

## Welcome to Bay Path College!

We designed this booklet to assist you with the financial aspects of the 2010-2011 academic year. However, if you have any questions that are not answered in this booklet, the staff of the Student Financial Services Office is here to help you. Stop by our offices located on the first floor of the Annex building, or if you prefer, contact us by phone or e-mail (see contact list on page 2).

We look forward to working with you this year!

Stephanie King  
Director of Student Financial Services

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*Every effort is made to ensure the accuracy of the information in this booklet, but Bay Path College reserves the right to make changes without prior notice. Bay Path College provides the information herein solely for the convenience of the reader and, to the extent permissible by law, expressly disclaims any liability which may otherwise be incurred.*

## **IMPORTANT DATES**

July 1, 2010	Fall semester payment due
August 27, 2010	New resident students move into dorms
August 29, 2010	Returning resident students move into dorms
August 30, 2010	Fall semester classes begin at 8:00 a.m.
November 19, 2010	Spring semester bills mailed
December 17, 2010	Spring semester payment due
December 13-17, 2010	Fall semester final exam week
January 18, 2011	Spring semester classes begin at 8:00 a.m.
March 12-20, 2011	Spring Break
May 2-6, 2011	Spring semester final exam week
May 15, 2011	Commencement - 1:00 p.m.

## **PHONE NUMBERS**

Admission's Office	413.565.1331
Campus Public Safety	413.565.1225
Continuing Education	413.565.1280
Fleming Book and Gift Center	413.565.1311
Food Services	413.565.1321
Health Services	413.565.1392
Registrar's Office	413.565.1222
Student Activities Office	413.565.1302
<b>Student Financial Services:</b>	
Phyllis Brand	413.565.1261
Denise Davis	413.565.1177
Stephanie King	413.565.1345
Kara Murray	413.565.1256
Liz Paleologopoulos	413.565.1301
Diane Price	413.565.1346

Offices are open Monday through Friday, 8:30 a.m. to 5:00 p.m. For your convenience, the Student Financial Services Office is also open until 6:30 p.m. on Wednesday and 8:30 a.m. to 2:00 p.m. on Saturdays when One-Day classes are being held. Other times are available by appointment.

## **TUITION AND FEES**

The undergraduate tuition and fees for the 2010-2011 academic year are:

Full-time tuition (12-17 credits)	\$25,515.00
Part-time tuition (less than 12 credits)	\$470/credit
Room & Board (Unlimited Access Pass)	\$11,653.00*
Room & Board (Flex 14 Pass)	\$10,440.00*
Parking Fee	\$225.00
Single Room Fee	\$3,000.00
Health Insurance – Full year	\$1,595.00
Health Insurance – Spring semester only	\$946.00
Dorm Damage Deposit	\$150.00
Course Lab Fees	Starting at \$35.00**
Miscellaneous Fees	Starting at \$10.00***

\*Includes laundry services.

\*\*Lab fees are listed in the “*Course Descriptions*” section of the 2010-2011 undergraduate catalog.

\*\*\*A list of all Miscellaneous Fees is available in the Business Office.

**Tuition:** Tuition for full-time undergraduate traditional students is \$24,530.00 for the 2010-2011 academic year. Tuition includes a normal course load of 12 to 17 credit hours per semester (or more, if required by the major as described in the 2010-2011 undergraduate catalog). Students electing to enroll in more than 17 credits during a semester will be charged the per credit rate of \$470.00 for each credit over 17. An exception will be made if enrollment in the Freshman Experience class causes the student to be enrolled in 18 credits for the semester. Students who are paying full-time tuition and who wish to enroll in classes that bring their total to 18 credits may be permitted to do so at no additional charge, if they meet the criteria outlined in the “*Course Load Policy*” in the 2010-2011 undergraduate catalog.

**Room & Board:** The Room and Board charge is based on double occupancy. A student may request a single room for an additional charge of \$1,500 per semester. There are also rooms available with triple occupancy for an additional charge of \$125 per semester. The room and board charge includes reasonable local phone access, basic cable services, computer/Internet access and laundry services.

