

III. Expenses

Application Fee

Colgate requires a nonrefundable fee of \$55 from all candidates for admission. The application fee is waived for all applications submitted online at www.commonapp.org. For information regarding fee waivers, see “Application Fee” in Chapter II.

Charges

A basic annual cost for 2009–2010 is

Tuition	\$40,690
Student Activities Fee	280
Room (residence hall)	4,815
Meals (19-meal plan)	5,155
	\$50,940

At least \$1,940 should be allowed for books, supplies, normal travel, clothing, and incidentals. In addition, a one-time transcript fee of \$50 is assessed for students attending Colgate for the first time.

Insurance

Health and Accident Insurance Colgate requires that students have health and accident insurance coverage. Students who enroll at Colgate will be asked each year in June to record their health insurance status. If a student has private coverage and wishes to decline the university coverage, proof of alternate coverage must be provided. If proof of alternate coverage is not provided in a timely manner, students will be enrolled in the Colgate Student Group Health insurance. This coverage is provided on an annual basis and, once purchased; the Colgate Student Group Health insurance cannot be cancelled. Students who do not have private coverage must enroll in the university insurance. Premiums for this student group health insurance are billed to the student account and appear on the semester bill.

Tuition and Fee Insurance A commercial insurance plan is available to safeguard tuition and fees. Information regarding this plan is provided by the Office of Student Accounts.

Matriculated Undergraduate Students

A matriculated undergraduate student is defined as a student who is working toward a Colgate degree.

Tuition is charged by the semester for fall and spring at the rate of one-half annual tuition per semester for all full-time matriculated students. There is no additional tuition charged for course overloads (see “Normal Course Loads” in Chapter VII), nor is there a reduction for an underload.

Students who have completed the requirements for their degree may request, in advance, permission from their administrative adviser to attend an extra semester as a special student. Students granted such permission are billed each semester for one-half annual tuition, or billed on a per-course basis, whichever is less. Students who are granted per-course billing status will also be charged for optional add-on fractional credit components as well as stand-alone fractional credit components. No tuition will be charged for required add-on fractional credit components, such as labs. (See “Academic Credit” in Chapter VI.)

Graduate Students

Information regarding tuition and fees for the graduate program can be found in Chapter VIII.

Visiting Students and Special Students

Visiting students and special students are students who are not working toward a Colgate degree (non-matriculated). They are billed each semester for one-half annual tuition or for one-eighth annual tuition per course, whichever is less.

Billing Schedule

<i>Semester</i>	<i>Billing Date</i>	<i>Payment Date</i>
Fall	July 1	August 1
Spring	December 1	January 1

Payment of Bills

Semester bills are issued to the student on July 1 and December 1 and presented electronically. Only electronic bills will be issued to the Class of 2013. Electronic and paper bills will be issued to the Classes of 2012, 2011, and 2010 unless the student has elected to receive only the electronic version of the bill. This bill for tuition, fees, fines, and applicable charges for room and meals (including fraternity/sorority charges) must be paid by the payment date each semester. A student will not be permitted to continue in classes until the semester bill has been satisfied. For more information about billing/payment, please contact the Office of Student Accounts 315-228-7812, or see <http://offices.colgate.edu/studentaccounts>.

In order to assist families in meeting payment deadlines, the university offers three options for payment of tuition, fees, room, and board: regular semester payments, monthly installments, or multiyear prepayment. Payments may be made by cash, check, or bank wire transfer. Payments can also be made online by e-check (no fee to payer) or by credit card (2.75% convenience fee). *Colgate accepts credit card payments for tuition only online.* Payment of college bills may be extended over as many as 20 years through a number of loan plans. The staff in the Office of Financial Aid works with families to find the best combination of loan and payment options. For more information on loan programs, please contact the Office of Financial Aid, 315-228-7431, or see <http://www.colgate.edu/financialaid>.

Semester payments Payment for tuition and fees is due in advance of the beginning of each semester (see “Billing Schedule” above). Payments received on or after the first day of classes may be assessed a late fee of a minimum of \$100 or a maximum of 1% of the outstanding balance.

