

CHAMPLAIN COLLEGE

Financial Aid Resource Guide 2026–2027

Office of Financial Aid

Before you embark on your future, we make sure you have the full financial picture. We know college is a serious investment. That's why we invest in you as much as you invest in yourself. And we will do everything possible to make your Champlain education a financial possibility.

Our Count-On-It Financial Aid Guarantee

This is our commitment to you and your family: As long as you are enrolled here full-time and maintain a cumulative 2.0 GPA, your merit scholarships (awarded upon admission and included in your admit letter) from Champlain will never decline. That means you'll know exactly how much your merit scholarships from Champlain will be for the entire length of your full-time enrollment.

See the full list of terms and conditions at champlain.edu/count-on-it-admits.

Other institutional scholarships and grants could change annually because they're based on your yearly FAFSA submission. These are also for four years, as long as you are enrolled full-time and maintain a minimum of a 2.0 GPA.

We're Here to Help!

Figuring out how to pay for college can be overwhelming. That's why we do everything we can to make the process as easy as possible. Champlain's Office of Financial Aid is here to help you understand all the different financial aid options available to you.

Questions about the process?

Our staff is available for in-person, virtual, or phone appointments with students and families. To set up an appointment, please email finaid@champlain.edu.

For questions about your financial aid offer, enrollment, or billing, please contact Compass Student Services:

Calls & Walk-Ins; Perry Hall, Monday–Friday, 9:00 AM to 4:30 PM

Phone: (802) 992-1474

Toll-Free: (800) 570-5858

Email: compass@champlain.edu

Glossary

Throughout this Resource Guide, you will see websites and terms highlighted in bold. Terms are defined in the Glossary at the end of this document.



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Important Dates & Information

When to Accept Your Offer of Admission

- Early Decision & Transfer Students: 3 weeks after admittance
- Early Action & Regular Decision Students: May 1

Sign Up for a Tuition Payment Plan

- May–August

Billing Notifications Get Sent

- Fall: July 1
- Spring: November 1
- Students/Authorized Users will receive an email regarding their bill about a month before they are due. More information can be found on the Student Accounts web page.

Semester Payments Due

- Fall: August 1
- Spring: December 1

Accept or Decline Federal Student Aid

- June 1

Complete the Federal Direct Loan Entrance Counseling and Loan Agreement (MPN) If Borrowing

- July 1

Aid Disbursement & Refund

Once attendance is confirmed, aid will be disbursed to your account; this is usually around the 10th day of the semester. Students who received financial aid in excess of their bills will be issued a refund, usually the third Friday after semester classes begin.

REMINDER: If you are receiving a scholarship, grant, employer tuition benefit, or other aid, it may impact your financial aid. Please notify the Office of Financial Aid with any updates so they may review your offer.

Next Steps

Enrollment Deposit

Your first step is to submit your secure online payment for your enrollment deposit at champlain.edu/deposit-fall for students starting in August, or champlain.edu/deposit-spring for students starting in January. If you have not already done so, add Champlain's school code 003684 to your FAFSA to be considered for Champlain need-based scholarships and federal financial aid.

ACCEPT/DECLINE FEDERAL DIRECT LOAN

Accept or Decline your Federal Direct Loan in [self-service/financial-aid](#) by June 1.

Federal Direct Loan Entrance Counseling (*required for new borrowers*)

Complete Entrance Counseling at studentaid.gov by July 1 if you're borrowing the Federal Direct Loans listed in your offer letter.



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Federal Direct Master Promissory Note (MPN) (required for new borrowers)

Complete the Master Promissory Note (MPN) for a Subsidized/Unsubsidized Federal Direct Loan at studentaid.gov by July 1 if you're borrowing the Federal Direct Loans listed in your offer letter.

