

Title IV Federal Financial Aid Authorization Form: The Title IV Authorization form is available online at [Kateway/My Finances](#) or [My Education](#) tab and must be submitted to Student Accounts once per academic career or a HOLD will be placed on your account (see Title IV form for additional information). This form authorizes Student Accounts to use Title IV funds to pay ineligible charges on your student account, i.e. parking, health and wellness, bookstore, etc.

Student ID Cards: Students must present a valid St. Catherine University ID to receive or endorse any check.

Refunds of Excess Financial Aid: Refunds are issued in check form and can be picked up at the Student Accounts Office Tuesdays and Fridays after 2:00 p.m. Any checks not picked up in Student Accounts will be mailed after 2 weeks. Up to 10 days may be required to process a refund. For all refunds that are mailed, allow three weeks for delivery. If a check must be reissued prior to this three-week waiting period, a \$35.00 stop payment/reissue charge will be assessed. Please contact the Student Accounts Office at (651) 690-6503 for further information. Any refund balance that results from using American Express/VISA/MasterCard/ Discover will be credited back directly to the card.

Federal Refund Policy (Title IV Funds 34 CFR 668.22): The “Return of Title IV Funds” policy applies to any student who receives federal Title IV funding and withdraws. The Return of Title IV Funds formula determines the amount of Title IV funds a student has earned at the time the student ceases attendance, and the amount of Title IV funds a student must return. The amount of Title IV funds a student earns is a proportional calculation based on the amount of time the student attends school through 60% of the term. If a student ceases to attend school after 60% of the term, the student earns 100% of the Title IV funds. If an unofficial withdrawal is determined (all failing and/or non credit grades), the 50% date of the term is used as the last date of attendance to calculate refunds if the last day if attendance is not known.

Non-Federal Refund Policy: Refunds for state aid programs and non-state aid programs are calculated on a proportional basis using the state mandated or institutional refund policy. To calculate the minimum refund due to the Minnesota State Grant Program (Minnesota Child Care and St. Catherine University Child Care Grants), the SELF Loan Program, and other aid programs (with the exception of the State Work Study Program), the MOHE Refund Calculation Worksheet is used.

Please contact the Financial Aid Office for the complete policy.

Caution: If a student withdraws from school after receiving a refund check, the student may be required to repay to St. Catherine University all or a portion of the check amount.

COSTS FOR ACADEMIC YEAR 2009-2010

Application Fee:	
Undergraduate	\$25.00
Graduate	\$35.00
Advance Tuition Deposit:	
New Students	\$100.00
Tuition:	
Undergraduate (1 credit = \$443.00)	
Per 4-credit course	\$1,772.00
Audit per 4-credit course	\$443.00
Graduate	
Education (1 credit = \$520.00)	
Per 4-credit course	\$2,080.00
Per 3-credit course	\$1,560.00
Audit per 4-credit course	\$520.00
Nurse Educator (1 credit = \$720.00)	
Per 4-credit course	\$2880.00
Audit per 4-credit course	\$720.00
Organizational Leadership (1 credit = \$687.00)	
Per 4-credit course	\$2,748.00
Per 3-credit course	\$2,061.00
Audit per 4-credit course	\$687.00
Occupational Therapy (1 credit = \$720.00)	
Per 4-credit course	\$2,880.00
Per 3-credit course	\$2,160.00
Audit per 4-credit course	\$720.00
Student Activity Fee per term	
Undergraduate	\$35.00
Graduate	\$20.00
New Student Fee	\$15.00
Graduation Fee	\$115.00
Course Fees:	
Art Studio Supply Fee (varies by course)	15.00-40.00
Music-Individual Lessons	
30 minutes	\$340.00
50 minutes	\$680.00
OCAD per credit	\$445.00
Proficiency Exam per credit	25% of tuition
CARL per credit	50% of tuition
Study Abroad Administrative Fee	
Term -	\$250.00
Full Year -	\$350.00
January/Summer -	\$150.00

SUMMARY OF FINANCIAL PROCEDURES

2009-2010 Academic Year

Undergraduate Weekend Program (Weekend College)

Master of Arts in Organizational Leadership

Master of Arts in Occupational Therapy

Master of Arts in Education

Master of Arts in Nursing: Nurse Educator



ST. CATHERINE
UNIVERSITY

Application Fee: A Fee of \$25.00 must accompany a student’s formal application for admission to the University. The application fee is to be submitted to the Office of Admission. This non-refundable fee covers the evaluation of the student’s application and credentials. It is not prepayment of tuition or any other charges.

