FINANCIAL INFORMATION
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Important Dates to Remember

PRIORITY REGISTRATION:

Term                      | Registration Dates | Payment Deadline
--------------------------|--------------------|---------------------
Summer Full Term & Summer I:| April 25 - May 16  | June 6              
Fall:                     | April 25 - July 15 | August 8            
Spring 2012:             | Nov 14 - Dec 9    | January 3           

OPEN REGISTRATION:

Term                      | Registration Dates | Payment Deadline
--------------------------|--------------------|---------------------
Summer Full Term & Summer I:| June 3 - June 8   | June 6              
Summer II only:            | July 8 - July 13*  | July 11             
Fall (Undergraduates):     | August 23         | August 24           
Fall (Graduates):          | August 22         | August 24           

*Summer II registration is for students taking courses only in Summer II session
2011-12 Cost Estimator

UNDERGRADUATE TUITION $ _________________
12 - 16 hours 11,885.00 per semester
Part-Time (1 - 11 hours) 910.00 per hour
Overload (17+ hours) 910.00 per hour
Summer School (12 - 16 hours) 11,885.00 per hour
Summer School (1 - 11 hours) 910.00 per hour
Summer School Overload (17+ hours) 910.00 per hour
University College 515.00 per hour

GRADUATE TUITION $ _________________
MEd, MAT, MSA, MM & MA Courses 900.00 per hour
MBA Core Courses 2,550.00 per course
MACC Core Courses 1,975.00 per course
MSN – Graduate Nursing 960.00 per hour
Occupational Therapy 14,250.00 per semester
Occupational Therapy Weekend Program (MSOT) 10,050.00 per semester
Pharmacy 14,250.00 per semester
Physical Therapy 14,250.00 per semester
Law 16,000.00 per semester

CONSOLIDATED UNDERGRADUATE STUDENT FEE $ _________________
0 - 3 hours 165.00 per semester
4 - 11 hours 405.00 per semester
12+ hours 595.00 per semester
University College 165.00 per semester
Summer Term 165.00 per term

CONSOLIDATED GRADUATE STUDENT FEE $ _________________
0 - 3 hours 165.00 per semester
4 - 11 hours 295.00 per semester
12+ hours 395.00 per semester
Summer Term 165.00 per term
Law 285.00 per term

ROOM CHARGES PER SEMESTER $ _________________
 Residence Hall – Double 2,300.00 per person per semester
Kennedy Residence Hall – Double 2,625.00 per person per semester
Thrailkill Residence Hall – Double 2,625.00 per person per semester
Maple Hall – Double 2,625.00 per person per semester
Patton/Bear – Double 2,625.00 per person per semester
Belmont Commons 3,575.00 per person per semester
Bruin Hills 3,575.00 per person per semester
The Hillside – 2 BR 3,950.00 per person per semester
The Hillside – 4 BR 3,800.00 per person per semester
For summer housing charges go to http://www.belmont.edu/reslife/summer_housing/index.html

MEAL PLAN CHARGES $ _________________
Plan 1 (20 Meals/week) 2,035.00 per semester
Plan 2 (16 Meals/week + 175 declining points) 2,035.00 per semester
Plan 3 (14 Meals/week + 225 declining points) 2,035.00 per semester
Plan 4 (10 Meals/week + 225 declining points) 1,440.00 per semester
Plan 5 (8 Meals/week + 350 declining points) 1,440.00 per semester
Plan 6 (5 Meals/week – apt. and commuters only) 560.00 per semester
Incoming freshmen must select a 20, 16 or 14 meal plan and must keep this meal plan for both the fall and spring semesters.

ESTIMATED EXPENSES
Tuition $ _________________
Student Fee $ _________________
Course Fee(s)* $ _________________
Books/Supplies $ _________________
Housing $ _________________
Meals $ _________________
Transportation $ _________________
Other $ _________________
Total Estimated Expenses $ _________________
*Course Fee(s): Some courses at Belmont require additional special fees for materials or specialized instruction used in the course. These fees are listed as part of the individual course description and can be viewed on classfinder located at www.belmont.edu/classfinder.