All resident students must choose either the *Unlimited Access Pass* or the *Flex 14 Pass* meal plan. Each meal plan comes with \$100.00 per semester of “flex-money” that may be used at either Blake Dining Hall or the Carpe Diem Café. Students are allowed to change their meal plan up to the end of the first week of each semester. To change a meal plan, complete the “Meal Plan Change Form” located at the end of this booklet and return the completed form to the Student Financial Services Office.

**1. Unlimited Access Pass** w/ \$100.00 declining balance dollars and eight guest meals per semester. Student has unlimited access to the Blake Dining Center. Both unused guest meals and dining dollars carry over from the fall to the spring semester. (Total \$200 declining balance dollars and sixteen guest meals)

**2. Flex 14 Pass** w/\$100 declining balance dollars and eight guest meals per semester. Student is allowed 14 meals per week in the Blake Dining Center. Both unused guest meals and dining dollars carry over from the fall to the spring semester (Total \$200 declining balance dollars and sixteen guest meals)

No refunds are given on unused Campus Card dollars included with the meal plans. Any unused portion from the fall semester will be carried forward to the spring semester. Any unused portion at the end of the spring semester will be forfeited.

**Parking Fee:** New students must complete a request for a parking space form with the Admissions Office by **May 1** in order to be considered for parking privileges. Returning students will be sent a parking space request form in June that must be returned to the Business Office by August 1<sup>st</sup>. The parking fee is not prorated based on the number of days, weeks, or months the automobile is on campus. A \$225 per year non-refundable parking fee must be paid with the parking request form. Availability is limited.

**Health Insurance:** The Massachusetts Universal Health Care Act mandates that all students enrolled three-quarter time to full time in a degree-granting program at all colleges and universities in Massachusetts participate in a qualifying student health insurance program. In accordance with Massachusetts State Law, Bay Path College requires students to participate in the Student Health Insurance Plan unless proof of comparable coverage is provided. Students must go on-line to [www.chpstudent.com](http://www.chpstudent.com) and complete the on-line Waiver/Enrollment Form to either waive or enroll in the Bay Path College Student Health Insurance Plan. If a student is choosing to waive the plan, she must provide proof of comparable coverage. **The deadline for completing this form is July 1, 2010. If an online form is not submitted by this date, students will be automatically enrolled in and billed for the student insurance plan.**

**Dorm Damage Deposit:** Dorm damage deposits apply to resident students only. This \$150.00 deposit is required one-time only, during the student's first semester of living in the residence hall. This deposit will be returned after graduation or upon withdrawal from the College provided the student's room has not been damaged beyond that sustained by normal usage and all financial obligations to the College are satisfied.

**Course Lab Fees:** Lab fees are assessed to designated courses as referred to in the "Course Descriptions" section of the 2010-2011 undergraduate catalog. New students will be assessed an estimated lab fee based on their designated major which will appear on their billing statement prior to registration. After registration the estimated lab fee will be removed and actual lab fees will be applied.

**Miscellaneous Fees:** The most common miscellaneous fees applying to students are: a course drop fee of \$10 for each course dropped after the designated add/drop period; a challenge exam sitting fee of \$50 (for a three credit course); and a challenge exam fee to purchase credits of \$170 (for a three credit course). Please see the Registrar's Office for additional information on challenge exams. A 1% finance charge will be assessed monthly to all balances that are not reconciled with the Student Financial Services Office by the due date indicated on the bill. Other fees include a Campus Card replacement fee, a returned check fee, a lost key fee, etc. These fees are determined annually. A list of miscellaneous fees for 2010-2011 is available at the cashier's window on the first floor of the Annex building.

### **PAYMENT OPTIONS**

Students are accepted for admission to Bay Path College for the entire academic year and are billed on a semester basis. The fall semester bill is sent out the last week of May and is due by July 1. The spring semester bill is sent out in November and is due by December 17. All checks and money orders should be made payable to Bay Path College. The College also accepts MasterCard, Visa, Discover and American Express; forms are located on the back of the billing statements that can be filled out and returned to the Business Office. Credit card payments can also be called in over the phone or made online via your BPRoad account. Payment plans are available through Tuition Management Systems, Inc. to those who qualify. Alternative or parent loans are available for both students and parents; contact the Student Financial Services Office for more information. Students receiving reimbursement from their employer can apply with the Student Financial Services Office to defer payment until the end of the semester.

