



# FINANCIAL INFORMATION

## Basic Costs

Academic Services Fee (Full-time students and auditors)* .....	\$447
*Includes registration, library, Christian service, physical education, <i>Lumen</i> (half), computer/telecommunications, student government, ID card, and mail processing fees, as well as admission to all men's and women's intercollegiate home games.	
Tuition, per semester hour* .....	\$448
Half-rate for full-time student's spouse	
*Note: This represents a scholarship of approximately \$158 per semester hour received by every student as a result of denominational giving. Without those unrestricted gifts, tuition would be over \$606 per hour, as in many private colleges.	
Dormitory and 20-Meal Plan (required for freshmen), per semester .....	\$3,0121
Dormitory and 14-Meal Plan (optional for upper classmen), per semester .....	\$2,859
(Pricing includes long distance and voice mail capability, plus optional 195 or 165 block meal plans.)	

The cost for the average dormitory student (taking 15 hours) will therefore be \$10,188 per semester with the 20-Meal Plan or \$10,026 per semester with the 14-Meal Plan, plus miscellaneous fees. The cost for commuter (off-campus) students (taking 15 hours) will be \$7,167 each semester, plus fees.

## Payment of Fees

Tuition, board, dormitory rent, and other fees are due and payable at registration. Accounts not paid in full 30 days after registration will be charged a \$30 service fee, plus \$15 late fees which correspond with the Deferred Payment Plan.

It is impossible for the College to carry accounts beyond the due date. When a payment is 10 days late according to the schedules, the student can be denied the privilege of classroom attendance and other campus services. All accounts must be paid in full two weeks before final exams.

A \$30 per semester service fee is charged for Deferred Payment and Ten-Payment plans. A \$15 late fee will be charged for each payment that is past due 10 days or more.

## Deferred Payment Plan

<i>Amount</i>	<i>Fall Semester</i>	<i>Spring Semester</i>
\$3,100	Due at Registration	Due at Registration
1/3 of the balance	September 15	February 15
1/3 of the balance	October 15	March 15
1/3 of the balance	November 15	April 15

If Title IV (Pell, Stafford, SEOG) funds comprise part of the down payment, then a portion of the down payment must be provided by the parents and/or the student by one of the following schedules:

1. \$1,000 for fall semester, \$1,000 for spring semester, with balance of \$3,100 in Title IV aid.
2. \$1,100 for fall semester, \$900 for spring semester, with balance of \$3,100 in Title IV aid.
3. \$1,200 for fall semester, \$800 for spring semester, with balance of \$3,100 in Title IV aid.

## Ten-Payment & Twelve-Payment Plans

Dormitory students may spread their year's expenses over a 10-month or 12-month period, with no down payment at registration.

- Ten-Payment Plan: First payment due July 15; Final payment due April 15.
- Twelve-Payment Plan: First payment due May 15; Final payment due April 15.

Payments may be adjusted at each registration. Contact the Business Office for more information.

Note: Commuter students are required to pay in full at each registration (See page 28).

## Withdrawal Obligations, Class Withdrawal, and Refunds

A student must properly withdraw from the College in order to qualify for any credit or refund. Credit for tuition and room charges are as follows: 90% during 1st week, 80% during 2nd week, 70% during 3rd week, 60% during 4th week, 50% during 5th week, and no credit or refund for tuition and room after the 5th week.

Procedures for withdrawing for students registering during early registration are the same as for those registering in August and January. A \$100 fee will be charged for students who officially withdraw from school after registering early. Students who register early must officially withdraw and must not have attended any classes or resided on campus to qualify for the reduced fee. Otherwise, credit for tuition and room charges as listed in the paragraph above will apply.

Withdrawal obligations for Adult Degree Program and Lifetime Learning are as follows:

### *Adult Degree Program*

A tuition refund of 90% will be made if the student withdraws before the second class meeting. A tuition refund of 45% will be made if the student withdraws before the third class meeting. There will be no refund for withdrawals beyond the third class meeting. When a student enrolls, an academic services fee is automatically charged to the student. This fee is non-refundable.

### *Online Courses*

A tuition refund of 90% will be made if the student withdraws before the end of the first week of the online session. A tuition refund of 45% will be made if the student withdraws before the end of the second week of the online session. There will be no refund for withdrawals beyond the second week of the online session.

### *Lifetime Learning*

If a student feels he will be unable to meet the requirements of the course, he may

withdraw from the course without penalty by September 15 (fall semester), February 1 (spring semester), or June 1 (summer session). There will be no credit or refund beyond those dates. The withdrawal should be submitted in writing to be received in this office on or before the required date.

Any dormitory student who voluntarily decides to be a commuter (off-campus) student (must be approved in writing by the Dean of Students) will be subject to the above room credit or refund schedule.

Note: This does not apply to classes dropped while remaining in school. A student must properly drop the course during drop/add week to avoid payment of tuition. Students who properly drop classes after drop/add week must still pay full tuition for these classes. Upon written recommendation of the choral director, some students associated with traveling groups may be given through the Monday following the drop/add date to make adjustments in their schedules without penalty.

