Phillips Academy
ANDOVER

March 2026

RE: TUITION AND FEES, 2026-2027

Dear Parent(s) and Legal Guardian(s):

The Comptroller's Office team congratulates you on your child's acceptance to Phillips Academy and hopes you will be joining our community. The following information should assist you in planning for the expenses associated with the upcoming academic year.

Enrollment Agreement and Deposit - After the non-refundable matriculation deposit has been paid to the Admission Office, the Academy will send information to each parent/legal guardian separately via e-mail regarding how to access the online enrollment agreement, which each parent/legal guardian needs to complete and submit by May 1, 2026. Each parent or legal guardian must complete and submit a separate Enrollment Agreement. A $500 administrative fee will be assessed to your account if we do not receive a properly completed Enrollment Agreement within thirty (30) days to the Comptroller's office. Enrollment deposits not paid by the due date will incur a late charge of 1½ % per month or portion thereof.

Tuition Charge and Annual Cost - Tuition for 2026-2027 is $79,800 for boarding students and $63,840 for day students. The full average cost to educate a student at Andover will exceed $100,000 for the coming year. Fortunately, the Academy's endowment and annual gifts from alumni, parents, and friends provide support to all students, regardless of financial need. Tuition covers a wide range of things including instruction, residence (for boarding students), meals, use of The Rebecca M. Sykes Wellness Center, technology, and athletics. A boarding student is provided with a bed, mattress, dresser, desk, and chair.

To ensure students have the books they need on the first day of classes, a *Course Materials Charge* of $1,200 will be included in the first student tuition bill (and will be included in financial aid awards for students who qualify). This charge will cover most books and course materials throughout the year. The remainder will be used to cover other items including the PSAT and Advance Placement Exams. Students should not purchase any books as they will be provided on campus by their teachers at the start of each term. (No refunds can be made if students bring their own copies of required texts to class.) Any balance in the student's *Course Materials Account* will be refunded upon the student's departure from the Academy, provided that all outstanding charges on the student's account have been paid in full.

Students must provide their own athletic footwear and should bring other athletic equipment they anticipate using at the Academy. Tuition excludes tutoring, remedial language training, special instruction in music, off-campus overnight programs, textbooks, material fees for art and music courses, course supplements, medical expenses, dues to special organizations and clubs, breakage, and damage to Academy property, as well as any other optional or incidental expenses not expressly included in the annual tuition.

Account statements will be available in April through FACTS Management Company for the 2026-2027 academic year and the first payment is due by **July 1, 2026,** for both the one and two payment plan options (see payment options below). If you choose to enroll in the ten-month payment plan, the first payment is due by **May 15, 2026**. Financial aid scholarship grants reduce the amount due and will be reflected on your statement. Optional methods of payment are explained in the Tuition Payment Options document.

All monthly payments are due on the **15th** of each month. Late payments will incur late charges according to the following schedule:

First Missed Payment in Family's PA Career	Late charge of 1 ½% per month for 3 months, 3% for each month thereafter the account is past due
Second Missed Payment in Family's PA Career	Late charge of 3 ½% per month for 3 months, 5% for each month thereafter the account is past due
Third Missed Payment in Family's PA Career	Late charge of 5 ½% per month for 3 months, 7% for each month thereafter the account is past due
Fourth Missed Payment in Family's PA Career	Late charge of 7 ½% per month for 3 months, 9% for each month thereafter the account is past due

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If a family decides not to enroll their student at Phillips Academy for the 2026-2027 academic year for any reason, the parent and/or legal guardian must notify the Registrar in writing by **July 1, 2026.** We need such notice so that we can offer admission to another student. Please note that any parent and/or legal guardian failing to notify the Registrar in writing by **July 1st** is responsible for the full year's tuition payment to the Academy.