Payment terms: Payment of all charges for each session must be made in accordance with the Payment Agreement and Initial Disclosure. (Please see “Payment Agreement.”) All St. Catherine University billing is electronic. The University does not mail paper statements. Payment may be made by mail, online through Gateway/ My Finances/Student Accounts Resources, or in the Student Accounts Office. Prepayments are refunded and cannot be held on the student account. The St. Catherine University offers the following payment options:

Standard Payment Plan: Payment is due in full by the first day of classes of each term. Students who do not pay in full by the first day of classes will be automatically enrolled in the Installment Plan.

Installment Plan: Under this payment plan, the student’s account must be paid in full prior to the first day of registration for the following term. A 1% finance charge is assessed on the last day of each month on any unpaid balance. Monthly payments are required. It is highly recommended that 1/2 of the initial schedule bill be paid by the end of the first month of classes, and the balance in full be paid prior to the dates listed below. This schedule will ensure payment in full by the posted deadline for the term. Payment in full is required by the following dates:

Fall Term:	October 25, 2009
Winter Term:	February 14, 2010
Spring Term:	May 18, 2010

A hold will be placed on the student’s account preventing registration and receipt of a transcript if there is a balance remaining after the term deadline.

J-Term and Summer Tuition Due Dates: Payment is due by the end of the first week of J-Term or summer session for any amounts not covered by financial aid. Registration may be impacted if there is a balance remaining at the end of the term.

Ancillary Charges: Miscellaneous charges to a student’s account for services (parking, bookstore, health and wellness, etc.) are due upon receipt of the statement in which they appear. The student is responsible for payment of these miscellaneous charges regardless of when they are posted to the student’s account.

Exceptions to Payment Deadline: Permits to register may be granted to those students who can provide verifiable guarantee of payment, i.e., pending financial aid, loans, or tuition reimbursement. Payment Plans will not be granted for any amount exceeding \$2000.00.

Default: Account balances not paid by the required date will be considered in default. Registration for additional classes is not allowed until all past due balances are paid. Accounts referred to an outside collection agency will be assessed collection and attorney fees. An official hold is placed on all student records until all past due balances are paid in full.

Employer Tuition Reimbursement: Students who submit an employer reimbursement form prior to the beginning of the term will qualify for an extension of the final payment due date. All fees for the term will be due no later than 30 days after grades have been posted for the applicable term. Please note that a 1% monthly finance charge will be assessed on the unpaid balance. It is the student’s responsibility to follow up with her or his employer to ensure timely payment. Students who do not submit their employer

reimbursement forms prior to the start of the term will automatically be enrolled in the Installment Plan.

Outside Billing Agency or Third Party Payor: Students should contact Student Accounts to establish and review the payment agreement terms of their outside billing agency or third party payor. Students are responsible for providing itemized receipts for books and supplies to third party payors if requested by the payor. Please note that a 1% per month finance charge will be assessed monthly on the unpaid balance.

American Express/VISA/MasterCard/Discover: St. Catherine University will accept American Express, VISA, Mastercard or Discover. Please pay online through Gateway/My Finances/KatePay.

Graduation: Graduation candidates will not be allowed to participate in graduation ceremonies unless their account is paid in full, according to the Payment Agreement and Initial Disclosure form. Transcripts and diplomas are held until all funds owed to the University are paid.

Agreement for Electronic Funds Transfer (EFT) for check payments: By sending St. Catherine University a check in payment for your student account balance, you are authorizing Student Accounts to initiate an electronic funds transfer (EFT) from the financial institution indicated on your check. This means that your account will be debited in the amount of your check and the transaction will appear on your bank statement. Your original check will be destroyed and you will not receive your canceled check back. If you do not have sufficient funds in your account, a fee of \$25.00 will be charged to your student account in addition to the amount of your NSF check. Please contact Student Accounts at (651) 690-6503 to learn about other payment methods if you prefer not to have your check used in this way.

