



## Curry College

### Refund Policy

A student who officially withdraws from the College prior to Check In Day receives a 100% refund on tuition and certain other fees. The refundable percentage of tuition declines as of the day of Check In as described below:

Prior to the day of check-in, a student who officially withdraws from the college, is eligible to receive a 100% refund on tuition and certain other fees. Should a student be suspended from the College, he/she will not receive a refund and will remain responsible for the full cost of tuition and fees for the semester they were suspended. Room and board charges, possible refunds and contract termination charges are discussed below in "Housing Policy and Room and

Board Agreement". The refundable percentage of tuition declines as of the day of check in as described on the below:

New and Transfer Students Withdrawal during the First Week 90% Second Week 80%

Third Week 80%

Fourth Week 70%

Fifth Week 60%

Sixth Week 60%

Seventh Week 50%

Eighth Week 40%

Ninth Week 40%

Thereafter 0%

### HOUSING POLICY AND ROOM & BOARD AGREEMENT

The Room and Board Agreement is binding for the entire academic year. Room and board charges do not fall under the tuition and fees refund schedule, but as follows:

Request to Terminate Room & Board Agreement Based upon Student's Withdrawal from College

If after signing the Room & Board Agreement a student decides to withdraw from the College, the student must notify the Office of Residence Life & Housing in writing. The College, in its sole discretion, can determine if the notice of withdrawal results in the termination of the Room & Board

Agreement. If the College de-termines that a student’s withdrawal from the College terminates the Room & Board Agreement, the stu-dent will be responsible to pay the following to the College:

**ROOM & BOARD TERMINATION FEE SCHEDULE**

**Fee Schedule**

All housing deposits are non-refundable, regardless of the time of, or reason for, the termina-tion of this Agreement.

The amount the student is responsible to pay will consist of pro-rated charges based on the date the Agreement is deemed terminated, plus a termination fee. The amounts the student is responsible to pay will be charged to the student's account with the College. The student bears the obligation to pay those amounts.

This Fee Schedule does not apply to students who no longer live in the residence hall because of conduct and/or disciplinary issues. Please see the Termination of Room & Board Agreement Based on Student Con-duct section for further information.

*Pro-Rated Room & Board Charges and Termination Fee Where Termination of Agreement Occurs Upon Student's Withdrawal from the College, During Fall Semester and Student is a New or Transfer Student:*

<b>Date of Termination</b>	<b>Percentage of Room Amount of</b>	<b>Termination</b>
during Fall Semester	and Board Charges	Fee
First Week	10%	\$2,000
Second Week	20%	\$2,000
Third Week	20%	\$2,000
Fourth Week	30%	\$2,000
Fifth Week	40%	\$2,000
Sixth Week	40%	\$2,000
Seventh Week	50%	\$2,000
Eighth Week	60%	\$2,000
Ninth Week	60%	\$2,000
After Ninth Week	100%	\$2,000

**Request to Terminate Room & Board Agreement for Reasons Other Than Withdrawal or Dismissal from the College:**

Residents who wish to terminate the Room & Board Agreement for any reason other than withdrawal or dismis-sal from the College must receive prior written permission from the College, through the Director of Residence Life & Housing or other designees to terminate Agreement. A resident may request permission to terminate this Agreement by completing and submitting a

request to terminate the housing Room & Board Agreement to the Office of Residence Life & Housing.

#### **Termination of Room & Board Agreement Based on Student Conduct:**

Resident students dismissed from college housing or the college due to conduct issues will remain re-sponsible for their housing room & board charges as follows:

#### **Removed from College Housing**

Should a student be removed from college housing during the term of the Room & Board Agreement, they will remain responsible for the full room and board charges for the full academic term of the Room & Board Agreement, even if the student is removed during the first semester of the two semester term.

#### **Suspended from the College**

Should a student be suspended from the College during the term of the Room & Board Agreement, they will remain responsible for the full room and board charges for the current semester when they are suspended. If suspension is during the first semester of the academic term, in addition to the above, the student will be billed, at the time of suspension, a \$1,000 termination fee for the second semester.

For more details, please refer to the Housing Policy and Room & Board Agreement.

