

Financial Information

Milligan College is a private nonprofit institution. Tuition, fees, and other charges paid by the student represent only a part of the income necessary to fund the instructional and operating expenses of the College. Other sources of income include earnings from endowment funds and contributions by alumni, churches, businesses, foundations, and friends of Milligan College. The Student Financial Services Office assists families in making the necessary financial arrangements to attend Milligan College.

Tuition and other Basic Charges for Traditional Undergraduate Programs, 2009-10

	Per Semester
Tuition (12-18 hrs. per semester)	\$10,600
Board	1,500
Room (double room)	1,325
Student Activity Fee*	100
Technology Access Fee*	180
Health Fee*	50
Total	\$13,755

*See "Explanation of Fees" section of the Catalog.

Other Tuition Charges

Traditional Day Students	
12-18 hrs. (per semester)	\$10,600
1-5 hrs. (per hour)	\$350
6-11 hrs (per hour)	\$590
Over 18 hrs (per hour)	\$590
Summer School and Intersession (per hour)	\$350

Tuition for Nontraditional and Graduate Programs, 2009-10

ADCP (Business Administration, Computer Information Systems – Mobile, or Early Childhood Education major)	
New Class (per hour)	\$280

M.B.A. Program	
New Class (per hour)	\$435

M.Ed. Program** (per hour)	\$350
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**The Master of Education tuition rate becomes effective for fall of 2009.

M.S.O.T. Program	
New Class (per hour)	\$565

Fees	Per Semester
Full-time Traditional Day Students	
Health Fee	\$50
Student Activity Fee	\$100
Technology Access Fee	\$180
Part-time Traditional Day Student	
Technology Access Fee (less than 6 hrs.)	\$90
Student Activity Fee (less than 6 hrs)	\$50
Health Fee (charged to all traditional day students)	\$50

ADCP (Business Administration, Computer Information Systems – Mobile, or Early Childhood Education major)	
Technology Access Fee	\$87

M.Ed. Program	
Technology Access Fee	\$180
Part-time Technology Access Fee (less than 6 hrs.)	\$90

M.S.O.T. Program	
Technology Access Fee	\$180
Part-time Technology Access Fee (less than 6 hrs.)	\$90

Room and Board Charges, 2009-10

	Per Semester
*Double Room	\$1,325
*Single Room (when available)	\$1,525
* Room charges can vary depending on dorm selection	
Board (meal plan) is required for residence hall occupants:	\$1,500
Snack Bar Plus	\$50

Special Classes and Lab Fees

The following fees apply when a student is registered for the following courses:

	Per Semester
ART 400	\$650
ART 441	\$5
BIOL 200	\$65/hr
EDUC 150, 150B, 343, 406, 406B, 408, 443, 443B, 520, 565, 576, 577	\$10
EDUC 152, 152B	\$5
EDUC 355, 355B, 356, 356B	\$15
EDUC 441	\$20
EDUC 451, 452, 452B, 453, 454, 455	\$150
EDUC 456, 553	\$50
EDUC 541 (Art portion of course only)	\$5
EDUC 551, 552	\$100
Science laboratory fee (excludes BIOL 350, 451, 452, 460; CHEM 301, 310)	\$30
Science laboratory fee for CHEM 302	\$60
HPXS 101	\$15
HPXS 105	\$50
HPXS 153	\$20
HPXS 158 and 159	Fee for off-campus instruction
HPXS 160	\$25
HPXS 302F	\$55
HPXS 307	\$45
HPXS 310A	\$20
HPXS 310B	\$50
HUMN 200T (Humanities European Study Tour)	\$100/hr
MUSC 101 (piano), 102, 124, 201, 211	\$75
MUSC 143-144, 243-244	\$25
<i>(a maximum fee of \$150 for any combination of the music courses listed above)</i>	
NURS 202L, 220C, 310C, 320C, 410C	\$20
NURS 210 and 220	\$85
NURS 210C	\$100
NURS 310 and 320	\$120
NURS 410 and 460	\$225
OT 531	\$140
OT 535 and 620	\$30
OT 643 and 644	\$15
PSYC 210	\$25
Tuition charges in applied music	\$150/½ hr
<small>(Applied fees will be refunded if the student drops the class within the first five days of classes. After this time, fees will not be refunded.)</small>	

Other Fees

Application fee for admission(non-refundable)	\$30
Audit fee	\$30/hr
Change of course fee	\$10
Late registration fee	\$100
Replacement ID fee	\$20
CLEP fee (per instrument)	\$72

Administrative fee (Milligan students)	\$15
Administrative fee (non-Milligan students)	\$20
Posting of credit by examination (Advanced Placement, CLEP, etc.)	\$10/hr
Lifetime academic records fee (new degree-seeking students)	\$75
Lifetime academic records fee (new non-degree-seeking students)	\$20
MAT (per instrument)	\$70
Study-away fee	\$500

The College reserves the right, beginning any semester or session, to change the charges for tuition, fees, room, and board without written notice.

