STUDENT EXPENSES

Specific costs for tuition, room, board, and fees are published annually and the information is available several ways: from the College's web site, www.benedictine.edu; the Business Office; or from the Admission Office. Any additional course fees or expenses are noted on the course as listed in RavenZone, the online student information portal, or in the Academic Program section of the course catalog, as well as displayed on the student's tuition statement, if enrolled in the course or academic program.

Textbooks may be purchased through the College's online virtual bookstore accessible at our web site, www.benedictine.edu, through the student's RavenZone account, selecting the Virtual Bookstore link. Books may be delivered to students at their campus address or any other address provided during the ordering process. Course text requirements are posted through the web site at the same time that the official class schedules are made available. Students are required to order in time to have texts available for use on the first day of class. Although textbooks are not sold through the Raven Campus Store, lab notebooks and bluebooks for tests are available for purchase.

Payments for tuition, room, board, and fees are required according to the following Payment Policy.

Payment Policy

No paper statements will be sent; the College communicates with students through their unique student email account assigned to them by Benedictine College or by phone as needed. If a student has a parent, relative, or other adult who helps the student with financial decisions, the student can enroll these persons as authorized users through RavenZone and this will give the College permission to share the student's billing and financial aid information. Each student will access his or her tuition statement online through his or her RavenZone account. Here they are able to view and make payments. All financial aid must be completed and processed in order to be considered against balances due or deducted for payment plan agreements.

Students are expected to make arrangements to meet their financial responsibilities by stated deadlines and prior to attending classes. Additionally, students are required to acknowledge and accept the College's Electronic Authorization Agreement to indicate confirmation of financial responsibility for the educational services received as a student at Benedictine College. They are agreeing to receive the 1098-T tax form electronically. They are further agreeing to be contacted by Benedictine College or its respective agents or contractors regarding any outstanding debt, at any current or future cellular phone or other wireless device using automated telephone dialing equipment. This agreement can be accepted when the student views his or her first bill through RavenZone. The Benedictine College payment and privacy policies can be found on the College's website. Students logging into their RavenZone account confirm that they accept the policies.

Payment Due Dates

Each semester, all balances **must** be paid in full or be enrolled in a semester installment payment plan (explained further in this section) by the following dates:

Terms	Date
For Fall terms	August 1st
For Spring terms	January 1st
For Summer terms	May 20th

Payment Options

Whether the student pays his or her balance in full or enrolls in a payment plan, the payment options are the same:

- Online: A student may pay online through his/her RavenZone account, and Authorized Users may pay online through the Authorized User link (provided separately from the student's RavenZone link), which goes directly to TouchNet, the College's partner for secure, online payment options.

o Pay directly from any personal checking account (e-check) with no additional charges by using this e-check option. Simply enter the bank/financial institution routing and account number information at the time of payment.

o Pay using a **credit card**. A service fee will be added to the total payment amount of the transaction. The minimum fee is 2.95% of the transaction amount, with a minimum fee of $3.00 charged in addition to the student payment being made. You will be informed of all fees before you authorize the payment. **The service fee is non-refundable once the payment transaction is completed.** The service fee is charged by the credit card processor, and all service fees collected on credit card transactions are paid directly to the credit card processor. Benedictine College does not receive any revenue from the service fee. Note that debit cards will be processed as a credit card transaction and will incur the service fee. To avoid the service fee, you can make online payments from any personal checking account (e-check).

- By mail: Mail a check to the address below. Please note the **student's name and ID number** on the memo line.

Benedictine College
ATTN: Business Office
1020 N 2nd Street
Atchison, KS 66002

- In person: Only payments by cash or check are accepted at the Business Office located on the third floor in Cray Seaberg Hall. The cashiering window is open Monday through Friday from 8:30am–4:30pm. Credit or debit cards are only accepted online through TouchNet.
- International student payments: Benedictine College has partnered with Flywire, which allows students to securely pay student tuition and related fees online in the currency of their choice. Students should login to their RavenZone to confirm the amount owed for their semester payment, then go to Benedictine.flywire.com to begin the payment process.

