LORAS COLLEGE
Business Office

Graduate Programs Billing & Payment Procedures

2012-2013

Billing Procedures

Tuition, room, and board charges are billed by the semester. Monthly statements will be published through Loras College's online system, CASHNet. The College does not mail paper statements to students and/or parents. Students can access their account online by going to the Loras College Portal, selecting *Loras Links*, then *eBill,* then *Make a Payment*. For a parent or authorized user to access a student account, please review the instructions on how to set up a Parent PIN located on the *eBill* page of the Portal. Statements will be published online in mid-July for the Fall term, mid-November for the January term, late November for the Spring term, and early May for the Summer term.

Loras College requires **ALL** students to make payments in accordance with a payment plan on their student account. By registering for classes, the student is agreeing to make payments under this plan. A student may choose to pay the balance of his/her account in full prior to the start of the semester with no penalty. Payments being made in full are due by August 15 for the Fall term and December 15 for the Spring term. Students wishing to make monthly payments can find the payment plan amount under the *Installment Payment Plans* section of his/her online student account. Please note—this payment amount may fluctuate each month if charges and credits are applied to the student account. Students who do not fulfill their monthly payment requirement will be assessed a **nonrefundable** $25 service charge each month if the payment is not received by the 15th of the month.

Payment Plan payments are due on the following dates:

Fall 2012 Payment Plan	Spring 2013 Payment Plan
August 15, 2012	December 15, 2012
September 15, 2012	January 15, 2013
October 15, 2012	February 15, 2013
November 15, 2012	March 15, 2013

Final payment for the fall and spring semesters (November and March) should pay the account in full. January term payments are included in the Spring payment plan. Summer term payments are due in full by June 15. Students are not permitted to register for the next semester or receive transcripts unless payments have been completed and the student is current on the payment plan.

Loras College accepts cash, personal checks, money orders, or traveler's checks in the Business Office in Keane Hall. Checks can also be mailed directly to Loras by using the payment mailing address provided on the last page of each statement. Electronic Check payments (ACH) and Credit Card payments can be made online through the student account. ECheck payments (ACH) allow the student to securely pay the statement directly from a checking or savings account for no additional fee. Credit cards are accepted for a convenience fee of 2.75% – MasterCard, Discover, and American Express only. Please note that VISA card payments are **NOT** accepted. **Payments returned for any reason are subject to a $25 returned item fee.**

For further information regarding billing, payments, or the online system, please contact the Business Office at (563) 588-7232 or visit the Frequently Asked Questions link on the *Parents & Families* section of the Loras College website, www.loras.edu.

Price List for 2012-2013

Tuition: $559 per credit—The rate per credit for graduate students is $559 per credit. If a student wishes to audit a course, the cost will be half of the per credit hour cost.

Technology Fee $950 per year—Graduate students are not required to have a College-owned laptop but will be assessed a technology fee of $25 per credit hour (e.g. a three credit class will be charged $1,677 tuition and a $75 technology fee). This fee will be waived for students who choose to pay $475 per semester and have the use of a College-owned laptop for the semester.

Meal Plan Options

Graduate students living in campus housing are NOT required to be on a meal plan. However, they may choose to be on a traditional or alternative meal plan. The meal plan contracts entitle students to meals only when classes are in session. Pub points cannot be used during academic breaks (i.e., spring break, winter break, etc.). The plans are not transferable from one student to another, and any meals not eaten at the end of the semester are not transferable and are nonrefundable. Meals are available on campus during the times that January Term classes are in session. Students on a meal plan for spring semester carry the same meal plan during January Term at no additional cost. Meal plans cannot be changed after August 31 in the fall semester and February 8 in the spring semester.

180 Block Plan **$3,775 per year**
This plan allows for 180 meals served per semester to be eaten in the Cafe. This plan also features $200 per semester to be used in the Cafe, The Pub, the Duhawk Market, Concessions or the Hoffmann mini-store.

125 Block Plan **$3,291 per year**
This plan allows for 125 meals served per semester to be eaten in the Cafe. This plan also features $200 per semester to be used

in the Cafe, The Pub, the Duhawk Market, Concessions or the Hoffmann mini-store.

Duhawk Plan **$1,050 per year**

This plan features $525 per semester to be used in the Cafe, The Pub, the Duhawk Market, Concessions or the Hoffmann mini-store. While balances are transferable from fall to spring semester if you renew your plan second semester, any remaining balance at the end of spring semester is nonrefundable. Additional points can be purchased throughout the semester (minimum of $25); however, points are not transferable from one student to another. Purchases of $100 or more in additional points receive a 5% bonus from Campus Dining.

Residence Halls and Apartments – per year

Residence Hall Program Fee: $24

	Single	Double	Three+
McCarthy-Lynch Apts.	$4,725		
Beckman	$4,725	$3,875	$3,675
Beckman w/private bath			$4,025
Binz	$4,725	$3,875	$3,675
Binz w/private bath			$4,025
Byrne Oaks	$4,325	$3,875	
Rohlman	$4,025	$3,875	$3,675
Rohlman w/private bath			$4,025
Smyth	$4,125	$3,875	
Visitation	$4,125	$3,875	$4,125