***International students*** must pay their bill in full or be on an approved payment plan with TMS by July 1 for the fall semester and December 17 for the spring semester. The College's wire transfer information is provided on the back of the billing statement. Failure to reconcile the tuition bill prior to the start of each semester will jeopardize the student's enrollment status.

### **TUITION MANAGEMENT SYSTEMS, INC. (TMS)**

TMS is an interest-free monthly payment program. It allows you to spread out all or part of your educational expenses. A \$65.00 enrollment fee covers the plan administration as well as a life insurance policy in the amount of the enrolled contract for the bill payer. A worksheet has been provided below to help you determine the amount due for the entire year. If you have any questions, please call the Student Financial Services Office for assistance. To sign up for the payment plan, call TMS at 1.888.216.4258 or apply online at [www.afford.com](http://www.afford.com). Please note that students using this plan will not be eligible to receive transcripts or diplomas until the balance is paid in full. Bay Path College reserves the right to deny the payment plan option if a prior TMS plan was cancelled due to delinquency status.

**Worksheet to Determine Amount Due**

<b>A. Educational Expenses:</b>	<u>Yearly</u>
Tuition	\$ _____
Lab Fees	\$ _____
Room & Board	\$ _____
Parking fee	\$ _____
Single Room Fee	\$ _____
Health Insurance	\$ _____
<i>Total Education Expenses</i>	\$ _____
<b>B. Funds Available:</b>	
Deposit	\$ _____
Grants	\$ _____
Loans*	\$ _____
Scholarships	\$ _____
<i>Total Funds Available</i>	\$ _____
<b>C. Amount Due to Bay Path College</b>	
<i>Total A minus Total B</i>	\$ _____

\*Please note a 1-3% bank processing fee may reduce the amount of your loans.

**EMPLOYER REIMBURSEMENT POLICY**

Any student receiving reimbursement from her employer may apply with the Student Financial Services Office to defer the reimbursed portion of her bill until the end of the semester. To apply for deferment, the student must complete a *Bay Path College Tuition Deferment Application* in its entirety and return the form to the Student Financial Services Office. The payment for the deferred portion of the bill must be made within two weeks from the last scheduled class date of the semester. This form must be updated each semester. Students who fail to pay the deferred portion of their bill within the required time frame may be denied this payment option for future semesters.

**CREDIT BALANCE POLICY**

Some students may have a credit balance on their account due to an overpayment or applying for loan funds above and beyond the cost of tuition and fees. In order for a student to receive a refund check, all funds must be received by the College and posted to the student's account. If a credit balance is the direct result of a federal loan disbursement, the refund will be processed and mailed to the billing address within two weeks. All other refund checks will be issued only upon the student's written request. To request your credit balance to be refunded, please contact Denise Davis by e-mail at [ddavis@baypath.edu](mailto:ddavis@baypath.edu). **These checks will be issued within 2 weeks of the request.**

## **POLICY OF NON-PAYMENT**

All students must satisfy their financial obligation with the Student Financial Services Office prior to attending classes or moving into a residence hall. Any student not satisfying her financial obligation will not be allowed to obtain a schedule, attend classes, or reside in a residence hall until an arrangement is made. Also, any student with a balance on her account during the academic year may not receive grades, transcripts or diplomas, register for classes or participate in room draw or graduation activities. A student whose tuition account is not reconciled by the beginning of each semester, may have her registration cancelled. A 1% finance charge will be assessed monthly to all balances that are not reconciled with the Student Financial Services Office by the due date indicated on the bill.

## **REFUND POLICY**

**To be considered withdrawn from the College, students must complete and sign a Statement of Withdrawal or a Leave of Absence form with the Associate Vice President of Academic Affairs. To be considered withdrawn from a course, students must inform the Registrar's Office and complete the necessary forms as determined by the Registrar.**

If a student withdraws from the College, they will be subject to either the Institutional or the Federal Refund Policy described below. Students receiving Federal Title IV financial assistance will be subject to the Federal Refund Policy.

