

Expenses

Tuition and Other Charges

Tuition and fees are fully assessed upon completion of registration.

Terms of Payment

All tuition, room and board, and fees must be paid before classes begin. Bills are mailed to registered students four to six weeks before the semester begins. Students who register after the billing cut-off date pay in full at the time of registration. Students who have a balance due on account will not be permitted to register for the next semester and will not receive grades or transcripts. Additionally, registration may be canceled for students who fail to meet their financial obligations.

The following options are available for payment of tuition and room and board:

1. Cash or check
2. Monthly Prepayment Plan

John Carroll University does not accept credit cards for payment of tuition or room and board.

The Monthly Prepayment Plan is available for one's convenience in budgeting of payments to student accounts. Applications are made through the Bursar's Office. The amount budgeted will be paid each month May 1st through February 1st. Any balances on accounts are refunded or billed as payable.

Regular Semester Charges

TUITION (2005–2006 Academic Year)

Full-time Students:

(12-18 credit/contact hours)..... \$11,690.00 per semester
(\$23,380.00 annual tuition, full time, up to 36 credit/contact hours, that is, 18 hours each, fall and spring semesters)

Part time (1-11 credit/contact hours) and
each hour over 18 credit/contact hours \$708.00 per credit/contact hour

Graduate credit courses

Arts and Sciences 400 level..... \$708.00 per credit/contact hour
Arts and Sciences 500 level..... \$645.00 per credit/contact hour
Boyer School of Business..... \$793.00 per credit/contact hour

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Certain courses which involve more contact hours than credit hours earned call for an adjusted tuition charge; that charge appears in the course descriptions in this *Bulletin*.

Students who are permitted to register as auditors are charged the same amounts as other students.

FEEES

Application (nonrefundable, payable at time of application for admission)

Graduate matriculated student	\$25.00
Non-matriculated student in the Graduate School	\$10.00
Part-time undergraduate student	\$10.00
Transfer student	\$25.00
Transient student (one-time fee)	\$10.00
Undergraduate, full-time degree-seeking student	\$25.00

Other Fees

Course Withdrawal Fee (per course)	\$25.00
Graduation – late application	\$125.00
Graduation – undergraduate or graduate (payable at time of formal application for degree)	\$100.00
Late Registration	\$10.00
Monthly Prepayment Plan application fee	\$25.00
Orientation	\$230.00
Penalty – Late Payment of Tuition, Room or Board	\$75.00
Return check fee	\$25.00
Room – Late Cancellation Fee	\$250.00
Student Activities Fee, per semester (full-time undergraduates only)	\$125.00
Study Abroad Fee	\$1,000.00
Transcript – delivery by FAX	\$5.00
Transcript of Record	\$3.00

Laboratory, computer, and television/radio course fees vary with the nature of the laboratory or course. Amounts are published in each semester's course schedule.

ROOM AND BOARD (2005–2006 Academic Year)

Room and Board – each semester, with the 14-meal plan and double room	\$3,763.00
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Other meal plans are available at lower costs. Information is available in the Residence Life Office, 216-397-4408.

The board charge for a semester covers the interval beginning with the day of the opening of classes and ending the final day of the examination period, excluding Thanksgiving, spring, and other vacations as set forth in the university calendar.

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Applicants for accommodations in the residence halls are required to make a room deposit of \$100. Applicants who enter into residence assume full responsibility for their rooms and the contents thereof, and all loss and damage occasioned by the students are charged against their accounts.

A \$100 tuition deposit is required and is **non-refundable** after May 1.

Fees listed above pertain to the 2005–2006 academic year. Owing to the uncertainty of prices, the university reserves the right to change fees without notice.

Refunds

Students who are permitted to withdraw from a course or from the university will be charged a withdrawal fee. The following percentages of the charge for tuition will be refunded, or credited against a balance due, less the withdrawal fee.

Within course-change week.....	100%
Within the second week of class.....	67%
Within the third week of class	33%
After the third week of class.....	0%

These withdrawal allowances are granted only after the student has formally withdrawn through the Office of the Registrar. Withdrawals must be made in person or in writing and are dated from the day of approval.

