

Tuition and Payment

Bursar's Office • 617.868.1000 x1326 • bursars@cambridgecollege.edu • Rates as of July 2016, subject to change without notice.

Admissions

Application fee (non-refundable) \$50
 Application fee - international applicants (non-refundable) \$100
 Application fee - EdD (non-refundable) \$100

Course Tuition Rates are set by the Board of Trustees and are subject to change. Current rates apply to all students. See full policy at www.cambridgecollege.edu/tuition-rates-and-fees

Rates effective Fall 2016 — All rates are per credit hour.
 Tuition for each course is the same for students enrolled in a degree or certificate, or as a non-matriculated student taking single courses.

Cambridge		
Lawrence Springfield	Puerto Rico	Southern California

School of Undergraduate Studies

BA, BS \$401 \$392
 For-credit certificate \$401

School of Education • School of Psychology & Counseling

MEd \$515 \$318 \$515
 Graduate and post-master's certificate \$515
 CAGS \$650
 EdD \$995

School of Management

MBA \$591 \$580
 MM \$591 \$276 \$580
 For-credit certificate \$591

Courses offered in collaboration with other institutions: Tuition and fees may differ from standard Cambridge College rates.

Special Rates

Alumni tuition discount 25%

Applies to individual courses only, not to degree and certificate programs, or courses offered in collaboration with other institutions; good financial standing with the College required; undergraduate courses limited to six credits.

Tuition discount for active duty military personnel, their spouses and dependents — Undergraduate tuition is reduced to the amount covered by the federal Tuition Assistance Program.

Rate subject to change tuition per credit \$250

Course audit fee \$160
 Per credit (\$480 for a 3-credit course); subject to the same add/drop refund and tuition liability policy as are courses for credit.

Fees

Late payment fee, per term \$100
Late registration fee, per term \$50
International student fee, per term \$100
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
Language testing fee (per test) \$75
Health Insurance See Student Health Insurance on MyCC homepage.

	Undergraduate	Graduate
Sept 2016-Aug 2017	\$2,107	\$2,946
Jan-Aug 2017	\$1,425	\$1,984
June-Aug 2017	\$580	\$790

Graduation fee (degrees and certificates) \$125
 Charged at beginning of last term, as determined by anticipated graduation date in student's academic record, for processing records.
Official transcripts \$5
Transcript rush service: Cost of transcript(s) plus \$30
Unofficial transcript (given to student) \$2

School-based Fees

Undergraduate portfolio evaluation
 One-course portfolio \$390
 Block portfolio covering two or more courses \$650
School of Psychology & Counseling field experience fee
 (degrees and certificates; charged in first term of field experience; course tuition additional) \$650
EdD research fee (charged in first term) \$350

Late Degree Completion Fees

Late undergraduate capstone fees (BA, BS) - no charge if completed in the next term after the first attempt.
 Second and third terms, per term \$300
 Each additional term until completed \$150
Late graduate final project fees (MEd, MBA, MM, CAGS) -
 Independent Learning/Research Project, Graduate Management Capstone, Action Research Project. Students must register for the final project concurrently with the final seminar.
 Second and third terms, per term after first registration \$500
 Each additional term until completed \$200
Dissertation extension course (EdD), per credit \$545

Southern California Location Only Estimated Total Cost of Attendance 2016-2017

	Degree	Total Credit Hours	Program Length (3 terms/year)	Application Fee	Tuition per Credit (California rates)	Enrollment/First Term Tuition (full-time)	Estimated Personal Expenses (per term)	Graduation Fee	Entire Program Tuition Cost
Early Childhood Education & Care	BA	120	10 terms	\$50	\$392	\$4,754	\$3,850	\$125	\$47,215
Human Services	BS	120	10 terms	\$50	\$392	\$4,754	\$3,850	\$125	\$47,215
Management Studies	BS	120	10 terms	\$50	\$392	\$4,754	\$3,850	\$125	\$47,215
Multidisciplinary Studies	BA	120	10 terms	\$50	\$392	\$4,754	\$3,850	\$125	\$47,215
Psychology	BA	120	10 terms	\$50	\$392	\$4,754	\$3,850	\$125	\$47,215
Autism Specialist	MEd	36	3 terms	\$50	\$515	\$4,170	\$3,850	\$125	\$18,715
Autism/Behavior Analyst	MEd	38	6 terms	\$50	\$515	\$4,170	\$3,850	\$125	\$19,745
Interdisciplinary Studies	MEd	32	3 terms	\$50	\$515	\$4,170	\$3,850	\$125	\$16,655
Teaching Skills & Methodologies	MEd	32	3 terms	\$50	\$515	\$4,170	\$3,850	\$125	\$16,655
Master of Management	MM	37	4 terms	\$50	\$580	\$4,690	\$3,850	\$125	\$21,635