### ***Institutional Refund Policy***

If a student withdraws from a course, but not from the College, no adjustments will be made if after the withdrawal the student is still enrolled in 12 to 17 credits for the semester.

Students withdrawing from a course, but not from the College, during the add/drop period will have their bill adjusted and no charge will be reflected for the dropped course. Students receiving financial aid will have their financial aid package recalculated.

Students enrolled in 12 to 17 credits for a semester that withdraw from a course after the add/drop period and drop below 12 credits will have their bill recalculated based on the \$470.00 per credit rate. The institutional refund calculation will then be applied to the course that was dropped.

In the event the student is subject to disciplinary action requiring withdrawal, the College does not refund tuition, room and board, or any other fees.

### ***Institutional Refund Policy***

Sessions containing 15 weeks:

Prior to the first scheduled class:	100% Refunded
After the first scheduled class, Within the first week:	80% Refunded
Within the second week:	60% Refunded
Within the third week:	40% Refunded
Within the fourth week:	20% Refunded
After four weeks:	No Refund

Sessions containing 8 weeks:

Prior to the first scheduled class:	100% Refunded
After the first scheduled class, Within the first week:	90% Refunded
Within the second week:	30% Refunded
After the second week:	No Refund

Sessions containing 4 to 6 weeks:

Prior to the first scheduled class:	100% Refunded
After the first scheduled class, Within the first week:	90% Refunded
After the first week:	No Refund

Sessions containing 3 weeks or less:

Prior to the first scheduled class:	100% Refunded
After the first scheduled class:	90% Refunded
After the second scheduled class:	No Refund

**All refund checks will be issued within 2 weeks of the request.**

### ***Federal Refund Policy***

Recipients of Federal Title IV financial assistance who subsequently withdraw before completing 60% of their period of enrollment will be subject to the federal refund policy. Students must inform the institution in a timely manner of their withdrawal from the institution.

A federal refund worksheet is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. The amount of Title IV Program assistance earned is based on the amount of time the student spent in academic attendance.

## **CAMPUS CARD**

All students will receive a Campus Card from the College. The Campus Card serves numerous functions including: identification, admission into the Blake Dining Hall servery, purchasing items at the Fleming Book and Gift Center, purchasing food at the Carpe Diem Café, checking out materials at the Hatch Library, cashing checks at the Business Office, and accessing certain buildings. The Campus Card can be used as a debit card by making a minimum deposit of \$25 at the Business Office to a specific account including: Fleming Book and Gift Center or Carpe Diem Café/Blake Dining Room. Deposits will be posted to the student's Campus Card within 24 hours of the deposit. Balances cannot be transferred from one specific account to another. Any balance on the student's Campus Card at the end of the fall semester will be carried forward to the spring semester. Any balance at the end of the spring semester will be applied to the student's bill. Refunds of voluntary deposits will be made at the end of the spring semester or upon withdrawal from the College if all financial obligations are satisfied.

## **COMMUTER MEAL PLAN**

There are 2 meal plans available to commuting students.

1. 25 Block Plan- Can use at any meal \$158.00.
2. 50 Block Plan- Can use at any meal \$299.00.

***These plans can be purchased on a semester basis. Unused meals do not transfer to the next semester.*** Commuters interested in eating on campus can also deposit money on their Campus Card through the Business Office for use in both the Blake Dining Room and the Carpe Diem Café. The minimum deposit for the campus card is \$25. Any balance on the student's account at the end of the fall semester will be applied to the spring semester. Any balance at the end of the spring semester will be applied to the student's bill. Refunds will be made at the end of the spring semester, upon request, if all financial obligations to the College are satisfied.