ESTIMATED AID
Scholarships $ _________________
Grants $ _________________
Loans $ _________________
Outside Aid* $ _________________
Other $ _________________
Total Estimated Aid $ _________________
*The Office of Student Financial Services must be notified of any aid not awarded by Belmont University.

Total Estimated Expenses $ _________________
(-) Total Estimated Aid $ _________________
(=) Estimated Remaining Balance $ _________________
Payment Information

**MASTERCARD, DISCOVER, AMERICAN EXPRESS AND ACH PAYMENT (E-CHECK)**

You can pay online through the [https://my.belmont.edu](https://my.belmont.edu) using e-Check (at no cost), or by credit or debit card. If you use a credit card or debit card you will be charged a 2.75% (min. $3) service fee by TouchNet. You will not be charged a fee if you pay online by e-Check.

**CHECK**

If you wish to pay by paper check, please include your student ID number on the bottom of the check to ensure the amount is posted to your account. Mail your payment to Belmont University, P.O. Box 634275 Cincinnati, OH 45263-4275. Please allow sufficient mailing time to ensure payment is received by the payment due date.

**THIRD PARTY**

Students receiving benefits paid directly to Belmont University should provide Student Financial Services with documentation from the Third Party payer prior to the published payment due date. Students are responsible for paying the difference between the current account charges and the estimated Third Party payment by the published payment due date. Questions concerning Third Party benefits should be directed to Student Financial Services at 615.460.6403.

**PAYMENT TERMS**

Financial arrangements must be completed for all student charges by the published payment deadline. Satisfactory payment arrangements include TMS and/or financial aid providing that all necessary requirements have been completed by the student/parent. Parent PLUS loans must be approved and loan applications submitted prior to the payment due date. Outside scholarships cannot be subtracted from the total amount due unless the scholarship payment is received by the published payment due date. Your TMS budget for the semester must be sufficient to cover any remaining balance to Belmont. A service charge of 1.5% will be assessed on any past due balance. If a student has any financial obligation to Belmont, the student will not be allowed to register for any subsequent semester or reserve housing until the account is paid in full. Belmont reserves the right to withhold the diploma and official transcript to Belmont, in partnership with Tuition Management Systems, offers an interest-free monthly installment plan for an annual enrollment fee of $55. Students may enroll in a 12-month plan beginning May 1, or a 10-month plan beginning July 1, or an 8-month plan beginning August 1. To enroll, please call TMS at (800) 722-4867, or visit their website at [www.afford.com/belmont](http://www.afford.com/belmont). It is the student’s responsibility to ensure the budgeted amount to TMS will pay their Belmont student account in full. The November TMS payment must pay the fall semester in full and the April TMS payment must pay the spring semester in full.

**FAQs**

1. **HOW DO I SET UP A PLAN?**

   You may enroll online, or if you prefer to speak with an Education Payment Advisor, simply call 1-800-722-4867. If you do not have costs finalized at this time, simply estimate your budget when enrolling. Once your costs are finalized, you can then make adjustments to your budget. The Contact Center is open Monday through Friday, 8am to 10pm EST, and Saturdays 9am to 3pm EST. You can also access your account information 24 hours a day online at afford.com or by calling 1-800-463-6994 to reach the automated InfoLine.

2. **HOW DO I ADJUST MY TMS ACCOUNT IF MY COSTS ARE DIFFERENT THAN WHAT I BUDGETED?**

   If you need to adjust your TMS account, you may do so online by simply logging into your TMS account and selecting the Adjust Budget option, or by calling 1-800-722-4867 to speak with an Education Payment Advisor.

