

Financing A University Education

Tuition and Fees

This *Catalog* section contains information on costs and how to take advantage of payment options and financial assistance through the Office of Financial Aid. Students and parents are urged to read the following pages with care. Students are responsible for being aware of, and complying with, the information in this section.

UNDERGRADUATE TUITION

- 12-17 semester units \$7,880.00
- More than 17 semester units* (per unit)525.00
- Less than 12 semester units*(per unit)657.00

OUT-OF-STATE TUITION

Students whose permanent residence is outside California are charged an additional one dollar per semester for out-of-state tuition.

FEES*

- General fee* (per semester) \$250.00

This fee helps cover the cost of student activities, student center operations, and University technology development. (Undergraduate students taking less than 12 units in a semester are charged \$20 per unit.)

- University Deposit* (at application)425.00

Health and Accident Insurance. Health and Accident Insurance is required of all undergraduate students. The fee for the Point Loma student insurance is charged automatically at the beginning of each year and is a secondary insurance policy. To remove the fee each year, the student must show proof of other insurance coverage and sign a waiver form in the Wellness Center by the end of the third week of the semester. The fee for 2002-2003 is not known at this time. The fee for 2001-2002 was \$195.00 per semester. Students wishing to obtain coverage for their dependents may obtain insurance by applying in the Business Office during the first three weeks of the semester.

SPECIAL FEES (non-refundable)

- Laboratory and course fees* \$30.00 to 200.00
- Writing tutorial laboratory fee*150.00
- Student teaching fee* (per unit)25.00
- Late registration fee:** \$15.00 beginning with the first day of instruction, increasing by \$5.00 each day to a maximum of30.00
- Late payment fee:** 5% of payment due, minimum charge is25.00
- Change of class schedule fee** per class, beginning with the third week of classes5.00
- Special examination fee**15.00 to 30.00

- Credit by Examination CLEP* (per unit)60.00
- Graduation fee* (all degrees)40.00

MATRICULATION FEES

- Undergraduate* \$45.00
- Educational Placement file fee*50.00

MUSIC FEES

Students enrolled in private music lessons are charged the following fees in addition to the charge for unit(s) of tuition. Students receive 15 lessons per semester.

Private Lessons

- One half-hour lesson per week (one unit) \$255.00
- One hour lesson per week (two units) . . .510.00

Practice Rooms

Students enrolled in private or class lessons in voice or instrument(s) are charged for the use of a practice room in the Cooper Music Center.

Practice room per semester

- One half-hour a day \$22.00
- One hour a day44.00

RESIDENCE FEES

Room and Board (per semester)

ROOM AND:	SHARED ROOM	PRIVATE ROOM*
19 meals/week	\$3,315	\$4,210
15 meals/week	3,190	4,085
10 meals/week	2,935	3,830
15 meals/week		
+ \$150 Point Break credit	3,315	4,210
12 meals/week		
+ \$100 Point Break credit	3,190	4,085
8 meals/week		
+ \$100 Point Break credit	2,935	3,830

*when available

Students desiring to live on campus must pay a two hundred dollar (\$200.00) deposit in order to reserve a room. This deposit may be refunded (after a 30-day waiting period) if they notify the University at least 60 days before the start of the semester that they are withdrawing or moving off campus. There is also a \$6.00 charge per semester for a residence hall fund.

A limited number of apartments for married students is also available on campus. Students should contact the Office of Student Development for additional information.

All unmarried students living on campus who are under 23 years of age are required to board at the Nicholson Dining Room under one of the meal plans listed above. Students who do not formally choose a meal plan will be charged for the 15 meals/week plan. Students are permitted to change meal plans during the first two weeks of the semester only. Commuter students may purchase a

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San Diego sunshine

meal ticket at the Business Office. The Dining Room is closed during the interim between the fall and spring semesters and during Easter Recess.

APPROXIMATE ANNUAL COSTS

	PER SEMESTER	PER YEAR (TWO SEMESTERS)
<i>Tuition</i> (12-17 units)	\$7,880	\$15,760
<i>Room and Board</i> †	3,190	6,380
<i>General Fee</i>	250	500
Total Approximate Costs	\$11,320	\$22,640

†Shared room, 15 meals/week

NOTE: These figures do not include costs for books, supplies, health insurance, special fees, or personal expenses.

PAYMENT INFORMATION

Tuition, room, board, and fees are due and payable by the deadlines shown below. For the convenience of students and parents wishing to pay expenses in installments, a monthly payment plan is offered. (Plan 2 below.)

A Student Data Sheet, which contains the class schedule as well as the semester charges and financial aid, is sent to all students prior to the payment deadline each semester. The Student Data Sheet is the invoice from which payment should be made. In addition, a monthly statement is sent to the student (or to another individual specified by the student on a Statement Release Form) which reflects all activity on the account.

Payment options and deadlines are:

Option 1: Full payment of the Net Balance by the following dates:

Fall 2002 semester	August 1, 2002
Spring 2003 semester	December 16, 2002

Option 2: Pay the Net Balance in monthly payments for one or both semesters using the TuitionPay Monthly Plan administered by Academic Management Services (AMS). This affordable, interest-free alternative to lump sum payments allows families to establish a semester and an annual budget amount to make payments in monthly installments. For more information, or to enroll, students should call AMS at 800.635.0120.

Option 3: Pay the Net Balance with a PLUS loan. The PLUS loan is a low-interest federal loan for parents. Parents who wish to apply do not have to demonstrate financial need, but do have to meet certain credit criteria. PLUS loans are repayable over a ten-year period and have a variable interest rate that cannot exceed 9%. To apply for a PLUS loan, parents must complete a loan request form and return it to the PLNU Financial Aid office.