Explanation of Fees

Student Activity Fee

The student activity fee is used to fund 100% of the Student Government Association (SGA) budget. Thus, the student body spends every dollar of the fee. These funds are distributed to approximately twenty different committees and organizations. These SGA committees provide a wide variety of activities and services to students throughout the year, including spiritual activities, concerts, social events, campus radio station, literary publications, and more. In addition, students receive copies of the student newspaper, *The Stampede*, and a copy of the Milligan College yearbook.

Technology Access Fee

The technology access fee is used to provide an extensive campus-wide computer network system consisting of fiber optic cabling, file servers, software, unlimited Internet availability, e-mail, and direct access from each residence hall room and several on-campus fully equipped student computer labs. The Library catalog is accessible through the network; and, through it, students can connect to other libraries and information databases. Computer lab software includes the Microsoft Office products Word, Excel, Access, and PowerPoint, Logos (Bible-study software), and various other programs for use with specific classes. This fee enables students to access the system for obvious added academic benefits.

Computer labs are available to all students. Students who provide their own computers may access the computer network directly from their residence hall room. Suggested specific computer configurations are available from the information technology staff. The Milligan College Bookstore has computer and printer supplies available for purchase.

Lifetime Academic Records Fee

All new students will be charged a one-time fee for academic records, the amount of fee based on whether or not students are degree-seeking.

Health Fee

All full-time and part-time traditional students will be charged a health fee, which supports health clinic services.

Financial Registration Policy

Students must make provision for the payment of applicable charges for tuition, fees, room, and board by the statement due date. A student's registration for classes is an obligation and commitment to pay for all related charges. Students must settle their account each semester to be permitted to register for the following semester.

Advanced financial planning by the student is imperative. The College mails a statement of the student's account accompanied by a Statement Option Form before each semester to assist students in this matter. Students need to complete and return the Statement Option Form to Student Financial Services before the stated deadline. It is the student's

responsibility to make payment arrangements with Student Financial Services.

Meal Plan

Milligan College offers an unlimited access continuous service meal plan Monday through Friday, from 7 a.m. to 7 p.m. with late night service in the grill. Complete meal programs are offered at traditional meal times, and, when the full program is not offered, beverages, cereals, deli, pizza, soup, salad, fruits, desserts, and breads are available. The dining hall becomes another community-oriented space where students can visit, study, or grab a bite with friends at their convenience.

On weekends, meals are served at traditional meal time hours with a Saturday brunch. Serving hours may be adjusted from time to time to accommodate an occasional campus event; proper notice will be given to all students of any adjustments.

Saturday: Brunch: 10:30 a.m. – 12:30 p.m.	Sunday: Continental breakfast: 8:00 – 9:00 a.m. Lunch: 11:45 a.m. – 1:15 p.m. Dinner: 5:00 – 6:00 p.m.
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Transfer Meal Option

Students can use their meal plan at the grill. The transfer meal option allows a limited number of meals per semester to be taken at the grill rather than at the cafeteria. Menu selection is all-inclusive (grill entrée, side item, dessert or fruit, and drink). This feature enhances the food service by offering more flexibility to the campus population at no extra charge and is automatically included in the meal plan.

Snack Bar Plus Account (SBP)

The Snack Bar Plus (SBP) account is an option that provides a \$50 meal credit line at the grill for an additional charge of \$40 to your meal plan. This 20% bonus credit is only available to accounts purchased during registration.

This added flexibility allows students to grab a quick snack or meal at their convenience with the ease of a prepaid credit card. Additionally, if students need to add to their credit lines, they may do so at any time after registration in the cafeteria or the grill. SBP accounts can be purchased in increments of \$25, entitling a student to a 10% bonus credit. Commuters not on a campus meal plan may also purchase an SBP account to be used for meal purchases in either the grill or cafeteria. SBP account balances are not transferable from one academic year to another.

Payment

General Information

Tuition, fees, and all other costs for the semester are due and payable on the statement due date. Tuition, fees, and all other costs for summer school and intersession are due and payable on or before the first day of each term. Students enrolling in summer school and intersession must make specific payment arrangements with Student Financial Services before the first day of class.