Please Note, Regarding Cost Estimates Provided Above

- Enrollment/First term charges include application fee (non-refundable) and tuition (refundable) for one term of typical full-time study: BA/BS: 12 credits; MEd, MM: 8 credits.
- Tuition figures provided reflect 2016-2017 tuition rates. All rates are subject to change and all students pay current rates. Therefore tuition rate may change over the period of an academic program. Tuition may be refunded (see Refunds and Repayment).
- The Student Tuition Recovery Fund (STRF), at time of publication, is \$0 (subject to change) per \$1000 of institutional charges, so is not included in calculations above. It is non-refundable. See also below.
- The optional payment plan service charge of \$60/term (non-refundable) is not included in calculations above.
- Entire Program Tuition Cost includes: application fee, tuition, and graduation fee.
- Estimated Personal Expenses: Cambridge College does not offer or charge students for textbooks, supplies and equipment, room and board, or transportation. The figure provided is for students to estimate their personal expenses on a term-by-term basis. This is not figured into the Enrollment/First Term or Entire Program cost estimates.

Student Tuition Recovery Fund

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) **if all** of the following applies to you:

1. You are a student in an educational program, who is a California resident or are enrolled in a residency program, and prepay all or part of your tuition either by cash guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment **if either** of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

The State of California created the Student Tuition Recovery Fund (STRF) to receive or mitigate economic losses suffered by students in educational programs who are California residents or are enrolled in a residency program attending certain schools regulated by the Bureau for Private Postsecondary Education.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, attending prepaid tuition, paid STRF assessment, and suffered an economic loss as a result of one of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refund or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a change was collected within 180 days before the closure of the school.
3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.
4. There was a material failure to comply with the Act or the Division within 30 days before the school closed or if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.
5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act.

Payment

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The following is an overview of information you need to be aware of as you begin your time at Cambridge College. The following items are subject to change at any time. Please refer to www.cambridgecollege.edu/bursars-office for the most up to date information.

Course registration is contingent upon the payment of all amounts due to the College. Students owing a balance of more than \$50 cannot register for courses. Once registered for a term, payment or acceptable arrangements must be made prior to the start of the term. If a student registers after the term starts, payment is due immediately upon registration.

Communicating With You

The Bursar's Office will often communicate with you by email to your Cambridge College email account. You are responsible for checking your email on a regular basis so you don't miss important information.

Billing of Tuition

Bills are mailed at least 30 days prior to the start of the term. Payments are to be remitted on or before the due date indicated on the statement (this date is typically one week prior to the term start date).

It is easy to figure your tuition bill each term. On our website, go to your Cambridge College location, click on your academic program, and see current tuition rates posted on the Tuition tab. Multiply the number of credits you are taking by the per-term rate. (In some cases there may be other expenses in addition to course tuition.)

Always refer to your account online for the most up-to-date balance information.

Late Payment Fee

Students will be assessed a late payment fee if acceptable payment arrangements are not made by the due date indicated on the statement. Acceptable payment arrangements include payment in full, pending financial aid, approved third-party billing (i.e. Veterans) and an active and current payment plan with the Bursar's Office.

Paying for Your Education

There are several ways to pay for your college education:

- Financial aid (federal student loans, scholarships, etc.) — to apply for aid, go to www.cambridgecollege.edu/financial-aid.
- Employer tuition assistance programs or third party sponsor — acceptable if payment is made directly to Cambridge College and is not contingent upon grades. Please contact the Bursar's Office prior to the beginning of the term so that an invoice can be generated.
- Veteran's Benefits — if you are eligible for veteran's educational benefits, please contact the Bursar's Office to discuss your own particular situation.
- Using your own funds — see "How to pay your bill" below.

How to Pay Your Bill

Online — The quickest and easiest way to make a payment is by paying online via the MyCC web portal. This is available 24 hours per day and can be done in four easy steps:

1. Log into MyCC
2. Click "Finances" tab
3. Click "My Account Balance"
4. Click "Make a Payment"

Mail — Checks or certified funds must be made payable to Cambridge College and include your college ID number. Mail payment to Cambridge College, ATTN: BURSAR, 1000 Massachusetts Ave, Cambridge, MA 02138.

In Person — During business hours you can make a payment in person at our main campus, 1000 Massachusetts Avenue, Cambridge, MA. Payments are not accepted at any other college location.

Wire Transfer — Please contact the Bursar's Office if you are interested in making a payment via wire transfer.

Payment Plan — The Bursar's Office can work with you to establish a payment plan that allows you to pay your tuition and fees in up to four payments in the fall and spring terms, and two payments in the summer term. Please contact the Bursar's Office.

Non-Payment and Collections

You will not be able to register until you have paid your bill. Once acceptable payment arrangements have been made, we can clear you to register online. Students with a balance will have a Bursar restriction ("Hold") placed on their account. This restriction prevents access to grades, transcripts (both official and unofficial); diplomas, and certificates. Students are notified of impending restriction via email to their Cambridge College email address.