Houses

1870 Alta Vista	$3,775	810 Loras	$3,875
1880 Alta Vista	$3,545	820 Loras	$3,875
706 Angella	$3,875	840 Loras	$3,875
726 Angella	$3,545	860 Loras	$3,875
770 Angella	$3,545	870 Loras	$3,875
1381 Belmont	$3,875	880 Loras	$3,875
1395 Belmont	$3,875	548 May Pl.	$3,875
1816 Cox	$3,545	655 W. 17th St	$3,875
830 Kirkwood	$3,775	705 W. 17th St	$3,875
840 Kirkwood	$3,545	725 W. 17th St	$3,545
776 Loras	$3,875		

Students living on campus should bring their own analog telephone along with a base cord for plugging the phone into the telephone jack. Each student living on campus will receive his/her own internal four-digit telephone extension and telephone line regardless if the student is living in a single, double or a suite. Callers from off campus calling a student will dial the College's **main student telephone number—(563) 588-7000.** A voice prompt will answer the call and ask the caller to dial the four-digit internal extension of the student he/she is calling and the call will then ring in the student's room.

Students may choose to bring their own answering machine or telephone/answering machine combination, subscribe to the College's Unity voicemail or choose not to have voicemail at all. Unity voicemail will require a dial-in access number to retrieve messages and students will **not** have a message indicator light. To subscribe to Unity voicemail students will be required to sign-up in the Telecommunications Office located in room 14 Christ the King Chapel (lower level) after arrival on campus. There is no fee for this service.

Refund Policy for Students Withdrawing from School

A student who has preregistered for or is attending classes but decides not to attend Loras College must inform the Retention Coordinator, room 542 Alumni Campus Center, in writing of the change in plans. Students are liable for **ALL** charges until official notice is received. If a student leaves the College for any reason, the student account becomes due immediately. If a student has an outstanding balance on the student account, the account is coded as delinquent. Accounts in delinquent status are subject to a 1% (12% annually) delinquency charge on the outstanding balance each month until the account is paid in full.

According to the federal refund policy, the student's official withdrawal date determines the formula used to calculate the percentage of earned aid/charges. Institutional charges and financial aid are adjusted until the student has passed the 60% point in the semester, which is October 31 for the fall term and April 11 for the spring term. After this date, no tuition refund or adjustment will be made for students who withdraw from all classes.

Institutional charges include tuition, room, board, technology, and course fees, if any. Further information is available upon request from the Office of Financial Planning, 100 Keane Hall, telephone (563) 588-7136.

Dropping a class: After the 20th day of class, tuition and financial aid will not be adjusted when a student drops a class. Classes dropped prior to this date will be adjusted on the same percentage basis as is used for students who withdraw from all classes.

Room and Board adjustments: Students who move in, but withdraw from school on or before the first day of class, will be charged 5% of the cost of room and board. Students who are still enrolled but are allowed to move off campus or drop a meal plan will have charges adjusted on the same percentage basis as is used for students withdrawing from school. If a student terminates a housing contract after taking residence, the student is responsible for buying out the remainder of the contract at 50% of remaining costs. This does not apply to first year students. Students leasing houses or apartments will be bound by the terms of their lease so the refund schedule is not applicable.

Student Loans

The Office of Financial Planning processes student loans and provides information about Federal loan eligibility. In order to be eligible for Federal loans, the student must be enrolled at least part-time (4.5 credits). Students who borrow a Federal Direct Subsidized or Unsubsidized loan are borrowing directly from the Federal government. All new students will be required to complete a Direct Loan Master Promissory Note (MPN), which must be completed online at www.studentloans.gov. Any student who hasn't previously borrowed a Federal loan must complete Entrance Counseling at www.studentloans.gov. New

borrowers MUST complete both of these requirements before the loan proceeds will be disbursed to the student account.

Other than the FAFSA (Free Application for Federal Student Aid) and the Master Promissory Note, there is no additional application for the Federal Direct Loans. The Office of Financial Planning will assume acceptance of both types of loans awarded in the financial aid package unless we are notified otherwise.

Please be aware that the net amount of the Direct Loan will be slightly lower than the total amount awarded to the student, due to the 1% origination fee charged to the borrower at the time of disbursement. Half of the total loan amount will be disbursed each semester. The anticipated disbursement amount for each semester will appear as pending aid on the semester's first two billing statements, as we are obligated to wait until 10 days prior to the start of the term before disbursing federal funds to students.

If the loan has not been credited to the student account by mid-semester, contact the Financial Planning Office or use the MyDirectLoan website https://www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp to learn the cause of the delay.

Bookstore Charges

Students may purchase books and supplies at the Barnes & Noble bookstore on campus. The bookstore accepts American Express, Discover Card, MasterCard and Visa. Students who wish to have **textbook** charges added to their tuition account will need to have a valid Loras College student ID card. This card will serve as a charge card.

Please retain this flyer as a reference in case questions arise in regard to your student account during the year. The following telephone numbers may be particularly helpful to you as the Business Office acts as a clearing house for various student charges and credits from other departments and offices.

	Office	Area code 563
Barnes & Noble	Bookstore	588-7130
Cashier	Business Office	588-7334
Financial Aid (Loans & Scholarships)	Financial Planning	588-7136
Laptops	Technology Center	588-4957
Library Fines	Loras Library	588-7189
Meal Plan and Housing	Student Life	588-7137
Parking Tickets or Car Registration	Campus Safety	588-7114
Schedule or Grades	Registrar	588-7106
Telephone Charges	Telecommunications	588-7043

All other student account questions may be referred to the Director of Student Accounts, (563) 588-7232.

All questions regarding the Graduate Programs may be referred to Loras College Admissions, (563) 588-7236.

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