Credit or refunds for meals (board) will be effective the week of withdrawal. No credit is given for meals missed, since the semester rate is based on the assumption that students miss some meals (and would be higher if the rate were calculated on a per-meal basis). Also, takeout meals are available for those whose work conflicts with normal dining hours.

The academic services fee and miscellaneous fees are not refundable.

No refunds are given for unofficial withdrawal from classes/college.

The monthly payment schedule does not reflect in any way the student's financial obligation upon withdrawal. Also, financial aid will be adversely affected.

## **Transcripts**

Official transcripts are provided to students (current or alumnus) or to a designated agency only upon receipt of a request or approved facsimile signed by the student. No telephone, email, or verbal requests will be processed. Unofficial transcripts and degree audits may be provided to currently enrolled students as requested. Release of information forms may be printed from our website at [www.fwbbc.edu](http://www.fwbbc.edu). Please address all correspondence regarding transcripts to the Registrar or his designee. Allow at least five working days for transcripts to be processed.

Until all financial obligations are satisfied, no transcript of credit or diploma may be issued, no semester examinations may be taken, and no participation in graduation will be permitted.

The College will charge a \$35 transcript analysis fee for students not currently admitted to the College. Of this fee, \$20 will be counted toward the application fee should the person requesting analysis formally enroll at the College.

## **Student Insurance**

All students must carry minimal accident insurance through a school-sponsored plan. Free Will Baptist Bible College assumes no liability for accidents or illnesses that require medical attention, but expects all students to carry adequate coverage.

## **Room Reservation Deposit**

A \$100 room reservation deposit will be charged to all dormitory students. It is not part of the student account charges but is held in reserve to offset costs for room prepara-

ration/reservation, room damage upon vacating, and ultimately for any unpaid financial obligation such as student account, student loan account, long distance charges, etc. Allow six weeks for issuance of room reservation deposit refund.

This deposit must be paid by July 1 for the fall semester or December 1 for the spring semester. The fee will be refunded only if requested in writing up until five days before registration for the fall or spring semesters. It is not refundable, for example, if a fall semester student does not give written notice that he or she will not return for the spring semester at least five business days before the spring registration date.

## Miscellaneous Fees

*Applied Music Fees* (per semester, in addition to regular tuition):

Private lessons (per hour weekly) .....	\$208 (+104 for each additional hour)
Semi-private lessons (two students) .....	\$130
Class lessons (three students or more) .....	\$104
Practice (one hour daily).....	\$42
Recital fees .....	Senior, \$52
MIDI Lab fee.....	\$52

*Graduation Fees*

Bachelor's Degree .....	\$104
E.T.A. Diploma.....	\$26
Associate's Degree.....	\$84

*Other Fees*

Readmission fee .....	\$15
Transcript Analysis (non-admitted students) .....	\$35
Transcript Analysis (transfer students).....	\$15
Orientation fee.....	\$110
Academic Services fee for part-time student or auditor:	
From 1-3 hours; does not include <i>Lumen</i> fee .....	\$110
From 4-6 hours; does not include <i>Lumen</i> fee .....	\$219
From 7-11 hours; does not include <i>Lumen</i> fee .....	\$295
Audit, per semester hour (Does not apply to applied music lessons).....	\$223
Student Information Access fee.....	\$37
Resident Student Accident Insurance (Mandatory, \$1,000,000 coverage) .....	\$95 per year
Commuter Student Accident Insurance (Mandatory, \$1,000,000 coverage) ..	\$40 per year
Biology/Science Lab fee .....	\$182
Physical Education fee* .....	\$16-58
Music Library fee .....	\$37
Transcript after the first one, each .....	\$5
Drop/Add fee (per course) .....	\$5
Off-street parking (for dormitory students with cars) .....	\$58
Teacher Certification .....	\$26
Student Teaching Lab fee.....	\$245
Student Teaching supervision (outside of area and excepting schools with which we	

have a professional development relationship).....	\$ .40 per mile
Computer class usage fee.....	\$47
Class handout fee.....	\$6-58
Homiletics fee.....	\$37
Late registration fee (see page 34) .....	\$75
Class and Society dues.....	\$10 per semester
Identification card remake .....	\$16
Returned check charge .....	\$26
If notified and cleared before received .....	\$21
(Repeat offenders will lose check privileges.)	
Electrical appliance fee: 1 unit \$15; 2 or more units \$28; computer/printer \$21	
Major appliances such as refrigerator: \$25 (must be cleared by Dean of Students; fee for each major appliance to be determined upon approval)	
*Certain physical education fees are subject to change to match charges by the American Red Cross. Some science courses may require increased fees.	

*Campus Guests*

Breakfast.....	\$4
Lunch.....	\$4.50
Dinner/Sunday noon .....	\$5
Steak or Special.....	\$5.50
Dormitory guest overnight.....	\$19
Students arriving on campus earlier than the day before registration will be charged \$16 per night.	

Note: The College reserves the right to adjust costs at any time without notice.

