. Students and their parents should evaluate their resources and make arrangements to meet college costs for their entire time at Knox, which is typically four years. You and your parents or sponsors should also plan for rising educational costs, possible devaluation of home currency, and foreign exchange limitations.