Federal Direct Parent PLUS Loan Applications

For parents planning to borrow the Federal Direct Parent PLUS Loan to cover all or a portion of a student's bill, go to studentaid.gov, log in with parent FSA ID, complete "Apply for a PLUS Loan," and "Complete Loan Agreement for a PLUS Loan (MPN)." The loan must be approved by July 1 to be included in the initial online billing statement, or it must be approved by August 1 to be used to resolve your bill on time. (Note: The approval process for each academic year will not be available until late spring before the academic year begins.) The interest rate for the PLUS Loan is a fixed rate, set each July 1 based on the 10-year Treasury note plus 4.6%. The interest rate for the 2025–2026 academic year was 8.94% with a fee of 4.228% deducted from the loan amount at disbursement.

➤ **To apply for the Federal Parent PLUS Loan:** The parent borrower must go to www.studentaid.gov and log in with their FSA ID. Complete both the PLUS Application and Master Promissory Note for PLUS Loan (MPN). Requesting the loan must be done each year. The Master Promissory Note, if approved, is valid for 10 years.

Private Education Loans

Private education loans are another option to consider to help finance your education after federal, institutional, state, and outside aid sources have been exhausted. Most lenders require a credit-worthy cosigner for the student borrower. There are also private education loan options for parents. We encourage you to only borrow what you need and to understand the terms and conditions of each loan option before you borrow. The loan must be approved by July 1 to be included in the initial online billing statement, or it must be approved by August 1 to be used to resolve your bill on time.

Champlain College does not promote or endorse any private education loan lender. To help guide you, Champlain College has created a loan comparison tool to help you compare and select the private education loan that best meets your needs and repayment terms.

ELMSelect is serviced by a not-for-profit organization that offers a neutral lender product comparison tool, allowing you to compare some of the historical list of lenders Champlain College students have used. This is not an inclusive list, and you are welcome to borrow from any lender of your choosing.

[Compare Loans](#)

Vermont Residents Only

Apply for the Vermont State Grant at vsac.org by May 1st. The Vermont State Grant is a need-based award administered by the Vermont Student Assistance Corporation (VSAC) to eligible Vermont residents enrolled full-time or part-time. This grant does not have to be repaid.

Billing Dates

Bills will be posted online for each semester. The fall billing due date is August 1.



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Work-Study Employment

Students with a Federal Work-Study offer should begin monitoring their Champlain email account in July for instructions regarding the process for securing a job. Earnings are paid directly to the student and do not offset the bill.

Payment Plans

The Tuition Payment Plans for each academic year begin in June and July. Families have the option to pay all or a portion of a student's semester bill over four or five months.

More information can be found at champlain.edu/tuitionpaymentplans.

CHAMPLAIN GETS YOU READY FOR LIFE

OUR GRADS GET JOBS

Before you can thrive in the job of your dreams, you first have to land the job of your dreams. Champlain's unique educational approach ensures that our students become standout candidates in today's workforce.

CHECK OUT THE CLASS OF 2024:

- **CHAMPLAIN CAREER SUCCESS**
86% of graduates in the Class of 2024 were employed or continuing their education within six months after graduation.
- **CHAMPLAIN CAREER RELEVANT EMPLOYMENT**
78% of Class of 2024 graduates were employed in career-relevant positions.
- **NATIONAL AVERAGE**
85% of all Class of 2023 graduates were employed or continuing their education within six months after graduation. **According to the National Association of Colleges and Employers (NACE) Class of 2023 data, its most recent data.*

WE DON'T LEAVE YOUR FINANCIAL WELLBEING TO CHANCE

Our signature InSight program makes sure you graduate with the tools to confidently manage all aspects of your life—including your finances. Through InSight, you'll learn how to:

- Manage your personal finances
- Create a student loan repayment plan
- Market yourself to employers
- Maintain balance in your life
- Negotiate your salary

FINANCIAL AID STATS

In 2024–2025, Champlain awarded **over \$41 million** in institutional scholarship assistance.



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HOW MANY STUDENTS RECEIVE FINANCIAL AID?

- CHAMPLAIN COLLEGE: 99%
- NATIONAL AVERAGE FOR PRIVATE COLLEGES: 87%

WHAT IS THE LOAN DEFAULT RATE?

