

Tuition and Fees

University tuition and fees are reviewed annually by the Board of Trustees in relation to projected operating costs. The Board of Trustees reserves the right to increase tuition and fees prior to the expiration of this General Catalog.

Current tuition and fees can be found on the University webpage at <http://www.saintpeters.edu/enrollment-services/student-accounts/tuition-and-fees/>

Guidelines For Flat-Rate Tuition - Traditional Day Students

Overload Tuition (per credit in excess of 18 semester hours, Fall & Spring Semesters) \$595

The full-time undergraduate tuition for the fall semester includes a minimum of 12 credits and a maximum of 18 credits, in total, taken during the fall semester (day) and Fall trimester (evening). Credits in excess of 18 will be charged the Overload Tuition Rate, whether taken in day, evening or trimester. The full-time undergraduate tuition for the spring semester includes a minimum of 12 credits and a maximum of 18 credits, in total, taken during the spring semester (day) and the spring trimester (evening). Credits in excess of 18 will be charged the Overload Tuition Rate, whether taken in day or evening.

The section on Academic Policies and Regulations describes the regulations governing the number of credits a student may register for in any given semester. The regulations are based on a student's academic record and performance, such as the number of credits the student has already taken, the student's GPA, and whether the student is on probation or suspension.

Any courses dropped after the 100% refund withdrawal date will be considered part of the overall Flat Tuition Rate.

Part-time traditional day students pay the traditional day student rate for all credits, whether taken in the day or evening. Traditional day students taking summer classes will be charged the Summer Session Tuition Rate.

Dropping or Withdrawing From Courses

Any student wishing to withdraw from the University or obtain a leave of absence must secure and complete the Leave of Absence/Separation Form (https://docs.google.com/forms/d/e/1FAIpQLSf1TP9Cd1Yv0ZrjipKxqMCobndahmWMzfo-xFtJ_yZ_hp3G9w/viewform?gxids=7757). Students withdrawing from the University for any reason after the start of any term will receive refunds according to the University's refund schedule. Overload credits dropped after the end of the add/drop period for the semester are subject to Overload Tuition, less refunds, in accordance with the University's refund schedule.

Students who have registered as full-time students and who subsequently drop courses and thus become part-time students will be responsible for paying the higher of: a) full-time tuition less the refund they would receive if they had withdrawn completely from the University or b) the per-credit part-time tuition for the courses in which they remain enrolled.

For scholarship students, any courses dropped after the add/drop period are counted toward their credit limit as stated in the letter of award.

Payment of University Costs

Upon the decision to enroll at the University, freshmen will be required to make a non-refundable deposit which will be applied as a credit toward the first term's bill for tuition and fees. If the student fails to register and attend classes, the entire deposit shall be forfeited.

All University costs are payable in full before the date stated in the Academic Calendar (<https://www.saintpeters.edu/academic-calendar>) first day of class for each term. It is recommended that payment be made by ACH/direct debit from a personal bank account or credit/debit card to Saint Peter's University through the Student Payment Center. For more information please visit: <https://www.saintpeters.edu/enrollment-services/student-accounts/>

In addition to paying University costs by ACH/direct debit from a personal bank account or credit/debit the following optional methods may be available. Please contact the Enrollment Services Center for a detailed description of the optional methods.

1. Students may use their own credit cards (VISA, MasterCard, Discover or American Express) for payment of University costs by opting for Saint Peter's monthly installment plan. For semester students, a five-month plan is available and for trimester students, a three-month plan is available. In the winter and summer, a two payment due plan is available.
2. If students wish to pay University costs with a parent's or relative's card, the owner of the card must be present and set up as an authorized user in the Student Payment Center. For more information, please visit: <https://www.saintpeters.edu/enrollment-services/student-accounts/> (<https://www.saintpeters.edu/enrollment-services/student-accounts/>)

The Trustees of the University do not permit any office to send any letter of recommendation, or the Registrar's Office to issue a degree, diploma, academic transcript, or scholastic record until all financial obligations have been satisfied.

Collection Policy

Students who fail to meet their payment obligations by the scheduled due date each term may face the withholding of various academic and administrative services, including but not limited to:

- Grades
- Course registration
- Degree conferral or enrollment verifications
- Diplomas

Payment Deadline

Full payment or enrollment in an approved payment plan must be completed by the published tuition due date. Failure to comply may result in late fees, account restrictions, and the potential for courses being dropped before the end of the add/drop period. Once dropped, course schedules will not be held for the student.

Past-Due Balances

Students with unpaid balances from previous terms exceeding the approved threshold may have their classes dropped if payment is not made before the start of the next term. Students with balances above \$1,500 will not be allowed to register or remain registered for future terms. The university will make reasonable efforts to contact students and collect any outstanding balances.

Collection Actions

If the university's efforts to collect the balance are unsuccessful, the account may be referred to a collection agency and may be reported to credit bureaus. Students will be responsible for all associated costs, which may include:

- Collection agency fees up to 33% of the assigned balance
- Attorney fees (if applicable)
- Court costs (if applicable)

The university reserves the right to take further legal action if necessary to recover the outstanding balance.

Institutional Refund Policy - Tuition and General Fees Related to Schedule Changes During Add/Drop Period

Students wishing to adjust their schedules may do so without penalty during the first week of classes. They may add or drop classes only with the approval of their advisors. Any charges made for tuition and fees for courses officially dropped during this period will be refunded at 100%. All fees will be refunded only within the 100% refund period in accordance with the University Refund Policy. After the 100% refund period has ended, all registration and course fees are non-refundable. A reduction in the number of courses carried may result in a reduction in the level of financial aid. Please consult with the Student Financial Aid Office, if you have questions. No financial

adjustment is made for courses dropped after the fourth week of the term. Exception to this is the intersession and summer sessions. See charts below. This policy does not apply to withdrawals or leaves of absence (Students are not permitted to drop all courses without withdrawing or taking a leave of absence).