## **CODE OF CONDUCT**

An institutional financial aid professional, or any other College administrator involved in Title IV fund management or processing, is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, these employees should:

- Refrain from taking any action for his or her personal benefit.
- Refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students and parents he or she serves.
- Ensure that the information he or she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
- Be objective in making decisions and advising his or her institution regarding relationships with any entity involved in any aspect of student financial aid.
- Refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory body or as part of a training activity of or sponsored by any such entity.

- Disclose to his or her institution, in such manner as his or her institution may prescribe, any involvement with or interest in any entity involved in any aspect of student financial aid.

### **Good Financial Standing**

All tuition and fees are payable on the date specified prior to the beginning of each semester. Any student who fails to settle all outstanding balances is at risk of losing his/her semester's course schedule and, if applicable, housing assignment. Additionally, the student may not check in at the start of the semester; depart for study abroad/exchange programs; register for or attend classes; participate in student activities, including athletics; utilize campus facilities, such as the Fitness Center; obtain transcript services; receive grade reports; or receive a degree. The student is responsible for any collection costs incurred by the College in collecting past due balances. Students must be in good financial standing to participate in any Curry College programs or activities, including, but not limited to Study Abroad, athletics, resident assistant programs, student government, and clubs. To be in good financial standing, a student must have settled his/her student accounts for all balances currently due. A student's account is considered settled when it is either paid or covered by one or a combination of the following:

- Pending financial aid, including alternative loans, with no outstanding paperwork or other issues. Funds must be approved by the lender to be disbursed directly to the College at a specific future date.
- A current and up-to-date payment plan established through Curry's third-party servicer, Tuition Management Systems (TMS), which allows payments to be spread over the course of the academic year.

### **Billing Information**

Electronic bills are available via the myCurry portal. Students must complete an e-consent form (which can be found on the myCurry portal, under the Finances tab) to receive electronic notifications of bills. Students are strongly encouraged to give bill payers access to their electronic bills by granting them permission to view their financial matters on the myCurry portal for families. (See instructions under the Family Portal section of this brochure.) If you elect to, you may also have a billing statement sent to the permanent home address on file. It is the student's responsibility to notify Curry's Registrar's Office promptly of any change in address. Fall semester bills are generally available to view in mid-June. Spring semester bills are generally available to view in mid-November. Each bill is due in full within 30 days of the billing date. Student Account and Billing Information 2018

13 Students can view their current bill online by logging onto their myCurry account through the portal at:

- [www.curry.edu](http://www.curry.edu)
- clicking on the Finances tab
- clicking on the student account invoice

New transactions may take up to 24 hours to appear online

### **Student Health Insurance**

Massachusetts Law requires that every full-time and part-time student enrolled in an institution of higher learning in Massachusetts participate in a Student Health Insurance Program (SHIP) or in a health benefit plan with comparable coverage. A part-time student is defined as a student participating in at least 75 percent of the full-time curriculum. As a result, full-time and part-time enrolled students are automatically billed for individual membership in the Curry College-sponsored student health insurance plan. The plan is serviced by University Health Plans. The plan brochure is available online at <https://www.universityhealthplans.com/Curry>. Students must pay for the plan

unless they show proof of comparable U.S.-based coverage in a Student Health Insurance Program. Students may provide such proof of coverage annually by completing a Student Health Insurance Waiver Form online at <https://www.universityhealthplans.com/Curry> by July 15th. A student health insurance waiver form must be completed each academic year. Waivers received after the published deadline will not be accepted. Instructions for Waiving the Student Health Insurance Payment To waive the Student Health Insurance: Go to <https://www.universityhealthplans.com/Curry> 1. Click on "111Waiver Form" from the left navigation menu 2. Select "Yes" or "No" to the questions asked about MassHealth membership (if you do not know if you are a Mass Health member, review the plans provided on the page or call your insurance company's Member/Customer Service telephone number to confirm. A. Non-MassHealth members: Review reminders page. Complete Health Insurance Comparison Worksheet to ensure your plan is comparable to the Curry plan. If you have confirmed your plan provides comprehensive coverage, select the "Waiver Form" box and enter your demographic and insurance information, review and select "Apply for Waiver." 4 | Student Account and Billing Information 2018 Note: Fill in all the required information- if any information is missing your waiver will not be accepted. B. MassHealth Members: Enter student's name, SID#, and date of birth and click "Continue." Enter student's demographic information and MassHealth information and click "Submit Application." 3. Shortly after you submit the Waiver, you will receive a response indicating whether your form was submitted successfully. Print the confirmation for your records. 4. Curry College will be notified electronically that the Student Health Insurance Waiver has been completed. Curry College will be notified electronically of your waiver. Please allow 48 business hours for the credit to appear on your student account. Please note: • Out of State Health Maintenance Organizations (HMOs), Exclusive Provider Organization (EPOs), and Out-of-State Medicaid Programs generally have a limited network of providers and do not provide coverage for non-emergency care in the local area surrounding Curry College. • Travel medical insurance plans and international insurance plans will not be accepted.

