

N.I.T.E. Tuition & Other Expenses

All data current as of October 2011 • subject to change without notice • all students pay current rates

Master of Education Programs/NITE	Amount	
Application fee (non-refundable)	\$30	\$30
Tuition: 32 credits x \$500/credit	\$16,000	\$16,000
Textbooks (est.)	\$500	\$500
Room & Board, 3 weeks	\$1,872 (double occupancy)	\$2,280 (single occupancy)
Health Insurance*	TBD	TBD
Graduation fee	\$110	\$110
Total	\$18,512 plus insurance	\$18,920 plus insurance

Additional Possible Expenses

Please see also the Cambridge College Academic Catalog or <http://www.cambridgecollege.edu/admissions/financial.cfm> or call the Student Accounts Office at 617-868-1000 x1326

Additional Summer Term Expenses

- Lost room key** (rooms at N.I.T.E. host site) \$225
- Room damage & loss** as charged by N.I.T.E. host site
- Parking** for non-resident students is available only at off-site commercial lots.

Other Charges and Expenses

- Check returned by bank** \$35
- Course materials fee** (for materials provided in class) variable
- Payment plan service charge** (per term) \$60
- Replace lost student ID card** \$25
- Health Insurance** TBD

*Students attending college within Massachusetts who are enrolled in a 3/4 or full-time credit load are required by Massachusetts state law to carry appropriate health insurance. Students who do not carry their own health insurance plan are required to purchase the Cambridge College Sickness and Accident Health Insurance Plan (amount subject to change).

Graduation and Transcripts

- Graduation fee** \$110
This fee is charged at the beginning of the last term, as determined by the anticipated graduation date in the student's academic record. This fee is for processing records.
- Official transcripts** (request in writing from Registrar) \$5
- Transcript with rush service** \$30
Additional charge for express shipping, if desired.
- Unofficial transcript** (given to student) \$2

Late Degree Completion Fees

- Late Independent Learning/Research Project fees (MEd)**
Second and third terms, per term after first registration (must register with final seminar) \$400
- Each additional term until completed. \$100

Payment

Payment Provision for payment of tuition is required prior to registration for each term. Tuition bills are prepared on the basis of course registrations each term. Registration is officially cleared by the Student Accounts Office upon satisfactory payment arrangements according to standard policies. Students cannot register until payment arrangements have been made, including:

1. Full payment of all charges from previous terms, and
2. Full payment of new term tuition, or payment plan arrangement, including financial aid.

All checks should be made payable to Cambridge College, and may be mailed or delivered to Student Accounts. The College also accepts Visa and MasterCard. Students may pay online; see the MyCC web portal.

Payment Plan Contact the Student Accounts Office or go directly to Sallie Mae for a "TuitionPay" plan. All prior charges must be paid before a payment plan may be made for a subsequent term.

Sallie Mae
PO Box 813, Swansea, MA 02777-0801
www.TuitionPayEnroll.com • 800-635-0120

Employer Tuition Assistance Programs Bring a signed and itemized purchase order to the Student Accounts Office before registering for the upcoming term, authorizing Cambridge College to bill a company directly for the courses listed (include course numbers). U.S. Veterans must bring a signed VA form 28-1905 or 22-1999. Other documentation may be required from certain area employers. Contact the Student Accounts Office for information. Students are responsible for providing all documentation required by their employers.

If a student drops a class and is eligible for a refund, the refund is issued to the employer on behalf of the student. Students are liable for the cost of any courses taken but not listed on the purchase order.

If an employer reimburses employees after courses are completed, students must pay for the classes when registering. The Student Accounts Office provides itemized statements for students to verify charges and payments.

Students are not cleared for graduation until all tuition assistance payments have been made in full. After the graduation clearance date, students are liable for any remaining balance.

Graduation Clearance **All tuition and other charges must be paid in full** by the published graduation clearance deadline in order to receive graduation clearance from the Student Accounts Office.

Non-payment Failure to fulfill tuition obligations in a timely manner may result in disenrollment. Transcripts, diplomas, and certificates are held by the College until debts are clear. Student debts will be submitted to a collection agency if payment is not received. In such cases, the student is liable for any court costs and collection agency fees. Collection agency fees may total up to 40% of the outstanding bill, as allowed by Massachusetts law. Cambridge College routinely reports account information to a credit bureau.



Dropped Courses—New and Continuing Students

Tuition Charged You must pay the full tuition for all courses for which you have registered, unless the course is correctly dropped before the add/drop deadline. (see How to Drop Courses, p. 48).

- If you correctly drop the course, you may get tuition credit as outlined below.
- If you do not attend class and do not correctly drop the course, your account will be billed for the full tuition.
- If you begin attending class and later cease attending classes without formally withdrawing or taking a leave of absence, your account will be billed for the full tuition.

