

TUITION, FEES, AND FINANCIAL AID

Tuition and Fees

Application Fee (non-refundable)	\$65
Tuition	\$825 per credit
Graduate Student Activity Fee	\$65 per semester
Registration Fee	\$50 per semester
Lab Fee (COUN 5457, COUN 6467, PSYG 6538, PSYG 6540)	\$70 per course
Lab Fee (EDUC 6598)	\$300
Wilson Reading System Course Fee (in addition to tuition/credit)	\$141 per credit
Promissory Note Fee	\$40
Returned Check Fee	\$35
Graduation Fee	\$200
Transcript	\$10

The University's Trustees reserve the right to change tuition rates and the fee schedule and to make additional changes whenever they believe it necessary.

Full payment of tuition and fees or designated payment method must accompany registration for summer sessions and intersession. For the fall and spring semesters, payment must be received by the initial due date.

Transcripts and diplomas will not be issued until students have met all financial obligations to the University.

Monthly Payment Plan

During the fall, spring, and summer terms, eligible students may utilize a monthly payment plan for tuition. Initially, the student pays one-third of the total tuition due plus all fees and signs a promissory note to pay the remaining balance in two consecutive monthly installments.

Failure to honor the terms of the promissory note will affect future registration.

Reimbursement by Employer

Many corporations pay their employees' tuition. Students should check with their employers. If they are eligible for company reimbursement, students must submit a letter on company letterhead acknowledging approval of the course registration and explaining the terms of payment. The terms of this letter, upon approval of the Bursar, will be accepted as a reason for deferring that portion of tuition covered by the reimbursement. Even if covered by reimbursement, all fees (registration, processing, lab, or material) are payable by the due date.

Students will be required to sign a promissory note acknowledging that any outstanding balance must be paid in full prior to registration for future semesters. If the company offers less than 100-percent unconditional reimbursement, the student must pay the difference by the due date and sign a promissory note for the balance. Letters can only be accepted on a per-semester basis. Failure to pay before the next registration period will affect future registration.

Refund of Tuition

All requests for tuition refunds must be submitted to the appropriate dean's office immediately after withdrawal from class. Fees are not refundable. The request must be in writing and all refunds will be made based on the date notice is received or, if mailed, on the postmarked date according to the following schedule. Refunds of tuition charged on a MasterCard, Visa, or American Express card must be applied as a credit to your charge card account.

Note: Online course refunds are calculated such that each calendar day, beginning with the first day of class, is considered a scheduled class meeting.

10-15 Week Courses

Official Withdrawal Date	Refund % of Charge
7 days before first scheduled class	100
6 days or less before first scheduled class	80
Before second scheduled class	60
Before third scheduled class	40
Before fourth scheduled class	20
After fourth scheduled class	0

6-9 Week Courses

Official Withdrawal Date	Refund % of Charge
7 days before first scheduled class	100
6 days or less before first scheduled class	80
Before second scheduled class	40
Before third scheduled class	20
After third scheduled class	0

1-5 Week Courses

Official Withdrawal Date	Refund % of Charge
7 days before first scheduled class	100
6 days or less before first scheduled class	80
Before second scheduled class	40
After second scheduled class	0

Refunds take two to three weeks to process.

University Merit or Need-Based Aid Policy for Withdrawals

Students are approved for voluntary or medical withdrawal by taking the appropriate steps as prescribed in the Academic Policies section of this catalog. Students that are receiving University financial aid will have their University need-based and merit-based aid prorated based on the following schedule:

Official Withdrawal Date	% of University Aid Earned
Before first scheduled class	0
Before second scheduled class	40
Before third scheduled class	60

Before fourth scheduled class	80
After fourth scheduled class	100

Note: For courses meeting for less than a full semester (15 weeks), financial aid entitlement will be adjusted accordingly.

Federal Return of Title IV Funds Policy

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60 percent of a payment period or term. Federal Title IV financial aid programs must be recalculated in these situations. You must begin enrollment in the semester in order to be eligible for a federal student aid disbursement. Withdrawal before the semester start will result in cancellation of federal aid.

