

TUITION AND FEES

This *Catalog* section contains information on costs and how to take advantage of payment options and financial assistance through the Student Financial Services Office. 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.

- Tuition
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Tuition

TUITION BLOCK (12-17 SEMESTER UNITS)	\$11,600
<i>Less than 12 units (per unit)</i>	\$967
<i>Units in excess of 17 units (per unit)</i>	\$773
2008 SUMMER SESSIONS TUITION (per unit)	\$741

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Fees

General fee (per semester) \$265

This fee assists in covering the cost of student activities, Nicholson Commons 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

HEALTH AND ACCIDENT INSURANCE

Health and Accident Insurance is required of all undergraduate students. The fee for the PLNU student insurance is charged automatically each semester, but may be waived provided the student completes the on-line insurance waiver process (via the Student Access web page) not later than the fourth week of the semester. The fee for 2007-2008 is \$320 per semester. Students wishing to obtain coverage for their dependents may obtain insurance by applying in the Wellness Center during the first four weeks of the semester.

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Special Fees (Non-Refundable)

Laboratory and course fees	\$30 to 200
Writing tutorial laboratory fee	\$150
Student teaching fee (per unit)	\$75
Late payment fee: 5% of payment due, minimum charge is	\$25
Special examination fee	\$15 to 30
Credit by Examination CLEP (per unit)	\$60
Graduation fee (undergraduate)	\$60
Educational Placement file fee	\$50
Undergraduate Matriculation fee	\$50

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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) \$315
- One hour lesson per week (two units) \$630

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
- One hour a day \$44

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Residence Fees

ROOM AND BOARD (PER SEMESTER)

ROOM AND:	SHARED ROOM	PRIVATE ROOM*
19 meals/week	\$3,880	\$4,950
15 meals/week	\$3,735	\$4,805
10 meals/week	\$3,450	\$4,520
15 meals/week + \$150 Point Break credit	\$3,880	\$4,950
12 meals/week + \$100 Point Break credit	\$3,735	\$4,805
8 meals/week + \$100 Point Break credit	\$3,450	\$4,520

* when available

Students desiring to live in residential housing must pay a two hundred dollar (\$200) 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 \$12 charge per semester for a residence hall fund. A limited number of apartments for married students is also available on the main campus. Students should contact the Office of Student Development for additional information.

All unmarried students living in residential housing who are under 23 years of age are required to board at the Nicholson Commons 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 meal card at the Cashier's Office. The Nicholson Dining Room is closed during the interim period between the fall and spring semesters and during spring break.

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Approximate Annual Costs (New and Readmitted Students)

	PER SEMESTER	TWO SEMESTERS/ 1 YEAR
Tuition (12-17 units)	\$11,600	\$23,200
Room and Board †	3,735	7,470
General Fee	265	530
Total Approximate Costs	\$15,600	\$31,200

† Shared room, 15 meals/week

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

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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. (See

option 2 below.)

A Statement of Account, 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 Statement of Account also serves as 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) that reflects all activity on the account. Payment options and deadlines are:

OPTION 1: FULL PAYMENT OF THE NET BALANCE BY THE FOLLOWING DATES:

Fall 2007 semester	August 3, 2007
Spring 2008 semester	January 4, 2008

OPTION 2: PAY THE NET BALANCE IN MONTHLY PAYMENTS.

For one or both semesters using the Monthly Pay Option administered by Tuition Management Systems (TMS). 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 TMS at (800) 722-4867, or visit their website at www.afford.com.

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 must meet certain credit criteria. PLUS Loans are repayable over a ten-year period and have an interest rate of 8.5%. To apply for a PLUS loan, parents should complete an on-line application at www.pointloma.edu/financialaid.

OPTION 4: PAY THE NET BALANCE WITH AN ALTERNATIVE LOAN.

An alternative loan is based on the student's credit, and the interest rates vary. Apply for an alternative loan at www.pointloma.edu/financialaid.

OPTION 5: DO A COMBINATION PLAN.

A combination of options 2 and 3 allows families to budget as much as possible from current income and savings, using the Monthly Pay Option, then borrow whatever remaining balance the family has using the PLUS Loan. By reducing the borrowed amount, families 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 Financial Services 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 \$20 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 Office of Records.

TUITION

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

First Two Weeks of Semester	100%
Third Week	75%
Fourth Week	50%
Fifth through Eighth Week	25%

Students are not entitled to any tuition refund after the end of the business day on Friday of the eighth week of a regular semester. Specific refund dates are published in the *Alert* (the University student newsletter) and are available at www.pointloma.edu/records. 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 Student Financial Services Office.



Costs for Summer Sessions

Student costs related to summer sessions are included in the class schedule, which is published on the University website during the spring semester.

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Miscellaneous Financial Regulations

Students are responsible for handling all financial matters related to their attendance at the University. FERPA, 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 Office of Records, completed with proper signatures, and filed with the Office of Records. 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 Office of Records. Changes in arrangements for meals are made when requests or arrangements are completed at the Student Financial Services 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 10% per annum. In addition, Point Loma Nazarene University may report unpaid accounts to a national credit bureau. The 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.

Note: Transcripts and diplomas will not be released, nor will a student be permitted to participate in the annual Commencement ceremony, until all accounts are paid.

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

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