Refund and Payment Policy - Tuition will not be refunded after July 1, 2026, except in accordance with our Tuition Refund Plan. Families must pay all charges by their due dates to assure a student's place at the Academy. Students may not register for classes unless any prior year balance plus at least one-half of the net amount of the annual tuition less the total amount of your ten-month tuition payment contract, enrollment deposit and financial aid award have been paid. Students whose accounts, including their ten-month payment plan, are not current by August 1, 2026, risk losing their place at the Academy. The Tuition Refund Plan is calculated 1.9% of tuition (less the $6,000 non-refundable enrollment deposit and any financial aid scholarship grant), to assist in meeting the obligation to pay all tuition and fees if the student leaves the Academy for any reason. Under this plan, the Academy will refund 65% of the unused portion of the tuition for the academic year remaining. **You must pay all charges by their due dates to ensure a student's place at the Academy.** Families may opt-out of the Tuition Refund Plan by selecting the Pay at Once Payment Plan (without TRP) on page 3 of the Enrollment Agreement, as well as emailing us directly at enrollment@andover.edu to let us know that you would like to do so.

There is a complete description of the Tuition Refund Plan on the back of the Enrollment Agreement and in the parent portal in the Hive.

Payment Options - The Tuition Payment Options document describes several payment options available to families. Please note that our Monthly Payment Plan, administered by FACTS Management, starts in May. When completing the enrollment agreement, the Academy will enroll your student in a monthly payment plan if all parents/legal guardians choose that same payment plan option. Otherwise, the Academy will enroll your student in a two-payment plan. Please visit FACTSmgt.com/payment-plans for more information.

Health Insurance –

Domestic Students:
All students are required to have adequate primary health insurance. Since many families periodically change insurance coverage, we require submission of proof of suitable health insurance annually.

International Students:
All students are required to have adequate primary health insurance. Consequently, all international students must purchase primary health insurance through the Academy's insurance provider unless, by July 1st, The Rebecca M. Sykes Wellness Center has approved the completed health insurance enrollment and waiver form. The $3,100 primary health insurance premium is billed to all international students. Since many families periodically change insurance coverage, we require submission of the health insurance enrollment and waiver form annually. We will credit this charge only if The Wellness Center approves your health insurance enrollment and waiver form. The health insurance premium credit is usually posted to the student's account by mid-August.

Health Services - Andover tuition covers basic services, available to all students, in The Wellness Center, such as outpatient visits, some non-prescription medication, some nutritional and psychological counseling, as well as visits with the Academy physician.

Any medical expenses not covered by your medical insurance are the responsibility of the student's parent(s) and/or legal guardian(s).

Breakage Deposit - The first billing includes a mandatory breakage deposit of $500 for all new students. This deposit will be charged for any damage to or loss of school property, and upon graduation or departure from the Academy, the remaining balance will be refunded, provided that all outstanding charges on the student's account have been paid in full.

Linens - Towels, blankets, sheets, pillow, and cases are supplied and laundered by the student or rented on a plan (E&R Laundry's plan details are sent during the summer) which also includes personal laundry and cleaning. Laundry facilities are available in, or close to, the dormitories.

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Technology - All students are required to bring a laptop for use in classes, the brand and specs of which are at the discretion of the student and student's family. Qualified students have already received confirmation in their financial aid award for support of a school-sponsored laptop. For more information, please review the Device Policy Addendum in the parent portal in the Hive.

Arrival Dates - Arrival dates to campus are set by the Dean of Students Office. Students are not permitted to arrive early, and if they do, they will be charged an early-arrival fee for each day they arrive early.

Miscellaneous Expenses - Parent(s)/Legal guardian(s) will be billed each term for optional charges. Music lessons will be billed in advance, and at the beginning of each term in which lessons are provided.

The following expenses will generally be like those a student would experience if they were at home: athletic equipment, laundry and cleaning, dues, publications, and spending money. Travel expenses will vary according to home location.

Students are encouraged to have a checking account or a credit card, either at a bank of your choice at home or in Andover. We expect that we will continue to have a Bank of America automated teller machine (ATM) on campus.

BlueCard - The Academy's **BlueCard** is used for identification, access to buildings, and as a library card. For more information, please go to the parent portal in the Hive.

If you should have any questions, please feel free to email us at Enrollment@andover.edu.

Sincerely,

Andrew Gagnon
Director of Finance and Comptroller