3. **DOES THE SCHOOL MAKE ADJUSTMENTS TO MY TMS ACCOUNT?**

   No, it is your responsibility to compare your TMS statement to your actual charges at the university to determine if your budget balance is too high or too low.

4. **WHAT ARE MY PAYMENT OPTIONS FOR PAYING MY MONTHLY PAYMENTS?**

   Paying is simple. You can receive a bill each month or you can set up automatic deduction from your checking or statement savings account. TMS offers the convenience of paying over the phone and online payment. They also accept MasterCard, Discover and American Express (a convenience fee will apply).

5. **WHY DO I HAVE A $40 LATE FEE?**

   A late fee may be added to your account when:
   - Your payment was received after the due date
   - Your payment was less than the scheduled amount due
   - A previous balance is outstanding

Please remember that a Monthly Payment Plan is not a loan and there is no grace period associated with your payment due date.

**Statement of Liability**

Should a student leave Belmont University owing on his/her account, he/she will be liable for additional collection fees/attorney’s fees equaling 33.33%-50% of the unpaid balance.
The purpose of Financial aid at Belmont University is to provide assistance to students who need help in meeting the cost of education. Belmont believes the primary responsibility for providing education expenses rests with the student and parents. Financial Aid should assist in providing the difference between the expected family contribution (EFC) and the cost of education or the student’s Financial need. All resources other than family contributions are considered Financial aid.

Hopefully, you have already filed your 2011-12 FAFSA. If not, file as soon as possible. Our Financial aid application priority date for the 2011-12 academic year is March 1, 2011. In order to meet this priority date, the processor must receive your 2011-2012 FAFSA on or before March 1. Students in the priority group are the first for whom we package and award Financial aid.

After your FAFSA has been processed, you will receive a document called a Student Aid Report (SAR) from the United States Department of Education. Review the information on your SAR carefully and follow any instructions that require the submission of additional documentation. Contact one of our counselors in the Office of Student Financial Services if you have additional questions. You may reach a counselor at 615.460.6403, or by emailing finaid@belmont.edu.

Processed Financial aid will apply directly to your student account. Financial aid awards are based on full-time enrollment. Any reduction in the total number of registered hours may result in an adjustment to the Financial aid award. Institutional Scholarships are based on full-time enrollment (a minimum of 12 hours per semester). Full time enrollment is 12 hours for undergraduate students and 6 hours for graduate students. Students must also be making Satisfactory Academic Progress, SAP, in order to receive Financial aid. Please see page 7 for detailed information on SAP.

REMEMBER

- The amount offered in grants, loans, and work-study funds may vary from year to year.
- Each year, the student must reapply for assistance by filing the Free Application for Federal Student Aid (FAFSA).
- All Federal programs are subject each year to the action of the Congress of the United States of America.
- All Title IV Financial Aid is awarded to students without regard to race, sex, or age. The majority of aid is provided on the basis of Financial need.

- Financial assistance granted is to be used only for legitimate education purposes.
- If you are a Financial aid recipient, please visit www.belmont.edu/sfs and view the loan wrapper under “SFS Forms” to see if any additional information is required. If you are a first time Financial aid recipient, you may also refer to your Financial aid award package for additional information.

SATISFACTORY ACADEMIC PROGRESS STANDARDS

In order to receive Federal Financial aid, students must be making satisfactory academic progress. We are required to apply standards that are both qualitative and quantitative. These standards apply for periods of enrollment, beginning on or after August 1, 1998. Eligibility for Federal programs will be evaluated as part of the initial application process and again at the end of each academic year. In the evaluation process, all grades of “W” (Withdrawn) or “I” (Incomplete) will be counted as hours attempted but not passed. Repeated courses will count as hours attempted. Entering students are considered to be making satisfactory academic progress. Students cannot receive aid after attempting 150% of the hours required for completion of their academic program. Hours accepted for transfer credit will reduce the time frame.