No allowance or rebate is made to students who are permitted to register late or to student hall residents who are permitted to spend weekends or other brief periods away from the campus.

Special note for students on semester-basis tuition: There will be an adjustment in tuition only if they:

- a. Drop to fewer than 12 credit/contact hours during or prior to course change week, or
- b. Completely withdraw from the university.

Additional Information

Updated tuition rates, due dates, and other pertinent financial information can be found at www.jcu.edu/bursar.

Financial Aid

Policy

The primary purpose of the Financial Aid Program is to assist, with some form of aid, as many as possible of the applicants accepted for admission who demonstrate financial need and/or appropriate academic achievement. Financial need is the difference between the total cost of attendance and the amount that a family can be expected to contribute as determined by the results of the Free Application for Federal Student Aid (FAFSA). Financial aid awards are tailored to meet the particular needs of the recipient within the framework of the funds available. Financial aid is awarded with the expectation that it will be renewed each year on the basis of (1) continued financial need, (2) funds available, (3) satisfactory academic progress, and (4) timely application results.

Eligibility

To be considered for any form of aid, applicants must first be accepted for admission. Eligibility for academic scholarship awards is based on evaluation of the total record of achievement and promise, and the amount of need-based aid is determined by a student's demonstrated financial need as derived from the Free Application for Federal Student Aid (FAFSA). The FAFSA and the application for admission with its supporting credentials are the only forms required from entering freshman applicants seeking need-based financial aid. Awards are granted on the basis of need and academic merit. Scholarships and grants are available to full-time students enrolled in any undergraduate division of the university. Please note that some merit-based scholarships require separate applications.

To Apply

The application form for federally funded, state funded, and institutional need-based aid is the Free Application for Federal Student Aid (FAFSA). The form may be obtained from high schools, the Office of Financial Aid, or on the web at www.fafsa.ed.gov.

Transfer students and upper-class students must file an institutional application for financial aid (Form JC) in addition to the FAFSA. These applications may be obtained from the Office of Financial Aid, and they are also available online. Any inquiries concerning financial aid and application procedures should be addressed to the Office of Financial Aid.

Renewals

All financial assistance is awarded for one academic year only, with the expectation that, unless financial circumstances change, and/or appropriate academic requirements are not met, the award will remain approximately the same for four years. Each year a new application for renewal and reconsideration for the following academic year must be made before the assigned deadline.

Financial Aid

The Office of Financial Aid distributes the necessary forms and instructions for renewal of aid for the upcoming academic year at the “Packet Pick-Up” held in late November/early December. Times, dates, and location of this event are posted on campus. Most students who have filed a FAFSA for the current academic year will receive at their home address a renewal FAFSA for the following year.

Scholarships and grants given for specified periods may not be applied toward attendance during the summer sessions, are not redeemable in cash, and are not transferable in any way. All awards are subject to renewal qualifications as set forth by the Committee on Admission and Financial Aid and may be rescinded at the discretion of the committee.

Satisfactory Academic Progress

The federal Higher Educational Amendments require the university to define and enforce standards of academic progress for students receiving federal or state aid. These standards are available upon request from the Office of Financial Aid and also will be distributed with each financial aid award.

Merit-Based Scholarships Requiring Additional Applications

American Values Scholarships

American Values Scholarships are awarded to entering freshmen on the basis of academic merit and/or demonstrated leadership or volunteerism and with consideration given to financial need. The annual award ranges between \$1,000 and \$3,000. The activity resume on the admission application is used for consideration, and a Free Application for Federal Student Aid (FAFSA) is recommended. Further information, including an application, may be obtained from the Office of Admission or at www.explore.jcu.edu.

Archbishop Hoban Scholarships

Archbishop Hoban Scholarships are available to graduates of Catholic high schools of the Diocese of Cleveland. The awards are made for either one or two years in the amount of \$500 per year. Applications are available in the high schools.

Brother Raymond F. Schnepf, S.M., Mathematics Scholarship Fund

These scholarships are awarded annually by the Department of Mathematics and Computer Science. The minimum award is \$500 per year, and re-application is required each year for renewal. Recipients must be currently enrolled John Carroll University students who are or intend to be math majors with quality academic records and who are recommended by college instructors. Further information, including an application, may be obtained from the Department of Mathematics and Computer Science.

