



financial information



How much does it cost?" Undoubtedly, that is one of the first questions and greatest fears of those embarking upon their pursuit of higher education. Perhaps a more appropriate question would be "How will it change me?" Without question, education does change us and the right kind of education is foundational for the right kind of change. At Clearwater Christian College, we believe in giving the student more than just a degree that will open the doors of employment. We are committed to offering an education that prepares them for service to their God!

Nonetheless, such commitment does not come without its cost. Consequently, set forth on the following pages is the college's tuition and fee structure for the 2004-2005 school year, as well as related financial information. We encourage the prospective student to thoroughly examine these pages and prayerfully consider the financial commitment required for a pursuit of this importance.

We stand ready to assist you in whatever ways we can should the Lord lead you here. We invite you to review the financial aid offerings available to most of our students listed in the Financial Aid section of our catalog. The college is committed to making every effort in helping you realize God's will for your life as you prepare for His service!

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The Full-Time Residential Student

	Academic Semester	Academic Year
Tuition (12-16 hours)	\$ 5,110	\$10,220
Room Fee	1,470	2,940
Board Fee*	940	1,880
General Fee	315	630
Total	\$ 7,835	\$15,670

*Subject to 7% Florida State Tax

The Full-Time Commuting Student

	Academic Semester	Academic Year
Tuition (12-16 hours)	\$ 5,110	\$10,220
General Fee	315	630
Total	\$ 5,425	\$10,850

Notes:

- For the student taking more than 16 hours, there is a fee for each additional credit hour. See *Other Tuition and Fees: Overload Tuition*.
- Board charge listed above is for the Seven-Day Meal Plan. The residential student is required to participate in the meal plan. There are no refunds for missed meals. Commuters are permitted to purchase meals by paying the fee posted at the cafeteria entrance or by purchasing a discounted Meal Pass in advance. It is stamped each time it is used. Meal passes are good for any meal served during normal operating hours and may be purchased from the receptionist at the Information Desk in the lobby of Cathcart Hall. The College reserves the right to revise this arrangement as necessary in order that the food service may operate in the best interest of the College family.
- Books, supplies, gym clothes, and other instructional materials are not included in the listed expenses.

The Part-Time Student

Tuition per semester hour (less than 12 hours)	\$400
General Fee by hours enrolled	
1-6 hours	\$70
7-11 hours	\$150

The Summer Session Student

Tuition, per session, per hour	\$286
General Fee, per session	\$35

Note:

- The meal plan and room fees for summer sessions will be announced prior to the sessions.

Other Tuition and Fees

ACT Residual Examination Fee	\$30
Alumni Association Member Tuition, per credit hour (See Note.)	\$235
Application Fee	\$35
Applied Music Fee (See Course Description section.)	Various
Audit Tuition per credit hour	\$80
Choir Fee	\$30
CLAST Examination Fee, per registration	\$30
Course Fees (See Course Description section.)	Various
General Fee, per semester	\$315
Graduation Fee	\$125
Health Insurance Fee, annual (See Note.)	\$226
Major Field Achievement Test	\$30
MUA Fine Arts User Fee, per MUA course	\$30
Orientation Fee, new students	\$40
Overload Tuition per credit hour, each hour over 16	\$145
Payment Plan Enrollment Fee	\$25
Registration Deposit, new students	\$100
Returned Check charge	\$25
Transcript Fee, per copy, after one free copy	\$5
Transcript Fee, per copy, faxed	\$10
Vehicle Registration Fee, annual	\$90
Independent Study Fee	\$200
Late Registration Fee (See Note.)	\$100

Notes:

- If a student elects to change from audit to credit status during the course of the semester, the student must enroll for the course in a credit status by using the “Drop-Add Form” available in the Office of the Registrar. This procedure must be completed no later than the end of the designated “drop-add period.”
- No transcript may be issued to a student with an outstanding financial obligation to the College.
- Immediate service for transcripts may require an extra fee.
- The College provides a secondary accident insurance policy covering all students enrolled for six or more hours to a maximum of \$5,000. There is no incremental charge

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for this provision. The fee shown is for an additional and optional health insurance policy, which is available for students enrolled for more than six hours. Information concerning both of these programs is available from Student Services. The total annual premium of \$226 will be charged in the fall semester.

- The Alumni Association member tuition rate is available for all alumni with a bachelor's degree.
- A late registration fee is charged to students that register on or after the first day of classes.

REGISTRATION DEPOSIT

New students are required to pay a \$100 Registration Deposit if they desire to hold a space in their classes. This deposit will be applied to the student's account as a credit toward upcoming registration charges. It is non-refundable in the event the student fails to matriculate.



TERMS OF PAYMENT

In general, **all accounts for each term are due and payable in full at registration**. The College offers extended payment plan options for the student who qualifies and is unable to make full payment on his account at the start of a given term. Additional details about the plans may be obtained by contacting the College Business Office.

CCC Installment Plan: While all accounts for each term are due and payable in full at registration, the College realizes that managing the cost of education still remains a challenge for most families. With that concern in mind, the College offers a five-month payment plan for those who know that they will not be able to satisfy their obligations (i.e. the amount due *after* the application of any financial aid and/or student loans) to the school by registration. For students attending *either* fall or spring semester, enrollment in the plan *must be made* by July 20 or December 20, respectively, with the first installment of 20 percent of the unsatisfied portion of the bill due at that time. Any student who has not satisfied school obligations by the day of registration will be automatically enrolled, and **40 percent of the unsatisfied obligation must be paid when he or she registers in order to attend classes**. Subsequent payments are due by the 20th of each month with November 20 and April 20 being the last payment dates for the fall and spring semesters, respectively. **Any account must be settled in order for a student to take exams at the end of each semester.**

A \$25 sign-up fee will be applied to the student's account for enrollment in the plan. There is no interest applied to the account as long as payments remain current. However, there will be a penalty fee equal to 1.5 percent of the entire outstanding account balance for payments received *after* the 20th of the month. Because the College does not otherwise charge interest on its payment plan, **the terms and application of the penalty fee will be adhered to strictly**. In addition, a student who plans to attend both fall and spring semesters may avoid the spring semester sign-up fee by making the first payment by December 20. In this case, the student will be automatically enrolled in the five-month plan. Since school bills for a full-time student can be generally comparable from semester to semester, this arrangement allows the student to create, in effect, a 10-month payment plan for the school year.

