May 2017

Dear Skidmore College Parents and Students,

A college education represents a substantial investment of both time and money. At Skidmore, we are concerned for the student who suffers a serious illness or accident and has to leave the College before the semester is completed, resulting in a loss of time and money devoted to education.

To reduce the cost of the annual premium for tuition insurance, Skidmore College is requiring an opt-out policy for the 2017-18 academic year. Please note that all undergraduate students are automatically enrolled in the tuition insurance program unless they complete the waiver to opt-out online at http://tuitionprotection.com/skidmore. The deadline to opt-out is August 31, 2017. The plan cost is $320, which will be billed at $160 per semester.

The plan provides coverage for the tuition, fees, room and board paid to the College. This plan, administered by A.W.G. Dewar, provides coverage of up to 75% of those charges. Refunds may be affected by financial aid award adjustments. This plan significantly extends and enhances the College's refund policy. The chart below illustrates how the insurance plan complements our own refund schedule in the case of withdrawal due to medical or mental health reasons.

If the withdrawal occurs	College Refund	Tuition Ins. refund	Refund received
Prior to 2nd day of the semester	100%	0%	100%
From 2nd day of semester to 10% of the enrollment period	90%	0%	90%
Within 10%-20% of the enrollment period	75%	0	75%
Within 20%-30% of the enrollment period	50%	25%	75%
Within 30%-50% of the enrollment period	25%	50%	75%
Over 50% of the enrollment period	0%	75%	75%

This plan is being made available by Skidmore solely as a service to students and parents. The College does not receive any compensation for the Tuition Refund Plan enrollment.

Sincerely,

Cynthia D Hurley
Bursar