Installment payments Through this option, payment plans are administered for Colgate by TuitionPay (Sallie Mae) and Tuition Management Systems (formerly Key Education Resources). Two semesters of tuition and fees may be paid in 10 monthly installments (June through March), after the payment of a small processing fee. Prompt remittance of monthly payments is required. Monthly payments not received by the first of the month may be subject to late charges and account termination. For more information, please contact the Office of Student Accounts, 315-228-7812, or see <http://offices.colgate.edu/studentaccounts>.

Multiyear prepayment The Tuition Prepayment Option protects students from probable future tuition increases by offering the opportunity to prepay tuition for two, three, or four years at the current rate of annual tuition set for the first year of participation in the plan. For more information, please contact the Office of Student Accounts, 315-228-7812, or see <http://offices.colgate.edu/studentaccounts>.

Financial aid credits Colgate University must receive notification of expected grants and loans that students or parents wish to use as a payment resource. Anticipated earnings from campus employment may not be claimed as credit on the bill. Students or parents who anticipate difficulty in making payment should consult with the Office of Financial Aid well in advance of the scheduled date of payment. For more information, please contact the Office of Financial Aid, 315-228-7431 or finaid@colgate.edu.

Nonpayment penalties *In any semester, students who fail to make satisfactory financial arrangements and enter courses without paying their semester bill will be required to leave the university and forfeit all deposits and any academic credit for that semester.*

The university reserves the right to deny a student with an unpaid balance the opportunity to pre-register for subsequent enrollment and to withhold the academic records from any student who has not satisfied, or made provisions to satisfy, accounts due to the university. Unpaid balances will, in due course, be turned over to an external collec-

tion agency. Collection costs can be as high as 50 percent of the unpaid balance and will be added to the amount of indebtedness.

Refund Policy

On Campus

Students must notify and receive permission from an administrative adviser to withdraw officially or to take a leave of absence from Colgate. The official date of withdrawal is determined by the student's administrative adviser. A student who officially withdraws or is granted a leave of absence from Colgate will receive a refund on tuition, fees, room, and meals based on the percentage of time enrolled. Federal aid is refunded according to the Federal Title IV refund formula. State grants are refunded based on individual state regulations. After 60 percent of the enrollment period has passed, no refund of expenses or payment resources will be made. This policy applies only to tuition, fees, room, and meals charged by Colgate University to a student's tuition account. A sample of this refund policy is available by contacting the Office of Financial Aid, 315-228-7431 or finaid@colgate.edu.

Off-Campus Study Groups

A student who has officially withdrawn from a Colgate study group is also eligible for a refund according to the above schedule. For refund purposes, the first day of classes for each study group is the official starting date of the group, as announced in study group pre-departure materials. There is no refund for costs incurred prior to the official starting date of the group. For information regarding withdrawal fees, see "Off Campus Study Group Programs" in Chapter VI.

Leave of Absence Fees and Deposits

Normally students attend Colgate for four consecutive years, fall and spring semesters. If it is necessary to interrupt this pattern, a student may request an academic or personal *leave of absence*.

Students must request an academic leave of absence from their administrative adviser or the Office of Off-Campus/International

Programs no later than February 19, 2010, for academic year 2010–2011. Students approved for *academic leaves* will be charged a \$500 administrative fee. This fee defrays costs incurred by Colgate for maintaining records and providing advising and other services to students while studying away from the university.

Students approved for *personal leaves* will be required to pay a \$300 nonrefundable leave deposit. Provided that a student either returns for the scheduled semester or arranges an extension of the leave through his or her administrative adviser, the deposit will be applied to the student's account in the semester of return to Colgate.

For a student who plans to be away on academic or personal leave in the fall semester, the fee or deposit will be due the previous August 1. For a student who plans to be away in the spring semester, the deadline is the prior January 1.

Approved medical leaves do not require a deposit or an administrative fee. For additional information on academic leaves, see Chapter VII. For additional information regarding personal and medical leaves, see the *Colgate Student Handbook*.