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**WITHDRAWALS**

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At the time a student leaves the University all accounts must be paid in full. Any unpaid balance will accrue interest at eighteen (18%) percent per annum. In addition, Point Loma Nazarene University may report unpaid accounts to a national credit bureau. Students are responsible for paying all collection costs, including attorney fees and court costs as adjudged reasonable, in the event a suit must be instituted. Transcripts will not be released, nor will a student be permitted to participate in graduation, until all accounts at the University have been paid.

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

**Fees**

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**Health and Accident Insurance Fee**

Graduate students may obtain this insurance, but must specifically apply for the insurance during the first four weeks of each semester. The fee for 2005-2006 will be determined at a future date. The fee for 2004-2005 was \$280 per semester. Application forms for this insurance are available at each graduate location.

**The University is not responsible for loss or damage to personal property.**

**Special Fee**

Student teaching fee, per unit . . . . .	\$75.00
Special examination fee . . . . .	.35.00
Matriculation fee . . . . .	.35.00
Credential analysis fee . . . . .	.45.00
Teacher placement fee . . . . .	.45.00
Career file (placement) . . . . .	.15.00