Charles A. Castellano, S.J., Memorial Scholarship

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This competitive scholarship is a full-tuition, four-year award available to an entering freshman who has had at least three years of high school Latin and intends to major in either Latin or Greek. Additional information and application material may be obtained from the Department of Classical and Modern Languages and Cultures.

Community College Scholarships

Community College Scholarships are available to ten incoming full-time transfer students with an associate of arts or an associate of science degree from Cuyahoga Community College, Lakeland Community College, or Lorain County Community College. These \$5,000 scholarships have been established to recognize outstanding graduates and to provide financial assistance to students who may not be eligible for need-based financial aid. The scholarships may be renewed for a second year upon recommendation of the Committee on Admission and Financial Aid. Students seeking renewal must maintain a 2.5 John Carroll cumulative GPA. A separate Community College Scholarship application is available upon request from the Director of Transfer and Part-Time Student Admission.

Edward J. Hodous, S.J., and Lawrence J. Monville, S.J., Scholarships

These awards are restricted to entering freshmen and transfer students who intend to major in one of the programs within the Department of Physics. The average annual award is \$1,500 and may be renewable. Further information, including an application, may be obtained from the Department of Physics.

Mastin Scholarships

The Mastin Scholarships, renewable in the amount of \$10,000 per academic year for up to four years, are available to three John Carroll students committed to majoring in one of the natural sciences (biology, chemistry, or physics) or mathematics. Each student must be, or be qualified as, a National Merit Semi-Finalist, **or** have an ACT composite score of 27 or better. Scholarship money will be renewed if the student maintains a 3.0 John Carroll cumulative GPA and full-time status each semester, and majors in one of the natural sciences or mathematics. Students are selected based on information from their application for admission.

Phi Theta Kappa Scholarship

Ten \$2,000 awards are given to members of Phi Theta Kappa each year. The scholarship is renewable for a second year. An application may be obtained from the Office of Transfer and Part-Time Student Admission or online.

President's Honor Awards

In the name of its president, John Carroll annually awards a number of scholarships to outstanding entering freshmen. These awards are generally renewable for three

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additional years, provided the recipient maintains a cumulative grade-point average of 3.0 (B) or better and full-time status each semester.

Candidates should have maintained an average of B+ or better for three or three-and-one-half years of high school study, and have obtained correspondingly high scores on the SAT or ACT. Filing of the FAFSA is recommended.

ROTC Scholarships

The Department of the Army annually awards three- and four-year scholarships on a competitive basis nationally. The number allocated is specified by law. Four-year and three-year advance designee scholarship winners are selected from high school applicants. If not selected for a scholarship at this time, students can apply for a campus-based scholarship during their freshman or sophomore year of college by contacting the university's Department of Military Science.

The scholarship covers yearly tuition up to \$20,000. Scholarships also include a book allowance of \$1000 per year and a \$250 to \$400 per month subsistence allowance. The amount depends upon grade level and is available for the time that the scholarship is in effect. Four-year scholarship winners who reside on campus receive free room plus \$1000 toward board costs each academic year. Although three-year advance designee winners do not receive tuition benefits until their sophomore year, they do receive free room, plus \$1,000 off board costs during their freshman year. A four-year, active Army duty commitment is required of each scholarship recipient.

John Carroll University Scholarships and Grants

The John Carroll University Scholarship is a form of recognition bestowed for exceptional academic competence and promise and on the basis of demonstrated financial need. It is awarded as a remission of tuition depending on the extent of need and usually packaged with other forms of aid. The FAFSA is required for the John Carroll University Scholarship award. Renewal of the JCU Scholarship requires a cumulative GPA of 2.5 or above.

John Carroll grants are tuition allowances awarded to students who exhibit a combination of scholastic success and financial need. The FAFSA is required of all applicants for grant assistance. Recipients may lose their grants if placed on academic or disciplinary probation. Please note that grant renewal requires a cumulative GPA of 2.0 or above.

Scholarships and grants are available to qualifying students for a maximum of eight semesters.