## **FERPA**

The Family Education Rights and Privacy Act (FERPA) is a Federal Law that protects the privacy of students' education, financial, and academic records. For the student's protection, FERPA limits the release of student record information without the student's consent. If a student would like to allow the Office of Student Financial Services to share financial information (such as billing and financial aid application/award records) with a person other than himself/ herself, including a parent, the student must provide consent through the Family Portal. Family Portal The Family Portal allows deposited or enrolled students to provide family members access to campus-wide resources (i.e. tutoring, writing center, Curry van schedule, etc.) and specific personal information. The student decides which family members, if any, get access and what each individual can view (i.e. schedules, grades, financial aid, billing statements). Student Account and Billing Information 2018 15 The student can request an account for family members by: • Logging into myCurry portal; • Clicking on the "myInfo" tab; • Clicking on the "myFamily" access link. A student can elect to give a family member access to his/her financial matters (online or via a representative of the Office of Student Financial Services) by changing the individual's access from "no" to "yes." Note: Students can change access rights at any time by returning to the myFamily access link.

## **Fees Explained**

**Comprehensive Fee** The Comprehensive Fee allows the College to offer a variety of co-curricular, co-academic, and support services to traditional Student Account and Billing Information 2018 17 students to enhance their academic and student life experiences while enrolled at Curry. This mandatory, semester-based fee is required of all students and cannot be waived. Late Fees Accounts not settled in full by the due date, as described under the "Good Financial Standing" section of this brochure, are subject to late fees each semester. **Orientation Fee** An orientation fee is required of all

new students to cover the cost of the orientation program, including room and board for the period and new-student orientation programming into the semester. **Tuition Insurance** Each year thousands of college students are unable to complete classes for a given semester due to unforeseen medical issues such as illness, accidents, or mental health-related issues. Unfortunately, in many cases these families are unable to recoup all of their tuition dollars. At Curry College, depending on the timing of a student's withdrawal, he/she might not be eligible to receive a refund of all tuition and fees. We understand that these types of situations can be a financial hardship for many families. Therefore, we are pleased to make available the Tuition Refund Insurance plan. Tuition Refund Insurance can help refund tuition, fees, and room/board charges, up to the policy limits, if a student is unable to complete the semester due to a covered medical reason, such as an illness, accident, or mental health issue. This insurance program complements and enhances our school's refund policy, and we believe families will benefit from this added protection. Visit [www.gradguard.com/curry](http://www.gradguard.com/curry) for more information

## **Withdrawal from the College**

A degree candidate wishing to withdraw from the College must do so by completing the online Withdrawal Request, available by logging into his/her myCurry account. Students are responsible for notifying the College of their intent to withdraw and must do so by initiating this process. The student must clear

his/her financial status with the Student Financial Services Office. In addition, all keys, library materials, and other College property must be returned to the proper authorities before official withdrawal can be certified. Until such time as all obligations are met, the College will reserve the right to indicate unofficial withdrawal and the conditions under which the student left the College. Students to be dismissed for either academic or disciplinary reasons may not withdraw from the College. The student's official withdrawal date will be the date of notification of withdrawal to the college or the date the college determines that the student is no longer in attendance. Students who stop attending the College but do not complete the official withdrawal process will be reviewed by the Registrar's Office to determine their

last date of academic activity and the determination of that last date of activity will be considered to be the student's official date of withdrawal. Students are responsible for all academic course work, for all tuition and other charges until officially withdrawn from the college.