

QUESTIONS?

Questions regarding our student accounts policy or specific accounts should be directed to the Office of Student Administrative Services at (773) 244-5560. You can also visit www.northpark.edu/financial_aid for more information.

To learn more about Tuition Management Systems, please visit www.afford.com/northpark.

IMPORTANT DATES TO REMEMBER

August 7, 2009	Fall semester bills due (returning students)
August 10, 2009	Tuition Management Systems 10-month plan due
August 19, 2009	Fall semester bills due (new students)
August 24, 2009	Fall semester begins
October 15, 2009	Last date to submit the "N" insurance waiver card
October 16–18, 2009	Fall Break—no classes
December 13, 2009–	
January 10, 2010	Winter Break—no classes
January 4, 2010	Spring semester bills due
January 11, 2010	Spring semester begins
March 6–14 2010	Spring Break—no classes



STUDENT BILLING INFORMATION 2009-2010

This brochure explains and clarifies the billing policies and procedures of North Park University. Organized by topic, it is intended to be a quick reference for dealing with matters of student billing and payment.

EXPLANATION OF CHARGES

TUITION

A full-time, traditional undergraduate student is defined, for billing purposes, as a student taking 12 or more credit hours per semester. Typically, a full-time, traditional undergraduate student will average about 15 credit hours per semester. (Please note that eligibility for full-time benefits for certain types of federal financial aid require that a student take a minimum of 12 credit hours per semester. The state Monetary Award Program (MAP) grant requires that a student take 15 or more credit hours to receive the maximum grant.) A fixed tuition amount is charged to full-time students taking 12 to 17 credit hours. Part-time students (those taking one 1–11 credit hours) are charged by the credit hour. There is an overload charge per credit hour for each hour in excess of 17 per semester. Students in nontraditional or graduate programs are charged based upon the tuition/fee schedules established for those programs.

ROOM CHARGES

Students living in University-operated housing (residence halls or apartments) are considered resident students. Resident students are billed each semester for housing and must abide by the contract obligations. The contract is effective for the first, second, and third academic years (or the remainder thereof). It is binding for that period and is not transferable. The academic year is defined as commencing with the fall semester and terminating at the conclusion of the spring semester. **(Note: Students who break this contract will be assessed the remaining value of this contract; in addition, there will be financial aid consequences.)** There is an additional charge each semester for students living in single rooms without roommates.

MEAL PLANS

All resident students living in University residence halls are required to purchase one of three University meal plans of 10, 15, or 20 meals per week. Resident students living in University apartments may also purchase a meal plan but are not required to do so. Most students find it most economical to purchase the 20-meal plan.

A student who has regular conflicts with certain meals (perhaps because of work) may wish to select one of the remaining options.

FINANCIAL AID

Bills show financial aid awards as “pending.” These awards are communicated separately to students via an award letter from the Financial Aid Office. In many cases, there are specific actions required by a student to qualify for and receive financial aid awards. Once financial aid requirements have been met, most financial aid (Pell grants, SEOG awards, Perkins loans, North Park scholarships and grants) will be shown as credits on the student’s account. For the Stafford Loan and the Parent Loan (PLUS), the loan proceeds will be applied to the account when the funds are received.

Students should be in contact with the Financial Aid Office to ensure that all requirements have been met.

Students should recognize that changing one’s status (e.g., from resident to commuter) or changing credit hours (e.g., dropping below a certain credit-hour threshold) **will result in a reduction in financial aid awards**. It is important to verify aid awards with the Financial Aid Office.

Work Study is not shown as anticipated aid nor is it credited to a student’s account. Students receive paychecks for hours worked and may apply their paychecks to their bills as payments.

Please consult the Financial Aid Office for more information on your eligibility for various types of financial aid and/or loans. Information can be found at www.northpark.edu/financial_aid.

STUDENT ACCOUNT POLICIES

Students must make arrangements for financing this year's charges prior to the payment due date.

BILLINGS

Estimated charges will be billed in advance of each semester based on the student's registration schedule according to the Registrar, Housing, and Financial Aid Office. Payment for those charges is due by the published payment due date.