Loan Programs

Federal Perkins Loan

The Federal Perkins Loan is for students who need a loan to meet part of their educational expenses. A Free Application for Federal Student Aid (FAFSA) is required to establish need. Awards may range up to \$2,000 per year depending on the student's

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demonstrated financial need. Due to limited availability the Perkins loan funds are typically designated to students in their freshman and sophomore years. An exit interview is required upon graduation or termination of studies. Repayment begins nine months after graduation, and students may be allowed to repay the loan over a ten-year period. During the repayment period interest is charged at the rate of five percent on the unpaid balance of the loan principal. No repayments are required for up to three years if a student serves in the Armed Forces, Peace Corps, or VISTA.

Federal PLUS Loan

The Federal Parent Loan for Undergraduate Students enables parents to borrow funds to help pay for their children's education. The loan may be borrowed from a participating lender through the Office of Financial Aid.

Parents may apply for a Federal PLUS loan if their sons or daughters have been enrolled or have been accepted for enrollment and have been classified as full-time or half-time students. Under this program parents may borrow up to the full cost of education minus other financial aid. The interest rate is variable, based on the 91-day T-bill rate plus 3.1% to a maximum of 9%. The Federal PLUS Loan Request Form is available in the *John Carroll University Financial Aid Award Packet*. Parents also may get a loan pre-approved on-line. When approved, the lender will send the loan proceeds (amount borrowed minus 3% fees) in the form of two disbursements to the student's JCU account electronically or by co-payable paper check. Repayment begins within 60 days of the second loan disbursement unless a forbearance (delayed payment option) is requested.

Federal Stafford Loan (Subsidized and Unsubsidized)

The Federal Stafford Loan Program enables students to borrow directly from a participating lender through the Office of Financial Aid. The loan is guaranteed by a state or private non-profit agency or insured by the federal government. Federal regulations require that all loan recipients attend both entrance and exit interviews, which will be held on campus and sponsored by the Office of Financial Aid.

Students may apply for a loan if they are enrolled or have been accepted for enrollment as at least half-time students. Under these programs dependent students may borrow \$2,625 the first year, \$3,500 the second year, and up to \$5,500 during each of the next 2-3 years. The variable interest rate for both programs is based on the 91-day T-Bill plus 2.3% and is capped at 8.25%. In the Subsidized Federal Stafford Loan program the government will pay the interest while the student is in school. Repayment begins six months after the borrower graduates or leaves school, and the borrower may be allowed to repay the loan over a ten-year period. In the Unsubsidized Federal Stafford Loan program, interest begins to accrue immediately. The student is responsible for the accrued interest, or interest can be capitalized at the borrower's request. The Subsidized Federal Stafford Loan is a need-based program, and the Unsubsidized Federal Stafford Loan is available to students regardless of need. The Free Application for Federal Student Aid (FAFSA) must be completed for consideration

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in both programs as well as a Federal Stafford Loan Request Form from the *John Carroll University Financial Aid Award Packet*.

Federal and State Government Grants

Federal Pell Grants

The Federal Pell Grant Program is a financial aid program designed to assist students demonstrating financial need to obtain a higher education. Both full-time and part-time students are eligible to apply for a Federal Pell Grant. Application for the Federal Pell Grant is the Free Application for Federal Student Aid (FAFSA). Forms can be obtained from the high school or from the Office of Financial Aid.

Federal Supplemental Educational Opportunity Grant Program

The Federal Supplemental Educational Opportunity Grant Program (SEOG) is administered to students of exceptional financial need who without the grant would be unable to continue their education. A Free Application for Federal Student Aid (FAFSA) is required to establish need.

Ohio Instructional Grant Program

The Ohio Instructional Grant Program is a financial aid program intended to assist Ohio students having financial need who are enrolled as undergraduates in an eligible Ohio institution of higher education on a full-time basis.

Ohio Instructional Grants are awarded on the basis not of scholarship but of relative financial need. The grants are awarded to the average as well as to the superior student. A Free Application for Federal Student Aid (FAFSA) is required to apply for Ohio Instructional Grants.