If a student leaves the institution prior to completing 60 percent of a payment period or term, the Financial Aid Office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula: percentage of payment period or term completed equals the number of days completed up to the withdrawal date, divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid. Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula: aid to be returned equals 100 percent of the aid that could be disbursed, minus the percentage of earned aid, multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds, and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution. If a student earned more aid than was disbursed, the institution would owe the student (or parent in the case of a PLUS loan) a post-withdrawal disbursement which must be paid within 180 days of the student's withdrawal. Students (or parents in the case of a PLUS loan) due a post-withdrawal disbursement will be emailed and mailed a notice to reply no later than 14 days of the date of the notice to confirm or refuse the disbursement. No reply will indicate a refusal of the disbursement. The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal. Refunds are allocated in the following order:

1. Unsubsidized Direct Loans
2. Subsidized Direct Loans
3. Federal Perkins Loans
4. Federal Direct PLUS Loans
5. Federal Pell Grants for which a return of funds is required
6. Federal Supplemental Opportunity Grants for which a return of funds is required
7. Federal TEACH Grants for which a return of funds is required
8. Iraq and Afghanistan Service Grant for which a return of funds is required

Example

The Spring semester begins on January 16, 2020. Sarah Smith began the official withdrawal process with her dean and it was determined that her official withdrawal date would be March 7, 2018. The total

number of days in the Spring semester are 107. Sarah completed 51 days of the semester or 47.7%. Sarah had a total federal aid disbursement of \$4,357.00. Seeing that Sarah only completed 47.7% of the Spring semester, she also earned only 47.7% of her Spring financial aid ($\$4,357.00 \times 47.7\% = \$2,078.29$). The amount of Title IV aid to be returned is calculated:

$$\$4357.00 - \$2,078.29 = \$2,278.71$$

Next, the institution must also determine the percentage of unearned charges based on the total semester charges for the period in which the student will withdraw. First, add the total semester charges. For this example, Sarah's total semester charges is \$23,245.00. Sarah did not attend the full semester (100%). To determine the portion of the semester that Sarah attended, subtract her percentage completed from the total: $100\% - 47.7\% = 52.3\%$. To determine Sarah's unearned charges, the school would calculate unearned charges in the following manner:

$$\$23,245.00 \times 52.3\% = \$12,157.14$$

Compare the amount of Title IV aid to be Returned above to the amount of unearned charges. The lesser amount is the total of unearned aid that the school is responsible to return. The amount returned is based on the amount disbursed (which may vary by students) and in accordance with the schedule above. If the amount returned in direct loans is less than the total amount in direct loans disbursed to the student, resulting in earned loan funds or in unearned loan funds that the school is not responsible for repaying or both, Fairfield University will notify the loan holder of your withdrawal and withdrawal date. The resulting loan must be repaid in accordance with the terms of the student's promissory note. Fairfield University will return the loan funds within 45 days of notification from the University Registrar of a student's withdrawal.

Students will be mailed a notice of withdrawal from the Office of Financial Aid which will include a copy of the student's withdrawal calculation indicating the amount returned by Fairfield University and the amount that is the responsibility of the student.

Financial Aid Assistantships

A limited number of part- and full-time University graduate assistantships are available to assist promising and deserving students. Assistantships are awarded for one semester only and students must reapply each semester for renewal of an assistantship award. Renewal of an award is based on academic performance and previous service performance, and is at the discretion of the hiring department.

A graduate assistant will be appointed to a curriculum area or to the dean's office and assigned duties as determined by the dean and the faculty responsible for the curriculum area. In return for the assistantship, the student must work a maximum of 15 hours per week under the direction of the department chair or program director. In addition, the Disposition Statement presented in this catalog is applicable to this student position as it is to all students in the School of Education and Human Development.

Applications are available in the dean's office. There are also assistantships available in other University departments. A comprehensive list of assistantships is available online.