UNDERGRADUATE STUDENTS

Qualitative - Students must be accepted for admission and be eligible to enroll for classes. Students must also achieve and maintain a cumulative 2.0 grade point average on all course work attempted at Belmont.

Quantitative - Students must pass on average 75% of all hours attempted.

GRADUATE STUDENTS

Qualitative - Students must be accepted for admission and be eligible to enroll for classes. In addition, students must achieve a 3.0 cumulative grade point average on all course work attempted at Belmont. Pharmacy Students must maintain a 2.3 cumulative grade point average on all course work attempted at Belmont.

Quantitative - Students must pass on average 75% of all hours attempted.
Withdrawal Policy

Registration at the university is considered a contract binding the student for the entire semester. Many commitments of the university are based upon the enrollment anticipated at the beginning of the semester. Non-payment of account or non-attendance of classes does not constitute an official withdrawal from the university. If you wish to withdraw from all of your courses, this is considered a ‘Complete Withdrawal’ from the university. To officially withdraw, students must complete the following procedures:

1. Complete the Withdrawal Permission Form
2. Upon completion of the form, return to Belmont Central or the University Registrar’s Office
3. The Withdrawal Form can be printed at www.belmont.edu/registrar

Any student refusing to conform to the disciplinary rules of the university or being suspended for academic reasons will forfeit all claims to any refund.

After late registration, there will be no refund of Student Fee or Course Fees.

**FULL TERM FALL AND SPRING SEMESTER COMPLETE WITHDRAWAL SCHEDULE**

When a student officially withdraws from all courses for a term, any refund of tuition will be governed by the refund policy on page 9.

**WITHDRAWAL OF STUDENTS WHO RECEIVED FEDERAL TITLE IV FINANCIAL AID AND THE RETURN OF FEDERAL TITLE IV FUNDS**

When a student who received Federal Title IV Financial aid withdraws from the university, the unearned portion of these awards may be returned to Federal Title IV Financial aid programs. Federal Title IV Financial aid includes the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG), the Federal Perkins Loan, the Federal Stafford Loan, and the Federal Parent Loan for Undergraduate Students (PLUS).

Belmont University returns any unearned portion of financial aid in accordance with federal guidelines. Students and parents should note that the requirement to return Federal Title IV funds may result in a balance due to Belmont University subsequent to withdrawal.

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**Fall/Spring Tuition Refund Policy**

**WITHIN THE...**

First week of class 100%
Second week of class 80%
Third week of class 60%
Fourth week of class 40%
Fifth week of class 20%

**AFTER THE...**

Fifth week of class None

No refund will be considered past the fifth week of classes in any semester.

View dates and prorating percentages for summer terms at www.belmont.edu/registrar.

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**Housing and Meals Refund Policy**

**CANCELLATION DATE**

- Before 5/15/11 100%
- 5/15 - 8/26/11 100%
- 8/27 - 9/2/11 80%
- 9/3 - 9/9/11 60%
- 9/10 - 9/16/11 40%
- 9/17 - 9/23/11 20%
- After 9/23/11 0%

Housing deposits will not be considered for refund after 8/1/11.

* A $300.00 cancellation fee will be assessed for current students that withdraw or cancel their housing between 5-15 and 8-26-2011.
Credit Balance Refund Policy

The first refund date of each semester will be no later than fourteen days after the first day of class. Following the first refund date, refunds will be processed weekly. Students who have a refundable credit balance by noon on Tuesday and are signed up for direct deposit will receive their direct deposit refund by the following Friday. E-mail notification will be sent regarding the direct deposit refund. Students who have a refundable credit balance and are not signed up for direct deposit will receive a refund check the following Friday at Belmont Central. If the check is not picked up by 3 p.m. each Friday, the check will be mailed to the billing address on file. It is the student’s responsibility to maintain a current address.