NON-PAYMENT OF CHARGES

A student is not officially registered or entitled to enroll in any class until satisfactory financial arrangements have been completed with the Business Office. No transcript is issued and no degree is granted for any student with an outstanding fi-

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nancial obligation to the College. The student's financial account must be in good standing with the College in order to register for subsequent semesters.

ACCOUNT ADJUSTMENTS AND REFUNDS

Fall or Spring Semester

The student who withdraws from school or is dismissed for administrative reasons in either semester will receive an adjustment of his or her account and be eligible for refunds according to the following schedule. **Note:** A withdrawal or drop must be made on the appropriate form obtained from the Office of the Registrar. Unless otherwise required by federal regulations, all refunds are based on the 15-week enrollment period.

An applicant who withdraws prior to the first day of class will receive a refund of all monies paid for tuition and fees with the exception of the \$100 registration deposit and any meals.

Tuition Adjustments Upon Withdrawal

Tuition, course fees, and other non-consumed special fees will be adjusted as follows:

- A withdrawal during the first class day receives a 100 percent adjustment.
- Beginning the second class day through the first 10 percent of the 15-week period, a withdrawal receives a 90 percent adjustment minus an administration fee of \$100.
- A withdrawal following the first 10 percent period of enrollment through the first 25 percent of the period receives an adjustment of 50 percent.
- A withdrawal following the first 25 percent of the period of enrollment through the first 50 percent of the period receives an adjustment of 25 percent.
- A withdrawal following the first 50 percent of the period will receive no adjustment unless required by federal regulations.
- For a recipient of Title IV Federal aid, see *Federal Refund Policy*.

Adjustment of Other Fees Upon Withdrawal

Meal charges are prorated and adjustments calculated based on the last day of residency. No adjustment is made to the Room Fee, General Fee, Insurance Fee and certain class fees for withdrawals after the end of the Drop/Add period.

Reduction of Course Load

No adjustments are made when students drop individual courses after the end of drop-add week. To drop a course, a student must fill out the appropriate form obtained from the Office of the Registrar.

Federal Refund Policy

Federal regulations require that refund calculations be made for all students receiving Title IV Federal Student Aid who fail to complete more than 60% of a semester for which they enroll.

When a recipient of a Title IV grant or loan assistance withdraws from an institution during a payment period or period of enrollment in which the recipient began attendance, the institution must determine both the date of withdrawal and the amount of Title IV grant or loan assistance the student earned as of that date in accordance with the calculations prescribed by the regulations.

If the total amount of Title IV grant or loan assistance, or both, that the student earned is less than the amount of Title IV grant or loan assistance that was disbursed to the student or on behalf of the student in the case of a PLUS loan, the following applies:

- The difference between these amounts must be returned to the Title IV programs in the order specified in the regulations.
- No additional disbursements may be made to the student for the payment period or period of enrollment.

If the total amount of Title IV grant or loan assistance, or both, that the student earned is greater than the total amount of Title IV grant or loan assistance, or both that was disbursed to the student or on behalf of the student in the case of a PLUS loan, the following applies:

- The difference between these amounts must be treated as a post-withdrawal disbursement.
- If outstanding charges exist on the student's account, the institution may credit that account in accordance with all or a portion of the post-withdrawal disbursement up to the amount of the outstanding charges.

General

The federal refund policy is intended to give an overview of the policies that govern adjustments to student accounts in the event of withdrawal. Federal and state regulations are complex, and specific circumstances should be considered when calculating adjustments for individual students. Examples of common refund calculations are available in the Office of Financial Aid or in the Business Office.

Medical Withdrawal

A student withdrawing from school for medical reasons or conditions verified by a physician's written statement may, upon request, receive a proration of tuition and

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other fees as appropriate and as determined by the College, for the remaining part of the school term. A withdrawal or drop must be made on the appropriate form obtained from the Office of the Registrar.

Military Service Withdrawal

A student withdrawing from school due to military service activation may receive a proration of tuition and other fees as appropriate and as determined by the College for the remaining part of the school year. Room and board expenses will be pro-rated based upon the actual period of enrollment. The student will be required to provide a copy of activation orders upon request.

Refunds from Student Account

Students are encouraged to leave credit balances on their student account to cover future charges. However, in the event a refund is needed, the College will provide it in accordance to the following policies:

1. Request for refund must be made by the student.
2. The Business Office requires three working days to process a request.
3. Refunds will be issued no earlier than the first day after the drop/add period of each term (after first full week of classes).



Bookstore Purchases

The College operates a campus bookstore where textbooks, classroom supplies, and other college-related items may be obtained. The bookstore accepts cash, personal checks, and VISA/MASTERCARD/DISCOVER for payments of any purchases. Bookstore purchases are not charged to the student's account in the Business Office unless a sufficient credit exists on his or her student account. In that case, bookstore charge vouchers are required and may be picked up in the Business Office.

Banking

Students are encouraged to open checking or savings accounts with local banks to assist them with appropriate banking services such as check cashing. The Business Office cannot cash personal checks or third-party checks for students.