Semester Tuition Installment Payment Plan (Monthly)

Each semester, Benedictine College offers a monthly tuition installment payment plan administered in partnership with TouchNet, a vendor that specializes in assisting postsecondary institutions with secure online financial options for students and families. The installment payment plan is a convenient monthly-budget alternative to payment in full each semester.

By enrolling in an installment payment plan through the student's RavenZone login, it will go directly to the TouchNet web page for the

payment plan enrollment. Authorized Users may also enroll their student in an installment payment plan through the Authorized User link (provided separately from the student's RavenZone link). This also goes directly to the TouchNet payment portal, where plans can be set up, and payments made. Additional information can be found at www.benedictine.edu on the Student Billing page, in the Payment Options document, as well as the Plan Agreement in the payment plan application process.

Plan ID	Number of Payments	Application Fee	Payment Period (Begin - End)	Enrollment Begins
Fall Only	4	$55	August 15 – November 15	July 6
Fall Only	5	$55	July 15 – November 15	July 6
Spring Only	4	$55	January 15 – April 15	December 1
Spring Only	5	$55	December 15 – April 15	December 1
Summer Only	3	$55	May 15 – July 15	May 1

Email notices of the installment payment due will be sent the 10th of each month. Payment is due by the 15th of each month, either through the student's RavenZone account or the Authorized User's direct link to TouchNet. One can choose to schedule a payment or login and make the monthly payment at one's convenience. Scheduled payments will receive an email reminder the 12th of each month an installment payment is due. One may also choose to mail the installment payment to the address above; please allow five business days for the check to be received by the College. Installment payments not received by the due date will receive a late fee of $25. Payment options for the payment plan are the same as described earlier in the section, Payment Options.

Please note: Business Office holds may be applied as permitted by law for students who enroll in the summer payment plan, until the balance is paid in full, because most summer classes are shorter in length than the payment plan.

Late Fees

If balances are not resolved by the published due dates, either by payment in full or by enrolling in a semester payment plan, late fees will be applied to outstanding balances, according to the schedule below. Prior to assessing the late fee, emails will be sent the 10th of each month to the student and the Authorized User. Balances must be paid **before** the 15th to avoid a late fee.

- $50–$99 outstanding balance will incur a $10 late fee.
- $100–$199 outstanding balance will incur a $25 late fee.
- $200–$999 outstanding balance will incur a $50 late fee.
- $1000–$2999 outstanding balance will incur a $75 late fee.
- $3000 and above outstanding balance will incur a $100 late fee.

Students are required to make payment or payment arrangements by the required deadlines to avoid additional late fees as well as avoid receiving financial holds against their accounts. Financial holds may jeopardize a student's ability to access historical academic records, make changes to schedules, register for future semesters, as well as receive diplomas as permitted by law.

If a student is receiving military tuition assistance of any kind, he or she must notify the Office of Financial Aid and the Office of Student Billing before the tuition due date of the semester in which the tuition assistance will be utilized. Benedictine College will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries or other institutional facilities, or the requirement that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S. Department of Veterans Affairs. The student is responsible for completing all necessary paperwork with the military to ensure the funds are received in a timely manner within the given semester.

Collection Policy

The Benedictine Community asks for your attention to due dates and your prompt payment toward student accounts is in the best interest of everyone involved.

If a student fails to pay his/her student account bill or any monies due and owed to Benedictine College by the scheduled due date, Benedictine College reserves the right to do the following as permitted by law:

- place a financial hold on the student's account, preventing the student from registering for future classes, making changes to schedules, accessing the campus Wi-Fi on electronic devices, or receiving the student's diploma;
- assess late payment fees per month according to the College's published policy within this document on the past-due portion of the student's account until the past-due account is paid in full.