## **CHECK CASHING AND BANKING**

Students can cash checks at the Business Office located on the first floor of the Annex Building. The check cashing hours are: Monday through Friday 10:30 a.m. - 3:00 p.m., and on Bay Path College paydays 10:30 a.m. - 4:30 p.m. Students may cash their workstudy checks or personal checks up to \$100. The student must present her Campus Card to the Cashier when cashing a check. If a check does not clear because of insufficient funds, a \$15 service fee will be charged and the student may lose check cashing privileges. A cash machine is located on the lower level of Blake Student Commons. There are also three local banks with ATM access that are located within walking distance from the campus.

## **FLEMING BOOK AND GIFT CENTER**

The Fleming Book and Gift Center is operated by the Follett Higher Education Group. Specific inquiries may be directed to the Manager by calling 413.565.1311. The Manager's office is located in the lower level of the Blake Student Center.

## **FOOD SERVICES**

Aramark is the College's food service provider. The Director of Food Services can assist students with questions or concerns and can be reached by telephone at 413.565.1321. The Director's office is located on the first floor of the Blake Student Center.

## **LOAN OPTIONS FOR PARENTS**

**Federal Direct Parent Loan for Undergraduate Students (PLUS):** Parents of dependent students can borrow up to the cost of education less financial aid in a Parent PLUS Loan. The terms and conditions of the PLUS Loan include: a requirement that the applicant not have an adverse credit history; a repayment period that begins on the date of the disbursement of the loan; and a fixed interest rate of 7.9 percent. Contact Student Financial Services for the amount your parent may borrow in the Direct PLUS Loan for the academic year. To apply for the PLUS a parent must go to [www.StudentLoans.gov](http://www.StudentLoans.gov) (sign in under Manage My Direct Loan). The parent will need their PIN identification to electronically sign the PLUS Master Promissory Note, (MPN). After signing the PLUS MPN, electronic notification will be sent to Bay Path College. Bay Path College cannot process and disburse the Federal Direct PLUS Loan unless the borrower has completed the PLUS MPN and the loan is approved by the U.S. Department of Education. A credit check will be completed when applying for the PLUS Loan. If the PLUS Loan is denied, contact Student Financial Services to discuss alternative options.

**MEFA Loan:** This loan permits borrowing 100 percent of the cost of education minus financial aid to creditworthy families. Families may choose a fixed interest rate with immediate repayment or defer payments until graduation. Repayment is a 15 year term. For specific questions, please call 1.800.449.MEFA (1.800.449.6332) or apply online at [www.mefa.org](http://www.mefa.org).

## **ALTERNATIVE LOAN OPTIONS FOR STUDENTS**

Alternative loans can also be a source of funding. We strongly urge students and families to exhaust all options such as federal loan programs, and consider a payment plan or parent PLUS Loan prior to borrowing a private student loan. Private loans often

carry higher interest rates and fees than federal loans or home equity loans, and may have less attractive repayment terms. Typically interest rates on private loans are variable and can change from month to month. The student is the borrower; however, a co-signer may be required as tests for creditworthiness apply. Please contact Student Financial Services for the amount you can borrow in a private alternative loan program for the academic year. The terms and conditions vary depending on the lender's requirements. Borrowers may be allowed to defer payment of principal while in school at least half-time. You may borrow a private student loan through any program that you choose. We urge students and families who are borrowing a private loan to visit each lender's website and find the lender that best suits their needs. The following list represents lenders from whom our students have borrowed from during the 2009 – 2010 academic year.

Chase Select Loan	<a href="http://www.chaseselectloans.com">www.chaseselectloans.com</a>
Sallie Mae SMART Loan	<a href="http://www.salliemae.com">www.salliemae.com</a>
Wells Fargo Private Loans	<a href="http://www.wellsfargo.com/student">www.wellsfargo.com/student</a>
Discover Student Loans	<a href="http://www.discoverstudentloans.com">www.discoverstudentloans.com</a>
TruFit Student Loans	<a href="http://www.citizensbank.com/trufitstudentloan">www.citizensbank.com/trufitstudentloan</a>

## **FREQUENTLY ASKED QUESTIONS**

**I've been charged for health insurance, but I already have my own coverage; what do I do?**

*Go on-line to [www.chpstudent.com](http://www.chpstudent.com) and complete the On-Line Waiver Form. After the waiver has been submitted, the Student Financial Services Office will be notified and you will receive a credit on your bill. The last day to waive the insurance is July 1, 2010.*