- CHAMPLAIN COLLEGE: 1.1%
- NATIONAL AVERAGE: 1.7%

“The InSight program provides skills to manage your finances, gain confidence in your professional development, and set yourself up for a well-rounded life as soon as possible. InSight covers it all.” —CARLY LAUDENSLAGER '24 // GRAPHIC DESIGN & VISUAL COMMUNICATION // VERMONT

The Cost of Attendance Budget

This represents the total current year 2026–2027 cost to attend Champlain College during the fall and spring semesters for traditional undergraduate students enrolled full-time. Please note that the room & board fees will vary based on your housing choice on the FAFSA.

Costs for 2026–2027

Direct Costs	
Tuition*	\$49,500
Student Activity, Health & Technology Fees	\$1,625 (student fee + first-year fee)
Room*	\$11,500 (on-campus double occupancy)
Meals	\$7,000
SUBTOTAL	\$69,625
Indirect Costs	
Books	\$1,000
Transportation	\$1,560
Personal Expenses	\$1,112
Loan Fees	\$66
SUBTOTAL	\$3,738
TOTAL	\$73,363



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Students are also required to enroll in the College's health insurance plan, unless covered by another policy. If covered by another policy, the insurance fee must be waived every year of enrollment.

*A detailed breakdown of all tuition and fees can be found online.

Understanding Your Financial Aid Offer

Scholarships & Grants: Funds that you don't have to pay back.

Champlain offers scholarships for academic strength and financial need, including both institutionally funded and donor-funded options, depending on your eligibility. Because of our Count-On-It Financial Aid Guarantee, your **merit** scholarship will renew each year and never decrease (as long as you're enrolled full-time and maintain a cumulative GPA of 2.0). Funds are posted to student accounts each semester after enrollment verification, which generally occurs after the second week of the semester.

Federal Pell Grant: The Pell Grant is awarded to undergraduate students without a prior bachelor's degree and does not have to be repaid. The Pell Grant entitlement is based on your Student Aid Index (based on your FAFSA form) and your enrollment. The federal government has established Pell Grant lifetime eligibility limits. Review your current Pell Grant usage at studentaid.gov. Funds are posted to the student's account each term within a semester following enrollment verification, generally after the second week of each semester starts.

Federal Supplemental Educational Opportunity Grant (SEOG): SEOG is awarded to Pell Grant recipients with exceptional financial need and does not have to be repaid. Funds are posted to the student's account each semester following enrollment verification, generally after the second week of the semester.

Loans: Funds that you have to repay.

Federal Direct Loans are federal student loans that must be repaid, and the student must be enrolled at least half-time (6 credits or more) each semester in order to receive the loans. The interest rate for Federal Direct Loans disbursed after July 1, 2026, will be a fixed rate, determined in June 2026, based on the 10-year Treasury note plus 2.05%. The interest rate for the 2025–2026 year is 6.39% with an origination fee of 1.057% deducted from the loan amount at disbursement.

Federal Direct Loan payments are deferred while the student is enrolled at least half-time, and there is a six-month grace period after the student graduates, withdraws, or drops below half-time before loan payments begin. The loan offers multiple repayment plan options. Loan funds are posted to a student's account each semester following enrollment verification, generally after the second week of the semester.

- **Federal Subsidized Direct Loans:** The federal government pays the interest on this loan while the student is enrolled at least half-time and for the first six months after the student leaves school (grace period) and during a period of deferment. Federal Subsidized Loans are awarded based on federal financial need and grade level.
- **Federal Unsubsidized Direct Loans:** The student is responsible for paying the interest that accumulates after the loan has disbursed. The interest can be paid while in school, or the accrued interest will be capitalized (added to the principal balance). Federal



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Unsubsidized Loans are awarded based on grade level, and financial need is not considered.

Federal Work-Study: Part-time jobs that pay you directly.

Work-study is a federal program of paid part-time jobs to help students cover the miscellaneous costs of attending college. Your work-study paycheck goes to your personal banking account, not your student account, so you can use it as you need it. There are many on-campus jobs that offer career-relevant experience for a variety of majors, minors, and concentrations.

Outside Scholarships

Outside scholarships are any scholarships not awarded by the federal or state government or Champlain College. They are used to meet unmet financial need and, if necessary, reduce loans and/or work-study.