Further, if the student fails to make acceptable payment arrangements to bring his/her student account current, Benedictine College may refer the student's account to a third party for collection, whether an attorney or collection agency, and the student will be responsible for any costs (including but not limited to collection fees) associated with attempting to collect the monies due and owed. The collection fee will be assessed and will be due and owed in full at the time of the referral to the third party. The collection fee will be calculated at the maximum amount permitted by applicable law but not to exceed 50% of the amount outstanding. The third party may be a debt collection company or an attorney. If a lawsuit is filed to recover an outstanding balance, the student shall also be responsible for any costs associated with the lawsuit, such as court costs or other applicable costs. Delinquent account may be reported to one or more of the national credit bureaus.

The College reserves the right to refuse to admit students to class unless they abide by the terms of the payments outlined above. Students are required to maintain their accounts in a current status in order to be able to proceed in the registration process for each term. The College may revoke a student's privilege to an early registration schedule and/or early room selection for the following semester if the student's account becomes delinquent. The College reserves the right to hold diplomas, as permitted by law, until the student's account has been settled in full.

Housing Deposit

All on-campus students are required to pay a $100 housing deposit in addition to the enrollment fee. The housing deposit is payable through the student's RavenZone account as part of the student's first semester billing and is retained on deposit until the student graduates or withdraws from Benedictine College and completes the exit process. Any assessment for damages during the student's time at Benedictine will be charged directly to the student's account. Room damages that

may be charged at the time of graduation or withdrawal will be charged to the student account and the housing deposit will be credited against the student account. The housing deposit refund process will occur annually after the spring semester closes. Graduates as recorded by the Office of the Registrar will automatically be included in the refund process; students withdrawing from Benedictine College must complete the official withdrawal or exit process to receive a deposit refund.

Refund Policy

Student Account Credit Balance Refunds. If a student billing account reaches a credit balance (caused when financial aid, awards, and/or payments exceed the total of charges assessed), the student may choose to

1. carry the full credit on account (The student must notify the Business Office in writing for this option.), or
2. receive a full refund of the credit balance. Should the student opt for the refund, the Business Office will issue the refund as either direct deposit or paper check, based on the student's selection.

For the convenience of the student, the college recommends direct deposit for student refunds. Direct deposit enrollment will be through the student's RavenZone account utilizing the TouchNet vendor secure web page to collect the student's direct deposit information. The first direct deposit refund will be issued the Friday of the first full week of classes. Paper checks will be mailed to the student's home address the Monday following the first full week of classes. Refunds created as a result of federal financial aid credits are to be disbursed to the student within 14 calendar days after aid credits have been posted to the student's account and the student has met enrollment and attendance qualifications according to federal and/or state regulations.

After classes begin, to be considered for any potential refunds or adjustments on the student's tuition statement from the Business Office, the student must follow these procedures to affect an official withdrawal/ drop from class:

1. For a reduction of credit hours, complete the change of schedule process as directed by the Office of Academic Records and Registration.
2. For withdrawal from a residence hall or board contract, obtain approval from a Residence/Student Life officer and complete a written withdrawal form in that office.
3. For total academic withdrawal, complete a written withdrawal form in the Office of the Director of the Student Success Center and the Student Life Office. These offices will notify the Office of Academic Records and Registration, and the Registrar will obtain the student's last date of attendance in class. The withdrawal date and the date of last attendance both impact the calculation of any potential refund, tuition adjustment, or aid adjustment, as further explained in the section titled **"Government Regulations for Adjustments, Refunds and Repayment of Awarded Monies under the Title IV Program."**

Fees. Individual course fees, as well as any program fees, will not be refunded once the semester begins. If a student withdraws before the first date of the semester or summer term, any course fees will be returned.