Option 4: Do a combination plan. Combining options 2 and 3 lets families budget as much as possible from current income and savings, using the TuitionPay Monthly Plan, then borrow whatever remaining balance they have using the PLUS loan. By reducing the amount families borrow, they can save thousands of dollars in interest costs.

All charges must be paid each semester according to the established deadlines. Failure to make timely payment or to make other arrangements acceptable to the Student Accounts Office may result in students being de-enrolled. Students are not permitted to register if they have a past due balance.

REFUND POLICIES

Fees. Non-refundable

Residence Hall Fees. Refundable according to the tuition refund schedule except for the first two weeks of the semester during which there is a charge of \$15.00 per night. The housing deposit may be refunded (after a 30-day waiting period) to students who withdraw after the eighth week of the semester provided all accounts have been paid in full.

Meals. Prorated as of the date the withdrawal is received in the Business Office.

Tuition. Refunds are computed during regular semesters at the following percentages upon filing a properly executed change of schedule or withdrawal with the Records Office.

FIRST TWO WEEKS OF SEMESTER	100%
THIRD WEEK	75%
FOURTH WEEK	50%
FIFTH-EIGHTH WEEK	25%

Students are not entitled to any tuition refund after the eighth week of a regular semester. Specific refund dates are published in the *Alert*, the University newsletter, and are available in the Records Office and Business Office at the beginning of each semester.

Students receiving federal financial aid who withdraw during the first ten weeks of the semester will lose eligibility for all or part of their loans and grants, in accordance with federal regulations. For additional information, students should contact the Financial Aid Office.

COSTS FOR SUMMER SESSIONS

Student costs related to the 2003 Summer Sessions are included in the Summer Sessions Class Schedule, which is published on the Web during the Spring Semester 2003.

MISCELLANEOUS FINANCIAL REGULATIONS

Students are responsible for handling all financial matters related to their attendance at the University. The federal "Privacy Act" prohibits sending statements to parents or guardians of students 18 years of age or older without written permission of the student.

Students will be charged for the full semester for all courses or private lessons for which they are registered, unless a “Change of Schedule” form is secured from the Records Office, completed with proper signatures, and filed with the Records Office. Any refunds or adjustments of student accounts arising from changes in class schedules are made as of the date on which the change of schedule form is filed at the Records Office. Changes in arrangements for meals are made when requests or arrangements are completed at the Business Office. This is true regardless of the date on which the student may have ceased attending classes or taking private lessons, or may have changed plans for meals.

At the time a student leaves the University, all accounts must be paid in full. The housing deposit and refunds, if any, will be applied to any charges due. Any unpaid balance will accrue interest at eighteen percent (18%) per annum. In addition, Point Loma Nazarene University may report unpaid accounts to a national credit bureau. Student will be responsible for paying all collection costs, including attorney fees and court costs as adjudged reasonable, in the event a suit must be instituted.

Transcripts and diplomas will not be released, nor will a student be permitted to participate in graduation, until all accounts are paid.

Operational costs are sometimes affected by factors over which the institution has no control. Therefore, the charges and financial aid policies quoted in the *Catalog* are subject to change without notice.

NOTE: The University is not responsible for loss or damage to persons or their property.

Financial Aid

The financial assistance program at Point Loma Nazarene University includes scholarships, grants, loans, part-time employment, and deferred payment programs. These programs are under the general supervision of the Enrollment Management Committee and are administered by the Director of Financial Aid. Financial assistance is intended to recognize and aid students who otherwise would be unable to attend Point Loma.

Financial assistance is usually awarded to those students based on need. The University recognizes that the primary responsibility for paying expenses rests with the student and their spouse or parents, who are expected to contribute in proportion to their resources. Any financial assistance awarded by the University is intended to help bridge the gap between the student’s expected family contribution and the costs required to attend.

The family’s ability to pay and the student’s financial need and eligibility for the various programs are

determined by analyzing the information submitted on the Free Application for Federal Student Aid (FAFSA). A student who is enrolled on at least a half-time (six units for undergraduate and teaching credential) basis in good standing, may apply for assistance depending on determined need, qualifications, and the funds available.

Students must reapply each year for financial aid and scholarships by filing a PLNU Application for Financial Assistance and a FAFSA. Certain loans and grants are subject to change by federal regulations.

LIMITATION OR FORFEITURE OF FINANCIAL ASSISTANCE

All institutional scholarships and grants are subject to adjustments relating to regulations and guidelines established by the University. All aid is subject to program regulations when state and/or federal funding is involved.

Special students, not officially working for degrees or minors, and part-time students registered for less than six semester units may not be eligible for financial assistance.

A student whose status becomes probationary, because of disciplinary or academic reasons, may forfeit all rights to financial assistance. Academic progress is required for continuing eligibility.

Financial assistance may be reduced when an academic load is changed to a part-time status or below. Students should check with the Financial Aid Office before completing arrangements to drop units.

REQUIREMENTS, DEADLINES, AND APPLICATION PROCEDURES

All financial assistance applicants must do the following:

- Make formal application for admission, be officially accepted by the Admissions Office, and enroll for at least a half-time of course work.
- Complete and file the PLNU Application for Financial Assistance with the Financial Aid Office. This form is available from the Financial Aid Office or on the Financial Aid Office web site at www.ptloma.edu/financialaid.
- Students and parents complete and file the FAFSA to receive state or federal assistance. This form is available from any high school counseling office or from the PLNU Financial Aid Office or it can be completed on the World Wide Web at www.fafsa.ed.gov.
- All students who are residents of California are encouraged to apply for a California State Grant by mailing a completed FAFSA and CAL Grant GPA Verification Form by March 2. Applications and information are available in the Financial Aid Office at Point Loma Nazarene University or from high school counseling offices.