**My financial aid does not cover my bill so I applied for an alternative loan; is my account considered reconciled?**

*No. There are still several steps that need to take place for the loan to be approved and for the funds to be disbursed to your bill. Even if you have been pre-approved for a loan, additional steps must be taken to have the funds disbursed to your bill. Your bill will be considered reconciled when the loan company receives all necessary paperwork and the Student Financial Services Office confirms that your alternative loan is approved.*

**I was talking to my friend who also received a financial aid award and she is receiving a different amount than I am; why is that?**

*There are a number of factors that must be considered when producing a financial aid award; some of those factors include the financial situation of the student/family (total income), total number of family members currently in college, stocks or other investments held by the student/family, the student's year in school (based on the number of credits earned), etc. Each student is unique and will have a financial aid award based on these and many other factors.*

**I am trying to view my schedule and grades on the BP ROAD, but cannot access them. A statement informs me that I have a hold on my account; where is the hold coming from?**

*There are several reasons why you might have a hold applied to your account. The main reasons are as follows: **1.** You could have a balance that is due on your bill; any positive balance on your bill will automatically put a hold on your account unless you have an arrangement made with the Student Financial Services Office. You always have access to your bill on-line; you can view your bill to see if this is causing the hold on your account. You can pay the outstanding balance at the Business Office or make an arrangement with the Student Financial Services Office. **2.** The Student Financial Services Office might be missing financial aid paperwork from you. Be sure to submit all necessary paperwork in a timely manner. You may call the Student Financial Services Office to review the status of your file. **3.** The Health Services Office might be missing medical information from you; for example, missing immunization records. You may call the Health Services Office at 1.413.565.1392 to see if your records are complete. **4.** Your payment plan account with Tuition Management Systems might be delinquent. Submit full payment due, including late payment fees, if applicable, to Tuition Management Systems.*

## **CHECKLIST**

This checklist may not apply to all students, however it is meant to serve as a reminder of forms and payments that most students need to send in prior to the beginning of classes. If you need additional forms, please contact the Student Financial Services Office.

\_\_\_\_\_ Financial Aid Paperwork (FAFSA, BPC F/A application, tax returns, etc.)

\_\_\_\_\_ Health Insurance Enrollment or Waiver Form (to be completed on-line)

\_\_\_\_\_ Meal Plan Change Form

\_\_\_\_\_ BPC Tuition Deferment Application

\_\_\_\_\_ Tuition Payment

\_\_\_\_\_ Payment for Fleming Book and Gift Center (on campus card, \$25 minimum)

\_\_\_\_\_ Payment for Carpe Diem Café/ Blake Dining Room (on campus card, \$25 minimum)

## **MEAL PLAN CHANGE FORM**

Students interested in changing their meal plan need to complete this form and return it to the Business Office by the end of the first week of the semester.

***Please check one:***

\_\_\_\_\_ I am currently being billed for the Unlimited Access Pass, but wish to have the Flex 14 Pass.

\_\_\_\_\_ I am currently being billed for the Flex 14 Pass, but wish to have the Unlimited Access Pass.

**Name (please print):** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Student ID #:** \_\_\_\_\_

**CAMPUS CARD DEPOSIT FORM**

To deposit money on your Campus Card, send this completed form along with payment to the Business Office.

**Student's name:** \_\_\_\_\_

**Student's ID #:** \_\_\_\_\_

<u>ACCOUNT</u>	<u>Minimum</u>	<u>AMOUNT</u>
Fleming Book and Gift Center	\$25	_____
Food Account	\$25	_____
<b>Total Deposit:</b>		_____

***Please check one:***

\_\_\_\_ Enclosed is a check.

\_\_\_\_ Please charge my credit card (complete section below).

Cardholder name (print): \_\_\_\_\_

Visa/MC/Disc/Amex Acct. #: \_\_\_\_\_

Expiration date: \_\_\_\_\_ Amount: \_\_\_\_\_

Cardholder signature: \_\_\_\_\_ Date: \_\_\_\_\_