

FINANCIAL INFORMATION

Student Financial Responsibility

1. Students are obligated to pay Salve Regina University all tuition, room and board (if applicable), all associated fees and charges incurred with your specific courses or course of study.
2. Students must ensure timely completion of registration for proper billing and awarding of financial aid.
3. All payments are due by the published due dates for the registered semester. All unpaid balances may be assessed a late fee, be reviewed for Administrative withdrawal, refused registration for future semesters, denied access to residence halls and meal plans, refused grades, transcripts and/or diploma, and disallowed participation in commencement ceremonies.
4. Students are responsible for collecting and submitting all third party payments in a timely manner, including, but not limited to, military, scholarships and employee benefits to be credited to their account.
5. Students are responsible for completing all Financial Aid paperwork by the announced deadlines. The Office of Financial Aid reserves the right to reduce, increase, or otherwise adjust financial aid for which it is responsible.
6. Students understand that charges greater than six months delinquent will be placed with a third party collection agency and will be liable for all additional fees and costs associated with the collection of the unpaid balance, including, but not limited to, collection agency fees, court costs and attorney fees. Collection costs will significantly increase the student's financial obligation. Collection agencies may report the delinquent account to one or more national credit bureaus.
7. Failure to attend classes does not constitute an official drop or withdrawal. Official paperwork must be completed and submitted to the appropriate office. Pro-rations will be subject to the University's current published refund schedule. The date used to determine the refund, if applicable, is the date completed paperwork is received at the University.
8. Students are responsible for maintaining all contact information, including, but not limited to, billing information. If a student has not received a statement by mid-August for fall and mid-December for spring, the student is responsible for accessing the statement through the online campus portal or obtaining a statement from the Business Office. Address change forms are available in the Registrar's Office and online.
9. Please be aware that participation in additional programs may incur additional tuition charges. Students will be charged on a per credit basis in accordance with their course of study.
10. Students are obligated to read and understand the policies and procedures set out in the Graduate and Undergraduate Catalog and agree to abide by the same.
11. Students understand that these policies apply to the initial registration and all subsequent changes in registration throughout the semester.
12. Students understand and agree that Salve Regina uses email as an official method of communication and therefore are responsible for reading the emails received on a timely basis.
13. Students authorize Salve Regina and its agents and contractors to contact them at their current and future cellular phone numbers, email address(es) or wireless device regarding their student account or debt owed to the university.

14. Students authorize Salve Regina and its agents and contractors to use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and emails, in their effort to contact them. Students understand that they may withdraw their consent to call their cellular phone using automated dialing by submitting the request in writing to the university or the applicable agent or contractor.

Tuition and Fees

The University and the Board of Trustees reserves the right to change tuition and fees to reflect economic conditions. A current listing of tuition and fees may be found on the Graduate and Professional Studies website. Charges are payable in person or through the online campus portal, and registration remains incomplete until all financial obligations are met. Checks returned for insufficient funds are charged to student accounts. Unpaid charges (greater than six months without payment or default on a signed promissory note) will be placed with a third party collection agency and the student will be liable for all additional costs associated with the collection of the unpaid charges. Collection costs will significantly increase the student's financial obligation.

Financial Aid

Financial assistance is available for graduate students in the form of federal and private loans. Eligibility is limited to accepted students, enrolled at least half-time in a degree or certificate granting program at the University. Financial aid eligibility requires students to maintain at least 3 credits (half-time status) per semester. (For summer session 3 credits is also considered half-time.) If you fall below this requirement, you will not be eligible for financial aid (Federal loans).

To be eligible for federal financial aid, you must apply each academic year. Since each graduate student's financial aid is calculated based on the individual's unique schedule and charges, it is your responsibility to inform the Office of Financial Aid of any changes to your schedule for each enrollment period. For your convenience, complete instructions with links to required forms are available in the Admissions/Financial Aid section of the Salve Regina University Web site at www.salve.edu (<https://www.salve.edu/financial-aid/>).