Payment Agreement and Initial Disclosure form: The Payment Agreement and Initial Disclosure form is available online at Gateway/My Finances and must be submitted once per academic career. Failure to complete this form will result in a HOLD being placed on your student account and will prevent future registration or release of transcripts. This document contains the official explanation of payment options. Questions regarding this form should be directed to the Student Accounts Office at (651) 690-6503.

Registration: Returning students whose accounts are in good standing may register at times announced by the Registrar’s Office. Registration is completed when the student registers on-line or submits a registration form to the Registrar’s Office (see Registrar’s site for additional information). An advance tuition deposit of \$100.00 is required of all new students prior to registration.

Adding Courses: Students are charged full tuition for each course added.

Dropping Courses: Full refund of tuition is made for courses dropped through the 100% date noted in the Tuition Refund Schedule. Partial refunds are made as noted in the Tuition Refund Schedule (see “Early Withdrawal”). Students dropping and adding the same number of credits on the same day will receive a full refund for the drop.

Students may drop courses via the web until the published deadline. After the deadline, drops are completed through the Office of the Registrar. Non-attendance does not constitute withdrawal.

Early Withdrawal: By registering for classes, a student incurs a legal obligation to pay tuition and fees. This debt may be canceled or prorated only if the student officially withdraws from the class before the published deadlines.

Non-attendance does not constitute withdrawal: Students must officially withdraw from their courses by contacting the Weekend University Office or their program office (graduate students) if they take a leave of absence or withdraw from the University.

Tuition: Charges to students who withdraw from all of their classes are determined by the date the written notice of withdrawal is received in the Registrar’s Office. The chart which follows will assist in determining the charge.

	TUITION REFUND SCHEDULES		
	Fall	Winter	Spring
100% Refund	09/11-09/18	1/08-1/15	4/09-4/16
80% Refund	09/19-09/26	1/16-1/23	4/17-4/24
60% Refund	09/27-10/04	1/24-1/31	4/25-5/02
40% Refund	10/05-10/12	2/01-2/08	5/03-5/10
20% Refund	10/13-10/20	2/09-2/16	5/11-5/18
No Refund after	10/20	2/16	5/18

Fees: At the end of the 100% refund period, the full amount will be charged for course and student service fees.

January Term Refund Policy: January term courses are refundable only through the first day of the course.

Financial Aid: Financial aid awards are prepared based on program, credit load and choice of housing. Changes in enrollment, housing, and/or the receipt of additional funds may necessitate revisions in financial aid awards.

Please note: Students must register for all classes by the end of the full term 100% refund period deadline for maximum financial aid eligibility. (See Tuition Refund Schedule on back.)

Disbursement of Financial Aid Funds: If proper application has been made for each award and all required paperwork has been submitted, funds will be disbursed either by a direct credit or will be applied to the student’s account after checks sent to the University have been endorsed. Funds directly credited to the student’s account, as well as checks received at the University, are subject to revision due to changes in enrollment, housing agreements or the receipt of additional resources. All checks must be endorsed at the Student Accounts Office. Notifications are sent out once checks or EFTs are received. Proceeds must be applied to the student’s account loan. Checks not claimed within 30 days will be returned. A student must meet all eligibility criteria for each source of aid at the time funds are received or funds cannot be disbursed.

Funds that directly credit to the student’s account:

- Tuition remission
- Nursing Loan
- Fed Direct Subsidized and Unsubsidized, Parent PLUS and Graduate PLUS loans
- Federal Perkins Loan
- SELF Loan
- University, state and federal grants and/or scholarships

Funds that require endorsement of a check:

- Some private Scholarships and Loans
- Agency funds (BIA, DRS)
- Campus Employment/Work Study (paid bi-weekly based on hours worked)

All scholarship checks must first be credited to the student’s account. For more information, please contact the Office of Financial Aid at (651) 690-6540 or finaid@stkate.edu.

Finance charges will not be waived for any student with late funds or for any student who does not promptly endorse a check.