Institutional Refund Policies - Tuition and General Fee Refund Policy Related to Withdrawal/Leave of Absence

The University's refund policies for students withdrawing or taking a leave of absence are described in the paragraphs below. This policy is applicable to an individual student and is determined by the particular circumstances of the student, including the timing of the withdrawal/leave of absence, and whether or not the student is a participant in a federal or state financial assistance program. No refund is paid to any student who is suspended or required to withdraw, or who leaves voluntarily without first securing the written consent form (Withdrawal or Leave of Absence) from the Center of Academic Success and Engagement (CASE), getting the required signatures, and submitting the completed form.

Students Not Receiving Federal or State Aid

Students who take a leave of absence or withdraw for any reason during the first four weeks of the semester or trimester, are entitled to a prorated refund of certain institutional charges (see list of refundable institutional charges below). Prorated charges are based upon the date of actual withdrawal (as determined by the University in accordance with the withdrawal/leave of absence procedure) according to the following schedules.

Fall and Spring Semesters: Withdrawal Date Percentage Refund

Withdrawal Date	Percentage Refund
First Week of Semester including last day of add period	100%
Second Week of Semester	75%
Third Week of Semester	50%
Fourth Week of Semester	25%
After the fourth week of class	0%

Fall Spring Quad Semesters: Withdrawal Date Percentage Refund

Withdrawal Date	Percentage Refund
First Week of Quad Semester including last day of add period	100%
Second Week of Quad Semester	50%
After the second week of class	0%

Intersession: Withdrawal Date Percentage Refund

Withdrawal Date	Percentage Refund
Up to & including the 2nd day of the term	100%
Up to & including the 4th day of the term	50%
Beyond the 4th day of the term	0%

Five-week and Six-week Summer Sessions: Withdrawal Date Percentage Refund

Withdrawal Date	Percentage Refund
Up to & including the 3rd day of the term	100%
Up to & including the 6th day of the term	50%
Beyond the 6th day of the term	0%

Ten-week Summer Sessions: Withdrawal Date Percentage Refund

Withdrawal Date	Percentage Refund
Up to and including the last day of add period	100%
During the second week of term	75%

During the third week of term	50%
During the fourth week of term	25%
After the fourth week of the term	0%

Refunds of Federal and State Aid

When a student takes a leave of absence or withdraws from the University, federal and state regulations may require the University and/or the student to return a portion of the aid received as described below.

Federal Title IV Refund Policy

When a student takes a leave of absence or withdraws before completing 60% of the enrollment period, federal regulations require the University and/or the student to return that portion of federal aid funds which has not been earned. This is calculated as follows:

1. The percentage of federal aid earned is calculated by dividing the number of days of the enrollment period completed by the total number of days in the enrollment period.
2. The amount of federal aid earned is calculated by multiplying the percentage of federal aid earned by the amount of federal aid that was disbursed plus the amount of federal aid that could have been disbursed. (Please note that funds that have not met the requirements for disbursement will not be disbursed to the student).
3. The student is entitled to keep all earned federal aid which has been disbursed and is entitled to receive a post-withdrawal disbursement of all earned federal aid could have been disbursed.
4. All other federal aid will be returned or canceled.

Refunds of State Aid

When a student withdraws and receives a refund of Institutional Charges, state regulations require the return of a percentage of state aid received. This is calculated as follows:

1. Determine the percentage of total aid that is state aid by dividing the amount of state aid (excluding work earnings) awarded by the total amount of financial aid (excluding work earnings) awarded.
2. Calculate the amount of state aid to be returned by multiplying the percentage of total aid that is state aid by the amount of institutional charges refunded.
3. If a student utilizes any part of an award, it will be treated the same as a full semester payment in calculating the number of semesters of eligibility. Therefore the student may decline the state award and repay the award for the payment period.

Institutional Refund Policies - Appeal Process

Requests for a registration appeal after a deadline has passed must be accompanied by appropriate documentation about circumstances that prevented the student from add/drop/withdrawing within the required time limits. To submit this request, visit the ESC Forms (https://docs.google.com/document/d/e/2PACX-1vTI-v199i8iRAi9DgHTXqn_Uu6sf0gjL3LPNCmJHw00O6-3hD6SM6kxRL2c0I1cYcgEePwSS3MWNfe/pub/) and click on Retroactive Petition for Changes to Registration and/or Tuition. The Dean and the Registrar will review your circumstances and then grant or deny the request.

All other appeals related to registration must be directed to the Director, Dean or Chair of the department in question.

For billing item appeals a written explanation must be emailed to the Student Accounts office at studentaccounts@saintpeters.edu. In the written explanation include your name, student ID number, the item in question, the reason and the amount of appeal. The appeal must be received no later than 30 days after the start term in question.

To view the University's refund periods and term schedule, visit

Refund Policies (<https://www.saintpeters.edu/enrollment-services/student-accounts/refund-policies/>) and Refund Schedule (<https://www.saintpeters.edu/academic-calendar/refund-schedule/>).

For financial aid questions and concerns related to awards, scholarship, grants and loans email financialaid@saintpeters.edu. For more information related to aid visit Student Financial Aid (<https://catalogs.saintpeters.edu/undergraduate/generalinformation/studentfinancialaid/>).