Tuition – Adjustments/Refunds. Students who drop individual courses but remain enrolled as full-time students (12 to 18 credit hours) will not see a change in the full-time tuition charge. For the first six class days of each semester, a change in status from full-time enrollment to part-time enrollment (less than 12 credit hours) will impact charges as well as eligibility for financial aid. Part-time students are not eligible for certain financial aid; contact the Financial Aid Office for further information. After the sixth class day of the semester, there will be no change in tuition charges or financial aid when dropping classes that cause a student to go from full-time to part-time enrollment status; the student's enrollment status "freezes" for the purpose of charges as well as receipt of financial aid. When part-time students drop individual courses after the sixth class day, tuition charges related to the dropped class will be prorated based on the date the student officially drops the course, according to the Tuition Adjustment schedule below.

Students whose status changes from part-time to full-time after the first six class days of the semester but during the time period allowed to "add" classes will see a change in charges. When enrollment status changes, students are encouraged to meet with Student Billing in the Business Office to understand how charges will be affected and with the Financial Aid Office for a clear understanding of how aid may be affected.

Tuition overload charges. There is an additional per-credit-hour tuition overload charge if a student is given permission to take more than 18 credit hours in a semester. The student will be charged the full per-credit-hour tuition overload rate regardless of when the student moves into the overload status. Tuition overload charges will be refunded based on the date the student officially drops the overload course, according to the Tuition Adjustment schedule below.

When a student withdraws from College, tuition charges will be adjusted following the schedule below. Overload tuition charges will be refunded at the same rate as other tuition charges. Students withdrawing from the College should request a withdrawal form from the Office of the Director of the Student Success Center in order to begin the official withdrawal (exit) process. Tuition charges will be adjusted once the withdrawal date is recorded in the Office of Academic Records and Registration and entered into the student's record.

Tuition Adjustments

Week Ending (Friday, 5:00 p.m. CST)	Percent Refunded
1st partial week of semester	95%
1st full week of semester	90%
2nd full week of semester	75%
3rd full week of semester	50%
To 20th day each semester	25%
After 20th day	No adjustment

Summer Session Tuition Adjustments

4 Weeks, Session 1 & 2

Percent Refunded	Session Days
80% refund	Session days 1 and 2
40% refund	Session days 3 and 4
No refund	Session day 5 and following

6 Week Session

Percent Refunded	Session Days
80% refund	Session days 1-3
40% refund	Session days 4-6
No refund	Session day 7 and following

8 Weeks, Entire Summer

Percent Refunded	Session Days
80% refund	Session days 1-4
40% refund	Session days 5-8
No refund	Session day 9 and following

A student who registers for a summer class but does not ever attend the class and does not drop the class before the first day of the session will be charged a $50 non-attendance fee. For students taking an online class taught through Benedictine College, logging into your class is considered as attending the class for one session.

The College also partners with the Acadeum Consortium to offer additional online classes to Benedictine College students, allowing students the opportunity to improve their Benedictine GPA and enhance or maintain academic progress toward their degree. These select consortium classes offered have been reviewed and approved by the Benedictine College Registrar and the Benedictine College academic department to which the credit will be transferred. Students who enroll in these classes take a class taught by a partner institution and transfer the credit and the grade back to Benedictine College. These classes are, generally, very compact in nature and have various start dates. As a result, they have a tuition refund policy different than Benedictine's published policy stated above. Refer to refund timeline below.

Tuition Refund Timeline for Consortium Classes	Tuition Refund
Drop class **before** Day 1 of class	100%
Drop class Day 1 or Day 2 of class	80%
Drop class **after** Day 2 of class	No refund
Never drop class, administratively dropped from class by Teaching Institution **within** drop period.	Tuition reversed 100% charged $50 non-attendance fee
Never drop class, administratively dropped from class by Teaching Institution **after** drop period.	No refund

Tuition Adjustment – Refunds, for Students in any of the Master programs: Tuition for students is charged on a per-course basis; tuition refunds are calculated in the same manner, using the tuition refund percentages shown below. Course fees are nonrefundable once class begins. It is the responsibility of the student to notify the College of the student's intent to withdraw from a course. Tuition charges will be adjusted once the withdrawal date (defined as when the student notifies the College) is recorded in the Office of Academic Records and Registration and entered into the student's official college record. Master program students are encouraged to discuss financial consequences of withdrawal with Financial Aid & Student Billing before withdrawing.