Eligibility Requirements

To be eligible for financial aid at Salve Regina University, a student must:

- Be a citizen or legal resident of the United States
- Be enrolled at least half-time and be accepted as a candidate in a degree- or certificate-granting program at the University
- Be making satisfactory progress toward the completion of the course of study
- Not be in default on Federal loans
- Not have exhausted lifetime Federal loan limits
- Not owe a refund on a Federal grant

Federal Direct Loans

Eligibility for federal financial aid is limited to accepted students enrolled at least half-time in a degree- or certificate-granting program.

Alternative Financing and Federal Direct Graduate PLUS Loans

Private alternative loans are available to students who do not meet the requirements for federal aid. Federal Direct Graduate PLUS Loans are available for students who have exhausted their Direct Loans and meet federal eligibility and credit requirements. Contact the Office of Financial Aid for details.

Satisfactory Academic Progress

Students must maintain satisfactory academic progress to remain eligible for financial aid. Satisfactory progress requires a student to complete their program within a specific period of time and to maintain the required grade point average (GPA) of 3.0.

Academic progress for financial aid eligibility is monitored at the end of each academic year. If the minimum requirements for eligibility are not met, the student is not eligible for financial aid until academic standing meets the minimum requirements. In this case, the student may appeal to remain eligible for one semester based on mitigating circumstances. This appeal must be submitted to the Director of Financial Aid, in writing, within two weeks of the notice of ineligibility. If a student is making significant progress toward meeting the minimum requirements, one additional probationary semester of financial assistance may be granted.

Students must complete their degrees within 150 percent of the published program length or they forfeit federal aid eligibility. As an example, if a program takes two years to complete, your financial aid eligibility is up to three years.

Satisfactory Academic Progress standards for part-time study are available in the Office of the Registrar.

National Guard Tuition Assistance

Members of the National Guard may qualify for state-sponsored tuition assistance programs. Students interested in this program should contact their Adjutant General's office. Members of the Army National Guard may also qualify for Army ROTC tuition assistance benefits under provisions of the Army ROTC Simultaneous Membership Program.

Veterans Administration Educational Benefits

Salve Regina University is approved for veterans' benefits, including Yellow Ribbon benefits. The V.A. enrollments are certified through the Office of the Registrar. Interested persons should contact their federal veteran's education website at gibill.va.gov (<http://gibill.va.gov>) or phone 1-(888)-GI-Bill1 (1-888-442-4551) for assistance.

Salve Regina University complies with the Veterans Benefits and Transition Act of 2018 and the requirements of 38 USC 3679(e). As such, Salve Regina University will not prevent enrollment, assess a late penalty fee, require securing alternative or additional funding, or deny access to any school resources to any student using Chapter 33 Post 9/11 GI Bill® or Chapter 31 Vocational Rehabilitation benefits, even if the VA has not yet paid tuition and fees.

Students utilizing VA benefits are required to produce the VA's Certificate of Eligibility by the first day of class, provide written request to be certified, and provide additional information needed to properly certify the student.

Renewal of Financial Aid

Renewal of financial aid is not automatic. Recipients are required to apply each year by the announced deadlines. The Office of Financial Aid reserves the right to reduce, increase, or otherwise adjust any financial aid for which it is responsible. For further information regarding any of these financial assistance programs, visit our website, write or call the Office of Financial Aid at Salve Regina.

For your convenience, complete instructions with links to required forms are available in the Admissions/Financial Aid section of the Salve Regina University website at www.salve.edu (<https://www.salve.edu/financial-aid/>).

Refund Policies

Refund Policy for Withdrawal from Campus-Based Courses

Students are eligible for refunds of tuition according to the following schedule, provided they have followed the procedure outlined in the "Withdrawal from a Course" or "Withdrawal from the University" sections of this catalog:

1. A student who leaves the University during or at the end of a semester shall not be charged for the next semester. However, if the student has already registered for classes for the next semester, the student is responsible to drop the same classes before the next semester starts, using the drop/add form in the Office of the Registrar.
2. A student who leaves the University (except for suspension or dismissal for misconduct) or changes his or her enrollment during a semester shall be eligible for a tuition refund during the first five weeks, according to the following schedule for a fall or spring semester 15-week course:

Refund Date	Percentage Refunded
Withdrawal before classes begin	100%
Withdrawal before start of the second week of the semester	80%
Withdrawal before start of the third week of the semester	80%
Withdrawal before start of the fourth week of the semester	60%
Withdrawal before start of the fifth week of the semester	40%
Withdrawal before start of the sixth week of the semester	20%
Withdrawal after start of the sixth week of the semester	0%
Withdrawal from weekend workshops (after workshop starts)	0%

3. The tuition refund schedule for campus-based "compressed" courses that meet seven weeks or fewer in a semester is as follows:

Refund Date	Percentage Refunded
Withdrawal before classes begin	100%
Withdrawal before the 10th calendar day from start of course	80%
Withdrawal before the 16th calendar day from start of course	60%

Withdrawal after the 15th calendar day from start of course	0%
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Withdrawal after the 15th calendar day from start of course	0%
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4. The tuition refund policy for campus-based courses offered in summer sessions is based on the following schedule:

Refund Date	Percentage Refunded
Withdrawal before classes begin	100%
Withdrawal during the first week of class	80%
Withdrawal during the second week of class	60%
Withdrawal after the second week of class	0%
Weekend workshops (after a workshop has started)	0%

5. A student who is suspended, dismissed, or withdraws when under investigation for misconduct shall not have tuition refunded for the semester in which action is taken.
6. Refunds for student withdrawals will be processed within 30 days after the University has received notification of withdrawal. Tuition refunds will be calculated based on the date the Office of the Registrar receives the withdrawal form. All fees are nonrefundable after the start of classes. The University reserves the right to charge an administrative fee for refunds of this nature.

Refund Policy for Withdrawal from Online Courses

Students are eligible for refunds of tuition according to the following schedule provided they have followed the procedure outlined in the "Withdrawal from a Course" section of this catalog.

1. Refunds for full-semester online courses are as follows:

Refund Date	Percentage Refunded
Withdrawal before classes begin	100%
Withdrawal before start of the second week of the course	80%
Withdrawal before start of the third week of the course	80%
Withdrawal before start of the fourth week of the course	60%
Withdrawal before start of the fifth week of the course	40%
Withdrawal before start of the sixth week of the course	20%
Withdrawal after start of the sixth week of the course	0%

2. Refunds for seven-week online courses are as follows:

Refund Date	Percentage Refunded
Withdrawal before the first day the class begins	100%
Withdrawal before the 10th calendar day from start of course	80%
Withdrawal before the 16th calendar day from start of course	60%

Tuition refunds will be calculated based on the date the Office of the Registrar receives the withdrawal form. All fees are nonrefundable after the start of classes. The University reserves the right to charge an administrative fee for refunds of this nature.

MFA Program Refund Policy

- No refund for the one-week residence course after the start date.
- Semester courses:
 - 0-30 days - 50 percent refund.
 - 30-60 days - 25 percent refund.
 - No refund after day 60.

Graduate and Professional Studies Nursing Students Refund Policy (RN-BSN, MSN and DNP)

- 100% tuition refund through week 1.
- No refund from week 2 onward.

Tuition Refund Insurance

Salve Regina offers an insurance plan that guarantees a tuition refund in cases of physician diagnosed physical illness (85 percent reimbursement) and emotional illness (85 percent reimbursement) any time during the semester. This plan is purchased per semester and is independent of the University.

The premium for this insurance plan varies from year to year but is generally less than 1 percent of tuition. You must enroll in the plan before the published start of each semester. Students with late start courses must enroll prior to the start of the semester, not prior to the start of each course. Canceling a plan must also be done prior to the start of each semester.

Policies can be purchased through the Business Office. Policies can be requested in writing or by email to businessoffice@salve.edu. Premiums will be charged to the student tuition account and can be paid by mail, online through the campus portal or over the phone with Visa or MasterCard.

For additional information contact:

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 4 Batterymarch Park
 Quincy, MA 02169
 Office: (617) 774-1555
 Email: trp@dewarinsurance.com
 Website: www.collegerefund.com (<http://www.collegerefund.com>)