Alumni Scholarships

Dr. Thomas A. O'Meara '65, MA '67 Memorial Scholarship

Beginning in academic 2005-2006, it was Dr. Thomas O'Meara's intent that over a 20-year period, one graduate secondary English education student annually would be awarded a partial tuition scholarship for their student teaching course. The recipient will be selected based on recommendations from the program faculty. Please contact Dr. Emily Smith by email (emith@fairfield.edu) for more information.

Federal Direct Loans

Under this program, graduate students may apply for up to \$20,500 per academic year, depending on their educational costs.

When a loan is unsubsidized, the student is responsible for the interest and may pay the interest on a monthly basis or opt to have the interest capitalized and added to the principal. There is a six-month grace period following graduate or withdrawal before loan payments begin. For information on current interest rates and loan origination fees, please visit the Federal Student Aid website.

HOW TO APPLY

Step One:

- Complete a Free Application for Federal Student Aid (FAFSA) online, indicating your attendance at Fairfield University (Title IV code 001385).

Step Two:

- Complete the required Entrance Counseling, Annual Student Loan Acknowledgement, and Master Promissory Note (MPN) online.

Step Three:

- Financial Aid administrators at Fairfield University will process your loan when your file is finalized and it has been determined that you are eligible for federal financial aid, entrance counseling completed, and the MPN is signed.
- You will be notified of the approval of the loan via the Notice of Loan Guarantee and Disclosure Statement.

Loan Disbursement

- If you are a first time borrower at Fairfield University, your loan will not disburse until you have completed all requirements listed in Step Two.
- Your loan will be disbursed according to a schedule established by Fairfield University and federal guidelines. It will be made in two installments for the year and transferred electronically to your University account.
- Loans cannot disburse until all eligible classes have started and a student is enrolled in at least six credits.
- A student may only receive federal financial aid for coursework that is needed for degree completion.
- The total amount of the funds (minus any origination fees) will be outlined in the Notice of Loan Guarantee and Disclosure Statement sent to you by the Department of Education.

If you have any questions, please contact the Office of Financial Aid at 203-254-4125 or finaid@fairfield.edu.

Alternative Loans

These loans help graduate and professional students pay for their education at the University. For more information, please visit our website.

Tax Deductions

Treasury regulation (1.162.5) permits an income tax deduction for educational expenses (registration fees and the cost of travel, meals, and lodging) undertaken to: maintain or improve skills required in one's employment or other trade or business; or meet express requirements of an employer or a law imposed as a condition to retention of employment job status or rate of compensation.

Consumer Information

Per the Higher Education Opportunity Act of 2008, student consumer information may be found on our website.

Veterans

Veterans may apply GI Bill educational benefits to degree studies pursued at Fairfield University. Veterans should consult with the Office of Financial Aid regarding the process and eligibility for possible matching funds through the Post-9/11 GI Bill® and Yellow Ribbon program, as well as Fairfield's Veterans Pride grant. Information about the program, including free tuition for some veterans, is available on our website. The School Certifying Official, located in the Office of the University Registrar, will complete and submit the required certification form for all veteran benefits.

VA Pending Payment Compliance

In accordance with Title 38 US Code § 3679 (e), Fairfield University adopts the following additional provisions for any student using U.S. Department of Veterans Affairs Post-9/11 GI Bill® (Chapter 33) or Veteran Readiness and Employment (Chapter 31) benefits.

While payment to the University is pending from the VA, Fairfield University will not prevent the student's enrollment, assess a late payment fee, require the student to secure alternative or additional funding, or deny the student access to any resources available to other students who have satisfied their tuition and fee bills to the university.

In order to qualify for this provision, such students are required to provide a Chapter 33 Certificate of Eligibility (or its equivalent), or for Chapter 31, a VR&E contract with the school on VA Form 28-1905 by the first day of class.

Note: Chapter 33 students can register at the VA Regional Office to use eBenefits to receive the equivalent of a Chapter 33 Certificate of Eligibility. Chapter 31 students cannot receive a completed VA Form 28-1905 (or any equivalent) before the VA VR&E case manager issues it to the school.