Master program students who do not attend and do not notify the College before the start of class will be charged a $50 Non-attendance Fee.

All Masters Programs Fall and Spring Semester Tuition Adjustments

Calculated on a Per-Course Basis

Withdrawal	Percent Refunded
Prior to start of class	100%
First week of class	90%
Second week of class	75%
Third week of class	50%
Fourth week of class	25%
After fourth week of class	No adjustment to tuition

All Master Programs Summer Session Tuition Adjustments

Calculated on a Per-Course Basis

Withdrawal	Percent Refunded
First week of class	80%
Second week of class	40%
After second week of class	No adjustment to tuition

Room and Meal Adjustments/Refunds. A student signs a contract with the Student Life Office for each full academic year regarding his or her campus residency status while attending Benedictine College. Rooms and meal plans are assigned and charged to a student's account by semester. Refunds for the semester may be given as long as a student provides written notice of withdrawing from college at least one full week prior to the start of classes, and the basis for cancellation meets the criteria as defined by the Student Life Office. This gives the College the opportunity to make the space available to other students. In cases of this type of notification, all of the room and meal plan charges are refunded. From the week classes are scheduled to begin, room charges are refunded on a *pro rata* basis up to and including the 20th day of the semester; after this date, no refund for room charges will be awarded. From the week classes are scheduled to begin, meal plans are refunded on a *pro rata* basis up to and including the last day of the semester. The eligible refund period for room and board begins the day after the student has moved out of the dorm and also returned all keys to the Residence Director.

To assist in offsetting the cost of attendance when a student withdraws, financial aid will be earned and repaid according to the Government Regulations for Adjustments, Refunds and Repayment of Awarded Monies under the Title IV Program described below.

It is possible that a student who withdraws may still have an outstanding balance payable to Benedictine College after institutional charges and financial aid have been adjusted. Students should meet with the Financial Aid Office to understand the adjustment process and Student Billing in the Business Office to understand the balance remaining and to make payment arrangements for any remaining balances.

Government Regulations for Adjustments, Refunds and Repayment of Awarded Monies under the Title IV Program (Financial Aid)

Students are awarded financial aid at the beginning of each academic term with the expectation that they will complete the entire term requirements. When students withdraw from the College prior to the end

of an academic term, their educational charges billed by the institution and the financial aid previously awarded/disbursed to the student's billing account may require adjustment. Adjustments to the student's financial aid are based upon withdrawal adjustment/refund guidelines of the U.S. Dept. of Education. For withdrawing students receiving financial aid, adjustments to aid will be based on the last date of class attendance and as set forth in The Federal Refund/Adjustment Policies contained in the provisions of the U.S. Dept. of Education relating to financial aid received and is summarized below. Students are encouraged to meet with the Financial Aid Office for clarification of the impact of individual situations.

Federal regulations require the use of the Return of Title IV Funds policy to be used for all students receiving any type of federal aid when calculating the amount of aid a student can retain after withdrawing. This policy relates to Federal Pell and SEOG Grants, Federal Direct student loans, and Parent PLUS Loans. Regarding state-based funding (from the State of Kansas), adjustments will be made at the corresponding rate used in the calculation for federal aid programs. For institutional aid provided by Benedictine College, these scholarships will be adjusted at the same rate of adjustment applied to the student's tuition charges. If the student's withdrawal date warrants no adjustment/reduction to tuition charges, no adjustment will be made to the institutional scholarships(s) awarded to the student for the applicable academic term. Financial aid originating from outside sources other than federal/state agencies will be retained in full to the student's account, unless otherwise determined by the issuing agency.