Students receiving financial aid must pay the difference between the total cost for the semester and the financial aid commitment (excluding work-study) on or before the statement due date.

To enable financial aid to cover your student account, all financial processes must be completed before the first day of class. This includes completion of on-line entrance interviews for loans, on-line signature of MPN's (Master Promissory Notes), award letters signed and returned, and any documentation required for verification returned to the Student Financial Services Office. If you intend to cover a portion of your balance with a Plus or alternative loan, then you must submit a pre-approval for the loan by the statement due date. A semester grade report, transcript, and/or diploma will

not be issued to a student whose account is not settled by the end of a semester or term. In addition, a transcript will not be issued to individuals in default on their Federal Perkins Loans.

If a period of 90 days passes without any activity on an account with an unpaid balance, the College may refer the account to a collection agency. The student will be responsible for any attorney fees and/or costs associated with the collection of the unpaid balance. A delinquent account is also reported to major credit bureaus.

Monthly Tuition Payment Plan

Milligan College is pleased to offer a special payment plan for students who desire to pay educational expenses in monthly installments. This is an interest-free payment plan available through Tuition Pay. No student, other than those participating in the Tuition Pay payment plan, will be permitted to attend classes before paying the balance of their account in full.

The Tuition Pay plan permits families to spread their payments over a period of 7 to 10 months, with the last payment due near the end of the spring semester (before graduation). The current cost of the plan is \$65 per year which includes life insurance coverage. All new students receive information about this plan with their billing statement prior to the beginning of each semester. Information is also available through the Milligan College Student Financial Services Office.

ADCP and MBA students can enroll in an eighteen-month payment plan. The Tuition Pay application fee is \$85.

Additionally, students on the Tuition Pay plan are fully expected to maintain monthly payments as agreed. A \$40 late payment fee will be charged to accounts for delinquent payments. The College reserves the right to require immediate payment in full for any student who fails to maintain their Tuition Pay payment schedule. If payment is not made as required by the College, the student is subject to immediate dismissal.

The Tuition Pay plan is designed for the convenience of students and their parents. The College encourages students to set up their own plans directly with Tuition Pay. The College reviews all Tuition Pay plans to ensure that the monthly payments are for the proper amount. It should be understood that these plans do not lessen the financial obligation of students. Individuals who abuse the Tuition Pay payment plans will not be permitted to use them for future academic years.

Tuition Reimbursement

If you are receiving tuition reimbursement from your employer, we will be glad to work with you in developing a payment arrangement for the semester. You must present a letter from your employer stating the company's reimbursement policy and your eligibility for reimbursement. Contact Student Financial Services Office for more details.

Forms of Payment

Students may pay their student account using cash, money orders, personal checks, certified checks, Visa, MasterCard, American Express, and Discover. The most convenient way to make a payment is to use the online payment feature on our website at www.milligan.edu/sfs.

Refund Policy

Refund in the Event of Withdrawal from the College

The College operates on an annual budget that necessitates advance planning and financial commitments to teaching staff and others whose services are essential to its operations. For this reason, no refunds are granted to those persons who are dismissed from the College for disciplinary reasons.

The official date of withdrawal used to compute refunds is the date on which the student begins the official withdrawal process in the Student Development office.

Tuition and Room Refund Schedule for Fall and Spring Semesters

Tuition and room refunds are calculated on the following schedule:

Prior to first calendar day of the semester	100%
During first five calendar days of the semester	90%
During the 6th through the 14th calendar day of the semester	75%
During the 15th through the 30th calendar day of the semester ...	50%
No refunds after the 30th calendar day of the semester	0%

or for unofficial withdrawals

An exception is made for illness, in which case the 50% refund period is extended to the ninth week. Illness must be certified by a physician's written statement.

Refund Schedule for Summer and Intersession

Prior to first day of the class	100%
During first day of the class.....	90%
During the second day of the class.....	75%
During the third and fourth day of the class.....	50%
No refunds after fourth day of class or for unofficial withdrawals	0%

Board Refund Schedule

In all cases, a student is charged the pro rata share of board based on the number of calendar days enrolled.

Other Fees Refund Schedule

Unless a student withdraws during the first five calendar days of the semester, all other fees are not refundable.

ADCP and M.B.A. Refund Schedule

Students enrolled in these programs will be charged the pro rata share of tuition based on the number of days attended.

