

STUDENT ACCOUNTS

OFFICE OF STUDENT ACCOUNTS (906) 487-7210

APPLICATION FEE

All incoming students (new, transfer, former) are required to pay a non-refundable, non-transferable \$30 application fee with their application for admission.

DEPOSIT

A non-refundable, non-transferable \$100 tuition deposit is required prior to registering for courses for all incoming students (new, transfer, former) for their first semester of enrollment, and is required of all students (incoming and returning) for every fall semester. As deposit forms are received, room assignments are made, scholarships and grants are confirmed, and class schedules are completed.

CHECK-IN

Although students have the opportunity to register for courses at different times, official financial check-in occurs when a student has paid or completed financial arrangements satisfactory to Finlandia University for all tuition, fees, and room and board charges (including previous balances). Students who do not check-in during the official, published check-in day for each semester (see the back of this publication for dates), will be charged a \$50 late check-in fee.

TUITION

Tuition for the 2003-2004 academic year is \$460 per credit for part time students. Tuition for the 2003-2004 academic year for full-time students (12-18 credits) is \$6,875 per semester (\$13,750 yearly). Tuition for credits over 18 per semester is \$460 per credit.

RESIDENCE HALL CHARGES

A student living on-campus during the 2003-2004 academic year is required to pay residence hall charges of \$2,435 per semester (\$4,870 yearly). The charges cover room and the resident board plan in the University Dining Hall, which is required of all students who live on-campus. The fee for securing a single room in the residence hall is an additional \$500 per semester. Students who move off campus prior to the end of the published drop and add period will not incur any room and board charges; however, students will be charged a \$200.00 fee. Students who move off campus after the end of the published drop and add period will be responsible for the room and board charges for the full semester.

MATRICULATION FEE

A one-time \$100 matriculation fee is charged to all degree-seeking students for their first semester of attendance. This fee is also charged to degree-seeking students who are readmitted to Finlandia University after an absence of at least one fall or spring semester. This fee covers the administrative costs incurred throughout each student's education.

DEPARTMENTAL FEES

Departmental fees are charged to all students enrolled in specific programs. These fees cover various materials and lab maintenance expenses. There will be a \$150 fee charged per semester (including summer semester) to students enrolled in the Nursing or PTA programs, and a \$300 fee charged per semester (not including summer semester) to students enrolled in the Art & Design program.

DUAL-ENROLLMENT TUITION CHARGES

There is a \$30 registration fee per semester for students who are dual-enrolled. The cost for dual enrollment is \$100 per credit, plus any additional fees, payable at the Office of Student Accounts. School District State Funding normally covers these charges; however, students are responsible for any balance not covered by the School District.

AUDIT FEE

The non-refundable fee to audit a course is \$50 per credit, plus any additional fees, payable at the Office of Student Accounts.

BOOKS AND SUPPLIES

Textbooks and supplies are available at the university text bookstore. Costs will vary according to the students program of study and the availability of used books. The average cost of books for each semester is \$650. Books may be purchased with cash, check, or credit cards. A book coupon is available in the Office of Student Accounts for students who have a pending credit balance or receive outside aid to purchase books.

IDENTIFICATION CARDS

All students, resident or commuting, must have a student identification card issued to them. If the card is lost, the student must purchase a replacement card for \$10 at the Campus Safety & Security Office.

REFUND FOR WITHDRAWALS

Finlandia University complies with the Higher Education Act Amendment of 1998 revisions as they apply to students receiving Title IV funds. Refunds are allocated according to the provisions listed in the Higher Education Act Amendment of 1998, in the following order of priority (starting with Title IV funds):

1. Unsubsidized Federal Stafford Loan.
2. Subsidized Federal Stafford Loan.
3. Federal Perkins Loan.
4. Federal PLUS Loan.
5. Federal Pell Grant.
6. Federal SEOG.
7. Other Title IV Aid Programs.
8. Other federal, state, private, or institutional aid.

Tuition, fees, room and board refunds are disbursed for students who completely withdraw or are dismissed from the University, according to the portion of the semester already completed. The following table outlines the refund entitled based on the portion of the semester completed at the time of withdrawal from the first day of class (check-in day):

A student who withdraws must obtain a withdrawal form from the Registrar's Office and personally process it through the offices listed on that form.

REFUND POLICY FOR CREDIT BALANCES

A student with a credit balance on the account can request a refund from the Office of Student Accounts. All requests must be submitted to the Director of Student Accounts in writing by Wednesday at noon for the student to receive the refund after 3:00 p.m. on Friday of that week. Refunds will not be disbursed to students until all tuition and fee charges are paid and a credit balance shows on the account.

Refund Chart	
Portion of Semester Completed	Percentage Refunded
10%	100%
20%	80%
30%	70%
40%	60%
50%	50%
60%	40%
61% and over	No Refund

PAYMENTS

The room and board charges (applicable to on-campus students only), tuition, and all other costs not covered by financial aid (federal loans, federal and state grants, institutional grants and scholarships, not including work-study), are payable before, or at, the time of check-in.

LATE PAYMENTS

A \$100.00 late payment fee will be charged to any student account that has not been reconciled by November 1 for the fall semester, March 1 for the spring semester, or July 1 for the summer semester, as a result of delinquency on a payment plan, federal student aid, or student loan. Therefore, it is in the student's best interest to ensure that payment plan obligations are met, the student financial aid file is complete by check-in day each semester, and the promissory note for student loans is completed and returned within seven days after it is received.

Interest will be charged on the outstanding balance at a rate of 1.0% per month in addition to the late payment fee for any student account that has not been reconciled by November 1 for the fall semester, March 1 for the spring semester, or July 1 for the summer semester. The interest charge of 1.0% of the outstanding balance will be assessed and posted to the student account on the first day of every month until the outstanding balance is paid in full.

UNPAID ACCOUNTS

A student with an outstanding account balance from a prior semester cannot re-enroll unless the account is settled in full prior to registering for courses, or with approval from the Director of Student Accounts. Upon final departure from Finlandia University, any outstanding balance must be paid in full, including all library, parking, and disciplinary fines, as well as other charges, before an official transcript or diploma is issued. The student is responsible for any collection fees incurred in collecting the account balance.

COST OF ATTENDANCE (2003-2004)				
	One Time	Per Credit	Per Semester	Per Year
Application Fee	\$ 30			
Matriculation Fee	\$100			
Tuition (Part-time)		\$460		
Tuition (Full-time)			\$6,875	\$13,750
Room & Board			\$2,435	\$ 4,870
Single Room Fee			\$ 500	\$ 1,000
Art & Design Fee			\$ 300	
Nursing Fee			\$ 150	
PTA Fee			\$ 150	
Dual Enrollment		\$100		
Audit Fee		\$ 50		
CLEP, ICE Fee (per exam)	\$ 58			
Graduation Fee	\$ 75			
Late Check-in			\$ 50	
Books (estimate)			\$ 650	\$ 1,300

CHECK CASHING

Students may cash a personal check for \$25 or less. No third party checks will be cashed in the Office of Student Accounts. The amount of the check, plus an additional \$20 fee, will be charged to the student's account for returned checks, and the student's check cashing privileges will be revoked.