A credit balance may not be refundable or may be reduced/delayed should any of the following apply:

- Belmont University has not received payment from a Third Party.
- Student is no longer eligible for Financial Aid that has been applied to their Student Account.
- Student Account has been paid by personal check or ACH payment within the last twelve business days.
- Student has provided written authorization for any credit balance to be held for a future term.
- Student is enrolled with Tuition Management Systems (TMS) and is not graduating. If there is a credit balance at the end of the spring term, a refund will be processed.
- Institutional Aid is not refundable. Federal Pell Grant and loans are the only refundable forms of Financial Aid.
- Student has received the maximum amount of financial aid allowed by the financial aid budget.

If a student account reflects a credit balance created by a PLUS loan, the PLUS loan applicant will receive the refund. However, if the PLUS loan applicant would like the refund to be issued in the student’s name, written authorization is required each semester.

DIRECT DEPOSIT REFUNDS

Belmont is pleased to offer direct deposit for student refunds. Direct deposit allows funds to be electronically transmitted into your student checking or savings account, thereby eliminating mailing delays and the need to stand in lines. Students can sign up for direct deposit by linking to Banner Web from http://my.belmont.edu.

BRUIN BUCKS AND DECLINING POINTS

Declining points included with a meal plan must be used in the term in which the meal plan is purchased. In this instance, any remaining declining points will not carry over to the next semester. If you purchase Bruin Bucks, any unused amount may roll over until they are used. You may add additional Bruin Bucks to your student account through your BIC account until the last day of each drop/add period. After that period ends, please stop by Belmont Central, located in Freeman Hall, or call (615) 460-5402 and they can assist you with purchasing the additional Bruin Bucks.

CHECK CASHING

Belmont Central is authorized to cash checks up to $20 per day per student. A current Belmont University ID and good standing of the student account are required for a student to cash a check. A student who presents a check to Belmont University that is not subsequently honored by the bank on which the check is drawn will be charged $25. If a student has three returned checks or ACH payments during their time at Belmont, privileges for check cashing will be revoked.

FINANCING SUMMER SCHOOL

Summer sessions are optional terms. If your federal loan funds have been exhausted for the year, you may wish to apply for an alternative loan. You may apply online at www.belmont.edu/sfs. Please select “Student Loan” then select “Alternative Loan Lenders.” If you are planning to attend summer school, you must also complete a Summer Aid Application. You can access the summer aid application at www.belmont.edu/sfs (under the “SFS Forms” heading), or request a copy of the form in the Office of Student Financial Services. For additional questions regarding summer school financial aid, please contact the Office of Student Financial Services.

ORIENTATION FEE

There is a $150 orientation fee for all new incoming freshman and transfer students. This fee will be deducted from your enrollment deposit.
Frequently Requested Numbers

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<tr>
<th>DEPARTMENT</th>
<th>PHONE</th>
<th>FAX</th>
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<tbody>
<tr>
<td>Admissions</td>
<td>615.460.6785</td>
<td>615.460.5434</td>
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<td>Belmont Central</td>
<td>615.460.5402</td>
<td>615.460.5403</td>
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<tr>
<td>Belmont University Bookstore</td>
<td>615.460.6418</td>
<td>615.460.5412</td>
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<td>615.460.6419</td>
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<td>615.460.5802</td>
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<tr>
<td>Tuition Management Systems</td>
<td>800.722.4867</td>
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Web Site Information

STUDENT FINANCIAL SERVICES

Loans, forms, scholarships, etc. ........................................... www.belmont.edu/sfs

To access Banner Web ..................................................... http://my.belmont.edu

Banner Web enables you to register for classes, view your student account and financial aid, and pay your student account by credit card or ACH payment.

TO FILE THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)


FOR QUESTIONS REGARDING THE FAFSA


TMS ....................................................................................... http://www.afford.com/belmont

EDUCATION TAX CREDITS ..................................................... http://www.ecsi.net/1098t

STAFFORD LOAN ENTRANCE COUNSELING .................................. www.studentloans.gov