These regulations govern the return of aid disbursed for a student who completely withdraws from a term or payment period. During the first 60% of the period/semester, a student "earns" aid in direct proportion to the length of time the student remains enrolled. The percentage of time the student remained enrolled determines the percentage of disbursable aid for that period the student has earned. The percentage of the period the student remained enrolled is based upon the number of days the student was enrolled in comparison to the total number of days available within the applicable academic term. (Divide the number of days enrolled by the total days in the enrollment period, or semester.) A student who remains enrolled beyond the 60% point earns all aid for that academic term.

If a student has not earned all of the federal aid received to date at the point of withdrawal, funds will be repaid in the following order:

1. Federal Direct Unsubsidized Loan.
2. Federal Direct Subsidized Loan.
3. Federal Direct PLUS Loan.
4. Federal Pell Grant.
5. Federal SEOG Grant.
6. State grant and scholarship funds.
7. Institutional aid.
8. Scholarships from outside sources.

Government Regulations for Cash Refunds to Students Awarded Monies Under the Title IV Program

The Benedictine College refund policies, or any portion thereof, is subject to change without notice due to subsequent changes in federal regulations that apply to the College policy. ***With the federal schedule directing return of borrowed federal loans first, it is very likely the student who withdraws will still have an outstanding balance with the institution.***

Government Repayments

If a withdrawing student received financial aid more than direct costs (tuition, fees, room, and board), a percentage of this aid may have to be returned. The amount will be dependent on the number of days the student was enrolled, and the amount of aid received. Details should be discussed with the Financial Aid Office.

Disciplinary Action Policy – Impact on Institutional Aid

In the event a student(s) is involved in a matter resulting in Disciplinary Action by the College while actively enrolled, wherein the student's enrollment status is being interrupted (e.g., under review/suspension from campus, etc.), the College will suspend any/all institutional aid being awarded to the affected student(s). Suspension of institutional aid will be effective immediately upon receipt of notice from the Disciplinary Action Committee of said action.

Financial Aid subject to interruption will be (but not limited to) the following:

- Academic Merit Scholarships, including Presidential, Dean's, and National Merit Awards
- Departmental awards (e.g., Athletics, Music, Theater, Ministry, et. al.)
- Tuition Remission Benefits and Tuition Exchange awards
- Endowment Scholarships (funded and unfunded)
- Other scholarships/grants derived from institutional funding

Financial Aid exempt from interruption will be the following:

- Federal Grants awarded based upon annual eligibility established by a submitted FAFSA,
- Federal Loans accepted based upon annual eligibility established by a submitted FAFSA,
- State Grants awarded in accordance with State of Kansas eligibility guidelines,
- Private loans obtained by the student(s), secured from non-federal lending agencies,
- Outside scholarships provided by issuers not directly related to the College

Suspension of institutional financial aid will result in a change to the Student Billing account balance of the student(s). Should the suspension of aid result in the change of the account balance of the student(s) from a credit balance (refund due), to balance due status, no current refunds will be issued, until such time that all review actions by the Disciplinary Action Committee have been completed and reinstatement of institutional financial aid has been applied. The student(s) balance due status will be handled according to College policy for outstanding balances, including, but not limited to, being placed on hold, which prevents the student from accessing an official transcript and adding or dropping classes; as well as being subject to late fees, should the action by the Disciplinary Committee extend beyond Business Office billing due dates.

Upon the completion of the review by the Disciplinary Action Committee, and the student is exonerated/ reinstated to the College, all institutional aid will be reinstated to the Student Billing account of the student(s). Should the decision of the Disciplinary Action Committee result in dismissal from the College, the Financial Aid Office will default to the Return of Title IV procedure applicable to a student's leaving the College prior to the completion of the applicable academic term.