The College will make every effort to work out repayment plans. In the event a balance remains outstanding, 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 reserves the right to report account information to a credit bureau.

Withdrawal or Leave of Absence

Students considering withdrawal are urged to see the Bursar's 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.

Students who do not complete the term after having paid the current term charges or received financial aid must submit a completed Withdrawal form to the Registrar's Office. Tuition will be pro-rated based on the withdrawal date as determined by the Registrar's Office upon receiving the form. The following refund and repayment policies apply.

Refunds and Repayment

Financial aid repayment/return — Title IV financial aid or state scholarship monies are subject to federal regulations. See Financial Aid.

Refund — Students who paid current tuition charges themselves (not from federal or state aid) are eligible for refunds as follows:

Date of Withdrawal	Refund
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%

Date of Withdrawal from Intensive Courses	Refund
Prior to beginning of term	100%
After week one	75%
After week two	25%
Thereafter	0%

Overpayment — Non-Federal Funds

Payments received on a student account, exceeding the account balance or anticipated charges, will remain on the account and be applied toward future term charges within the academic year. Remaining overpayments are refunded at the end of the academic year. No refunds will be issued at any other time unless the student is withdrawing or has completed their degree.

Excess Funds — Title IV

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.

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 Bursar's Office.

California: Student's Right to Cancel

You have the right to cancel or withdraw and receive a refund of 100% of the amount paid for institutional charges, less the STRF of \$0.00, and a reasonable deposit or application fee not to exceed \$250, through attendance at the first class session, or the seventh day after enrollment, whichever is later, if notice of cancellation is received on or before the *right to cancel date*. See table below.

First Term of Enrollment 2016-2017 Academic Year	Application Deadline	Classes Begin	Right to Cancel Date
Fall Term 2016	Sept 02, 2016	Sept 08, 2016	Sept 15, 2016
Spring Term 2017	Jan 10, 2017	Jan 17, 2017	Jan 24, 2017
Summer Term 2017	May 29, 2017	June 5, 2017	June 12, 2017

To cancel, download the Withdrawal form from www.cambridgecollege.edu/resources/student-forms, and submit the completed Withdrawal form to the Registrar's Office by the **right to cancel date** (Add/Drop Deadline).

Students are not required to purchase books, supplies or equipment through Cambridge College, and the College does not offer student housing or transportation. Therefore these expenses cannot be refunded by the College.

Student Health Insurance

Massachusetts law states that students who meet *all* the following criteria are required to be enrolled in the College's student health insurance plan or participate in a plan with comparable coverage.

- Attend classes within Massachusetts.
- Are enrolled in a certificate or degree program.
- Are enrolled full-time or three-quarter time (undergraduate: 9 credits or more; graduate: 6 credits or more).

A student's status as full or three-quarter time is determined as of the last date of the add/drop period.

Annual Insurance waiver — Students who have insurance with coverage comparable to Massachusetts state criteria may waive out of the College's student health insurance plan by submitting an annual waiver request by the term deadline. It is the student's responsibility to determine and certify that their insurance is comparable. To submit the annual waiver request, students must go to the MyCC web portal homepage and follow the instructions under Student Health Insurance; click on the external link provided, and follow the online instructions. In so doing they grant permission for the insurance provider to audit their insurance information, and if it is found to be falsified, inactive, or non-comparable to Massachusetts criteria, they will be enrolled in the insurance plan and will be charged the full insurance premium.

Students who do not submit an annual waiver request by the deadline are automatically enrolled in and billed for the College's student health insurance plan. The deadline changes each term, but is within a week of the last date of the add/drop period for the term. The deadline for the current term is posted on the MyCC web portal homepage.

Students are required to submit an annual waiver request in the first term they are enrolled and every fall term thereafter. Students returning after a leave of absence must submit the waiver request in the term when they return.

CC locations in other states — Students at Cambridge College locations outside Massachusetts are not required to purchase student health insurance.

CC Summer Institutes — Summer Institute students enrolled in more than three weeks of classes will need to show proof of health insurance. Massachusetts law does not require students enrolled in short-term courses (defined as no more than 15 days of classes for each term and 30 days total for the entire school year) to purchase student health insurance.

Adding Courses

Students who add courses after the term has begun are responsible for payment immediately. Students must check their account online for changes to their balances as a result of adding courses.

Dropping Courses

Tuition Charged

You must pay the full tuition for all courses for which you have registered, by the payment due date.

- However, if you correctly drop the course, you may get tuition credit as outlined below under "Tuition Credit".
- If you do not attend class and do not correctly drop the course, you remain responsible for the full tuition.
- If you begin attending class and later cease attending classes without formally withdrawing, you remain responsible 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%

Online courses have the same tuition credit policy as standard seated courses.