Tuition Credit **Date Add/Drop Request is Received Tuition Credit**

Courses that meet every week and start in the first week:

Before the add/drop deadline	100%
Before third class or when no more than six hours of class time have elapsed, whichever comes first.	75%
After third class.	0%

All other courses:

Before the first class	100%
Before second class or when no more than six hours of class time have elapsed, whichever comes first.	75%
After the second class.	0%

Students considering a leave of absence or withdrawal are urged to see the Student Accounts Office before leaving the College in order to arrange payment of any outstanding balance. Students who have received financial aid must contact the Financial Aid Office.

Refunds and Repayment—Students Withdrawing or on Leave of Absence

Students who withdraw from Cambridge College or take a leave of absence after having paid the current term charges or receiving financial aid are subject to the following refund and repayment policies.

A Leave of Absence/Withdrawal form must be filed at the Registrar's Office before leaving the College.

Federal guidelines mandate that tuition, fees, and other related charges are prorated based upon each student's enrollment status. Tuition and fees may be refunded. No other charges are refundable. Virginia-based students please see Refund Policy—Chesapeake Regional Center, below.

College Refund Policy Students not receiving Title IV financial aid or state scholarship monies are eligible for refund of current term charges paid as follows:

<u>Date of Withdrawal</u>	<u>Refund</u>
Before add/drop deadline (within first two weeks of term)	100%
During third week of term	75%
During fourth week of term	50%
During fifth week of term	25%
Thereafter	0%

Title IV and state scholarship recipients are subject to different refund/repayment calculations (see below).

<u>Date of Withdrawal from Intensive Courses</u>	<u>Refund</u>
Before course starts	100%
After course starts	0%



Repayment of Federal Funds

Students receiving federal financial aid, who withdraw from the College or stop attending all classes during a term before more than 60% of the term has elapsed, are subject to specific federal regulations.

The amount of Title IV aid that you must repay is determined by the federal formula for return of Title IV funds as specified in Section 484B of the Higher Education Act.

The amount of Title IV aid that you earned during the term before you withdrew is calculated by multiplying the total aid for which you qualified by the percentage of time in the term that you were enrolled (college work-study not included).

Your disbursement or repayment owed:

- If less aid was disbursed to you than you earned, you may receive a late disbursement for the difference.
- If more aid was disbursed to you than you earned, you will be billed for the amount you owe to the Title IV programs and any amount due to the College resulting from the return of Title IV funds used to cover College charges.

Cambridge College will return the unearned aid to the Title IV programs as specified by law:

1. Unsubsidized federal loans
2. Subsidized federal loans
3. Federal Perkins loans
4. Federal PLUS loans
5. Federal Pell Grant
6. Federal Supplemental Educational Opportunity Grants (SEOG)

Repayment of Massachusetts Funds

Students who have received financial aid from the Commonwealth of Massachusetts are subject to the following repayment/refund policy.

The amount of aid you earned during the term before you withdrew is calculated by applying the federal formula for return of Title IV funds:

- If you also received federal Title IV aid this term, then the percentage of Massachusetts aid earned is the same as the percentage of Title IV aid earned.
- If you did not receive Title IV funds, the College shall use the federal formula for return of Title IV funds to determine the percentage of Massachusetts aid earned.

The following are then applied to your tuition fees:

- The amount of state and federal aid earned (see above).
- All other sources of financial aid.
- All scheduled cash payments.
- The unearned portion of state financial aid.

The result is your remaining unpaid balance of tuition charges and mandatory fees.

Note: the College cannot make any unauthorized post-withdrawal award and/or disbursement of state financial aid to cover this balance.

Your disbursement or repayment owed:

- If the remaining balance is greater than or equal to the unearned state aid, then additional state aid can be "earned" by a student that equals 100% of unearned state aid.
- If unearned state aid is greater than the unpaid balance, then additional earned state aid has to be equal to the value of the remaining balance.

You will be billed for any amount you owe to Massachusetts financial aid programs and any amount due to the College resulting from the return of Massachusetts funds used to cover College charges.

Cambridge College will distribute the remainder of unearned state aid back to Massachusetts financial aid programs as specified by law.

1. Tuition waiver (need based and categorical)
2. Massachusetts No Interest Loan
3. Tomorrow's Teachers Scholarship
4. Commonwealth Futures Grant
5. General Scholarship (Mass Grant)
6. Performance Bonus
7. Christian Herter Memorial Scholarship
8. Gilbert Grant
9. Public Service Scholarship
10. Cash Grant (Access Grant Scholarship)
11. Part Time Grant

Excess Funds

In accordance with federal regulations, excess funds from federal financial aid, over and above current charges, cannot be held without written authorization from the student.