Institutional grants and scholarships will not be reduced due to the receipt of outside scholarships unless one of the following occurs: If the student receives federal grants or loans, these funds, in combination with any other grants/scholarships, cannot exceed the student's financial need. All outside scholarships, in combination with all aid received, cannot exceed the student's cost of attendance.

Examples of Outside Scholarships:

- Gates Millennium scholarship
- Rotary scholarships
- National Merit Scholarships

"I worked at King Street Center my second year here at Champlain as a work-study job and absolutely adored my role as an America Reads Tutor. Working one-on-one with students every day allowed me to make personal connections, the children to feel supported and encouraged, and gave me a great deal of purpose at the time."

—MELLISSA MCPHEE '22 // PSYCHOLOGY // VERMONT

Satisfactory Academic Progress Policy

Federal regulations require that Champlain College review the academic progress of students who receive federal financial aid. The process takes place at the end of each semester (fall, spring, and summer). For a full description of the Satisfactory Academic Progress policy, visit champlain.edu/SAP.

A Glossary of Financial Aid Terms

- **Direct Costs:** Charges included in the Cost of Attendance that the student/family pays directly to the College. This includes tuition, fees, and on-campus room & board charges.
- **Enrollment Deposit:** The money asked of you as a commitment to joining the next College class. It holds your spot for registering for courses.
- **Entrance Counseling:** A federal program to make sure you know important details about borrowing money. It is required of all students before they are able to pay tuition with loans.



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- **Free Application for Federal Student Aid (FAFSA):** A form completed by current and prospective college students every year of enrollment to determine eligibility for federal financial aid, which includes federal grants, loans, and work-study.
- **Federal Direct Subsidized Loan:** Direct loan where the government subsidizes the interest while the student is in school.
- **Federal Direct Unsubsidized Loan:** Unsubsidized loans are a way of borrowing with interest due during the entire loan period. Students can pay that interest while they are in school or upon entering repayment.
- **Indirect Costs:** Estimated expenses in the Cost of Attendance that are not paid directly to the institution. This includes books, personal expenses, transportation, loan fees, and off-campus or with-parent room & board charges.
- **Placement Rate:** The measure of success among a graduating class in being employed or enrolled in graduate school within six months after graduation.
- **Payment Plans:** A way of paying annual tuition that breaks your costs into equal payments. Champlain College offers payment plans of 4–5 monthly payments.
- **Federal Work-Study Employment:** A federal program of paid part-time jobs for students to help cover the miscellaneous costs of attending college. These jobs are often working for Champlain College.
- **Loan Default Rate:** The percentage of students who take out certain federal loans for college costs but are unable to repay the loan.
- **Room Fees:** The costs for living on campus.
- **Meal Fees:** The costs for food while living on campus.
- **Enrollment Verification:** Process that confirms a student has actively participated in all of the courses they are registered in before funds are disbursed to their student account.
- **Private Education Lenders:** Banks and other lending organizations that let students borrow money, which are not government- or college-sponsored funds, to pay for college.
- **Academic Progress:** A measure of how well a student is doing by looking at their grades and whether they are on track to complete their degree in four years.

Champlain College

PHYSICAL ADDRESS:

Office of Financial Aid
Roger H. Perry Hall
251 South Willard Street
Burlington, VT 05401

MAILING ADDRESS:

Office of Financial Aid
163 South Willard Street
P.O. Box 670
Burlington, VT 05402

Call or Text: (802) 992-1474
Toll-Free: (800) 570-5858
Email: compass@champlain.edu

OFFICE HOURS: Monday–Friday, 9:00 AM to 4:30 PM



CHAMPLAIN COLLEGE

One of the best and most interesting schools in the United States, Canada, Great Britain, and Ireland. —Fiske Guide to Colleges, 2026

One of 2026's Best 391 Colleges. —The Princeton Review

A Top Performer on Social Mobility —*U.S. News & World Report*, 2026

<https://www.champlain.edu/explore/financial-aid-resource-guide/>