Institutional Scholarship Proration Schedule

Institutional scholarships are those scholarships granted by Milligan College. If a student withdraws during the first 30 calendar days of the semester, the institution scholarships will be calculated using the following schedule:

Prior to first calendar day of the semester	0%
During first five calendar days of the semester	10%
During the 6th through the 14th calendar day of the semester	25%
During the 15th through the 30th calendar day of the semester ...	50%
After the 30th calendar day of the semester	100%

Refund in the Event of Withdrawal from Class

The schedule of refunds for withdrawal from a class is different from above. Because the College charges the same tuition for 12-18 hours, there is no refund for withdrawing from a class if the total hours, before and after withdrawal, are within the 12-18 credit hour range. Students withdrawing from a course or courses outside the 12-18 hour range will be granted refunds based on the following schedule:

Prior to first calendar day of the semester	100%
During first five calendar days of the semester	90%
During the 6th through 14th calendar days of the semester	75%
During the 15th through the 30th calendar day of the semester ...	50%
No refunds after the thirtieth calendar day of the semester	0%

Return of Title IV Funds (Federal Financial Aid)

In addition to the overall institutional refund policy requirements, the College is required to follow the regulations mandated by the Department of Education pursuant to the Higher Education Reconciliation Act of 2005 for any student who receives Title IV Federal Aid. The Return of Title IV Fund calculations are required when a student withdraws, either officially or unofficially.

Software provided by the Department of Education will be used to complete these calculations. Steps in the Calculation for the Return of Title IV Funds:

- Step 1: Collect information about student's Title IV Aid
- Step 2: Calculate percentage of Title IV Aid earned by the student

- Step 3: Calculate amount of Title IV Aid earned by the student
 Step 4: Determine if the student is due post-withdrawal disbursement or if Title IV Aid must be returned
 Step 5: Calculate amount of unearned Title IV Aid due from the school
 Step 6: Determine return of funds by school
 Step 7: Determine the return of funds by student

Any federal funds that must be returned to federal programs as a result of the Return of Title IV calculations must be redistributed in the following order:

1. Unsubsidized FFEL/Direct Stafford Loan
2. Subsidized FFEL/Direct Stafford Loan
3. Perkins Loan
4. FFEL/Direct PLUS (Graduate Student)
5. FFEL/Direct PLUS (Parent)
6. Pell Grant
7. Academic Competitiveness Grant
8. National SMART Grant
9. FSEOG
10. TEACH Grant
11. Other Title IV Grant Funds

Federal work-study wages will not be considered returnable.

Please note: Students may owe money to the College as a result of the return of Title IV calculation and the subsequent return of federal financial aid funds.

The Student Financial Services Office is notified by the Registrar's Office of all withdrawals from the College. The coordinator of financial aid will, within 45 days of the withdrawal date, complete the calculation and determine the result. The student will be notified of the refund calculation results by letter and also by receiving a revised copy of their student account statement. Unofficial withdrawals (students who leave without going through the withdrawal process) will also have the Return of Title IV Funds calculation performed and will receive notification if the student then owes money back to the College.

For more specific information regarding the Return of Title IV Funds calculations, contact the Student Financial Services Office.

Refund of Credit Balances

When a credit on a student account results from overpayment or from federal and state financial aid that exceeds direct charges, a refund will be issued to the student from the Student Financial Services Office. Student refunds will only be issued for amounts up to the actual credit balance on the student account. No refund will be authorized or issued in anticipation of financial aid that will be ultimately posted to the student account. No refunds will be made before the official drop/add period for a particular semester or session. If the credit refund was created by proceeds from a parent PLUS Loan, the refund will be mailed to the parent borrower. In cases involving federal financial aid, federal guidelines will prevail. Student refund checks are automatically mailed weekly to the student's local address.

In addition, institutional scholarships and grant awards may not exceed student account charges; under no circumstances will a student receive a credit balance refund for institutional scholarships or grants

Students may be required to pay back refunds if one of the following occurs:

- A change in enrollment status
- The receipt of outside financial aid assistance

Students withdrawing from school who have received federal financial aid and/or institutional scholarships will have their account adjusted using the appropriate refund schedule.

Textbooks

Textbooks may be purchased at the Milligan College Bookstore. The Bookstore accepts checks, cash, money orders, Visa, Discover, American Express, and MasterCard. The cost of textbooks generally ranges from \$300 to \$500 per semester, depending upon the major.

Student Financial Services offers a program that allows students to charge their textbooks directly to their student account using the Textbook Charge Option. Students may make this choice on the Statement Option Form enclosed with the Student Statement prior to each semester. Students can use financial aid in excess of charges to cover books, or elect to pay an additional amount to cover books. Please contact the Milligan College Bookstore or Student Financial Services Office for details.