The following are the payment due dates for the 2009-2010 academic year:

SEMESTER	PAYMENT DUE DATES
Fall (new student)	August 19, 2009
Fall (returning)	August 7, 2009
Spring	January 4, 2010

Changes to registration that occur during the registration period may affect student charges. Adjusted billing statements reflecting those changes will be issued after the second week of the semester. Amounts due then are to be paid immediately. **Unpaid balances will be subject to a finance charge of 1.5 percent per month.**

PAYMENT PLANS

Students may elect to use an approved payment plan. Tuition Management Systems (TMS) offers a plan which consists of equal monthly payments from August through May. There are no finance costs to the plan, only a nominal annual enrollment fee.

Students opting for this plan need to make arrangements either with TMS directly or through the Office of Student Administrative Services well in advance of the start of the academic year. Enrollment should take place in July, but late enrollment is also possible. For more information, please visit www.afford.com/northpark.

FINANCIAL CLEARANCE FOR REGISTRATION

Returning and continuing students must receive clearance in order to register for classes. Resident students need clearance in order to confirm campus housing.

To receive clearance, the following student account statuses must be achieved:

1. Outstanding balances from prior semesters must be paid in full.
2. Charges for the current semester must be paid by the payment due date or payment arrangements must be made with the Office of Student Administrative Services.
3. International students, undergraduate and graduate, studying at North Park University on either a J1 or F1 visa must have their student account balance paid in full by the end of the second week of the academic semester. Students who have not met this deadline will have their classes removed and they will no longer be registered North Park students.
4. Undergraduate students who have not enrolled in a payment plan option or paid in full by the end of the fourth week of the academic semester may have their student registration removed and will no longer be a registered North Park student. Additionally, this will result in the suspension of campus privileges; housing, Helwig Recreation Center, and student activities.

Satisfactory payments include:

- Enrollment in an approved monthly payment plan.
- Pending aid sufficient to cover all charges.

Students with outstanding balances will not be allowed to register for a new semester until all amounts from prior semesters are paid. A student with an outstanding balance will not receive transcripts until all past due amounts are paid. Students are not permitted to graduate with an outstanding balance.

DELINQUENT ACCOUNTS

Student accounts which become delinquent will be submitted to a licensed collection agency. As part of normal procedures, collection agencies may report accounts to National Credit Bureaus.

REFUNDS

Tuition refunds for dropped courses are available as follows:

Withdrawal before the end of week #:	Refund percentage
One	100%
Two	80%
Three	60%
Four	50%

STUDENT HEALTH INSURANCE

All full-time students (12 credit hours or more) are required to have health insurance coverage, and are automatically billed for the individual health insurance fee.

Students who have other coverage can fill out a student insurance waiver card and return it to the Office of Student Administrative Services (the "NO" card).

Students wishing to be covered by the student insurance plan must submit an enrollment card to the Office of Student Administrative Services (the "YES" card). The coverage billed in the fall is for the entire academic year.

Married students can enroll for coverage for their spouse and children for an additional premium charge.

NOTE: If a waiver card is not received prior to the start of the fall semester, a student will be automatically billed for the student plan. To ensure coverage, however, the "YES" card must be returned to the Office of Student Administrative Services.

Also, a student who leaves the University after the start of the fall semester is not able to receive a refund from the insurance carrier. The student would have coverage for the year, even though he/she is no longer enrolled at North Park.

To learn more about our insurance plan, please visit www.npuinsurance.com.

DEPOSITS

A refundable housing and board deposit is required of all resident students. Damage assessments, if any, are taken from this deposit. Occasionally, there may be other losses due to residential living (e.g. excessive food waste or shrinkage of dining hall supplies). In these cases, an assessment may be charged to the deposit. The damage deposit **does not** appear as a credit on the bill.

MISCELLANEOUS CHARGES

Special fees are charged for specific purposes. Some of the more frequently assessed fees are described below:

- **Course Add Fee** – Assessed for adding a course after the registration period, including courses added as a part of late registration.
- **Lab/Course Fees** – Certain courses, because of the need for special equipment and/or supplies (esp. lab courses) or because of other special requirements, have special fee charges. These fees are assessed when a student enrolls in one of those courses.
- **Resident Activities Fee** – This is a fee used to support student activities in campus housing. It is billed each semester.
- **Parking Stickers** – Stickers can be purchased at the Physical Plant building. Stickers are required for access to North Park parking lots.
- **Finance Charge** – A finance charge of 1.5 percent per month is assessed on unpaid balances.
- **Overload Fee** – Students who register for more than 17 credit hours per semester are charged an additional fee for each credit hour above 17 hours.
- **Late Fee** – A late payment fee will be assessed if payment is not made by the stated due date.