Ohio Student Choice Grant

The Ohio Student Choice Grant is available to all Ohio residents who were not full-time college students before July 1, 1984, and who attend a private college or university in Ohio as full-time students in baccalaureate degree programs. Students may receive this grant each academic year. The amount may vary and depends on annual appropriations by the Ohio General Assembly. No application is required by students, and the grant is awarded regardless of need. The institutional financial aid application (Form JC) is recommended for students who are not first-time students enrolled at John Carroll.

Veterans Educational Benefits

Veterans Educational Benefits are available to eligible, degree-seeking veterans. Each time veterans register, they must complete the necessary forms in the Registrar's Office in order to initiate or continue payment of benefits. Veterans should notify the Registrar's Office whenever a withdrawal or change in course load takes place. The Veterans Administration must be notified as soon as possible. Adjustments in training time and rate of pay become effective on the date students formally withdraw from

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courses. Therefore, timely reporting to the Registrar's Office of all withdrawals will decrease the possibility of overpayment.

Training time for VA educational purposes is as follows:

Credit Hours	VA Status
12 or more	Full-time
9 to 11	3/4-time
6 to 8	1/2-time
4 to 5	Less than 1/2-time and more than 1/4-time
1 to 3	1/4-time

Veterans enrolled less than half-time and eligible for Montgomery GI Bill Active Duty or DEA benefits will receive the cost of tuition, not to exceed the 1/2-time rate of payment. Graduate student requirements differ slightly.

University academic regulations for veterans as well as for all students can be found in the "Academic Policies and Procedures" section (pages 104-119) of this *Bulletin*. Students eligible for VA educational allowance who do not increase their grade-point average to 2.0 after the first probationary period cannot receive further payment.

Veterans auditing courses cannot receive VA educational benefits for those courses audited.

Any inquiries concerning Veterans Educational Benefits should be addressed to the Registrar's Office.

Federal Work-Study Program

In the belief that students should share responsibility for the cost of their education, the Office of Financial Aid will use all available forms of self-help (i.e., work opportunities and loan funds) in arranging financial aid packages for students. The Federal Work-Study Program provides on-campus employment for students who have current financial need. The jobs offer the student an opportunity to work in one of the academic or administrative departments on campus. Also, a number of community service jobs are available off-campus. A Free Application for Federal Student Aid (FAFSA) is required to establish need for either type of employment.

Refund and Repayment Policy

Beginning Spring 2002, any student who completely withdraws from the university and is a recipient of federal Title IV financial aid is subject to the following policy regarding refund and repayment of those funds.

The amount of federal Title IV financial aid earned is based on the percentage of the semester completed. This is calculated by dividing the number of days the student attended classes by the number of days in the semester.

Any student who withdraws on or before the 60% point in the semester will have to return or repay unearned federal Title IV financial aid funds. A student who withdraws

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after the 60% point of the semester is considered to have earned 100% of the aid and will not have to return funds to the federal Title IV financial aid programs.

A student's withdrawal date is determined by John Carroll University to be:

1. the date the student began the withdrawal process or notified the school of the intent to withdraw. **Any student wishing to completely withdraw from the university must do so by contacting the appropriate dean's office.**
2. the midpoint of the semester if the student fails to officially notify the college of the withdrawal.
3. the student's last date of attendance at a documented academically related activity.

Funds will be returned to the programs in the order specified by federal guidelines.

A repayment to the federal Title IV financial aid programs may be required by the student when cash has already been disbursed to the student from financial aid funds in excess of the amount of aid earned during the term.

The student may receive a post-withdrawal disbursement if less of the aid for which the student was initially eligible was actually disbursed than was earned. The Office of Financial Aid will notify the student within 30 days of notification of withdrawal that these funds are available. The student must request these late disbursements in writing to the Office of Financial Aid.

Institutional and state aid refunds will be calculated according to the John Carroll University refund policy as stated above and as found in the official Schedule of Classes each semester and in the Undergraduate and Graduate *Bulletins*.

PLEASE NOTE: This policy is independent of the percentage of tuition charged through John Carroll's refund policy.

Further Information

Further information on scholarships, grants, loans, and jobs is available in the Admission Viewbook of the university, from staff members of the Office of Admission and the Office of Financial Aid, or through the Admission web page at www.explore.jcu.edu.