

TUITION AND PAYMENT OPTIONS

Full payment or enrollment in the 5-Month Semester Payment Plan is required by August 25, 2024, for the fall term and January 25, 2025, for the Spring term. The bill may include, but is not limited to: tuition, room, meal plan, student activity fee, course fees, music lessons, health insurance, parking permits and commuter fees. Students are responsible for payment reaching the Business Office (<https://www.bethel.edu/business-office/>) when due, regardless of the source of payment. Payment must be received in U.S. dollars. If loans are needed to help meet a financial obligation, students may apply for them through the Office of Financial Aid (<https://www.bethel.edu/financial-aid/>). Loan applications should be made well in advance for the funds to be disbursed by the beginning of the term. All students enrolled in the Fall term are required to complete their Enrollment Checklist by August 25, 2024. For Spring term, all incoming (new students only) are required to complete their Enrollment Checklist by January 25, 2025. If the Enrollment Checklist has not been completed by the dates above, a \$200 fine will be assessed on the student account. Enrollment for succeeding terms is dependent on payment of the previous term's expenses. A late payment fee of \$25 will be assessed if a payment is made after the due date. A late fee of \$10 per month will be assessed on charges more than 30 days past due.

Payment Options

Full Payment (Option 1)

Full payment for **Fall semester** is due **August 25, 2024**.

Full payment for **Spring semester (including January session)** is due **January 25, 2025**.

Full payment for **Summer term** is due **May 25, 2025**.

5-Month Semester Payment Plan (Option 2)

Students have the option to enroll in the 5-Month Semester Payment Plan. Enrollment in the payment plan and payment of the first installment are required prior to the beginning of each semester. See these important enrollment dates below.

Fall Semester Payment Plan

Enrollment in the fall payment plan is available beginning on approximately July 10, 2024. **The deadline to enroll in the payment plan and pay your first installment is August 25, 2024.** The remaining installment payments for fall are due on September 25, October 25, November 25, and December 25.

Spring Semester Payment Plan

Enrollment in the spring payment plan is available beginning on approximately January 4, 2025. **The deadline to enroll in the payment plan and pay your first installment is January 25, 2025.** The remaining installment payments for spring are due on February 25, March 25, April 25, and May 25.

The 5-Month Semester Payment Plan is for all charges on the student account. Enrollment in the payment plan is elected online on a semester-by-semester basis, with payments spread out over the semester. The enrollment fee is \$30 per semester. The monthly payment amount is recalculated each time there is a new transaction posted on the account. Therefore, monthly payment amounts may differ. You will be notified by email each time your payment amount changes. If a student does not stay current on their monthly installment payment(s), they may be removed from the payment plan. If removed from the plan, a registration hold will be placed on the student account if the balance is \$2,000 or more. If a payment is made late, a \$25 late payment fee will be assessed. Also, a late fee of \$10 will be assessed each month for any unpaid balance on the account. (Please note: payment plans are not offered for summer term).

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Visit bethel.edu/business-office/payment-plans/undergrad for more payment plan information.

Online Monthly Statements

Around the 27th of each month, an email will be sent to the student's Bethel email address alerting them that the monthly statement is available to view with a link to access the statement. Monthly statements will not be mailed to the home address. Students are responsible for forwarding monthly statement information to parents or others who are helping to pay their bill.

To view online monthly statements:

MyBethel > My Statements and Finances (<https://my.bethel.edu/home/?channel=9283acd48c5865135c23fb9d31e4d738>) > Make a Payment > Statements

Ways to Make a Payment

Students can view their account, enroll in a Semester Payment Plan, and pay online through **MyBethel** > My Statements and Finances (<https://my.bethel.edu/home/?channel=9283acd48c5865135c23fb9d31e4d738>) > Make a Payment. This will direct you to the Touchnet/Bill-Pay site. To make a payment click "Make Payment" and follow the prompts. To enroll in a Semester Payment Plan click "Enroll in payment plan" and follow the prompts.

- **Online by electronic check:** Authorize automatic withdrawal from your checking or savings account with no fee.
- **Online by credit card:** MasterCard, Visa, American Express, or Discover with a non-refundable fee of 2.95% or \$3 minimum, charged by PayPath (processing service)
- **Online Wire Transfer:** Use the Touchnet/Bill-Pay site and select the "Bank Wire" payment method (service is provided by Western Union).
- **In person:** Pay by check or money order at the Business Office (Anderson Center, 5th Level), 9 a.m. - 4:00 p.m., M-F. Please note: credit cards are accepted online only.
- **Drop Box:** Located near the entrance of the Campus Store (items in the drop box will be delivered to the Business Office one time per business day)
- **Mail a check:**
Bethel University, Business Office
3900 Bethel Drive
St. Paul, MN, 55112-6999
Please include the student ID number in the memo portion of the check.

Enrollment Checklist

All students enrolled in the fall term are required to complete their Enrollment Checklist by August 25, 2024. For Spring term, all incoming (new students only) are required to complete their Enrollment Checklist by January 25, 2025. If the Enrollment Checklist has not been completed by these dates, there will be a \$200 fine assessed on the student account.

To view the Enrollment Checklist, go to: My Bethel > Checklist

Late Fees

A late fee of \$10 per month will be assessed on any charges more than 30 days past due.

Registration Hold

Registration for classes in succeeding terms is dependent on payment of the previous term's expenses. A student whose account is in arrears will have a registration hold on the account and will not be permitted to register for the subsequent term.

Any student who pays an outstanding balance by check will have their registration dropped (for future terms) if the check is returned from the bank due to non-sufficient funds. The student will not be permitted to re-register until full payment is received. If repayment is made via check, registration will be granted in ten business days.

Any student in good standing on a payment plan (current on their monthly payments) will be allowed to register for future terms. If the student fails to pay their remaining monthly installments, their registration may be dropped.

Be advised that students whose registrations have been dropped have no guarantee that the same course(s) will be available when they attempt to re-register.

Finance Clearance for Graduation

A student will not receive their diploma until all financial obligations have been met.

Financial Suspension

Bethel reserves the right to suspend a student from a program, course(s), housing, and meal plan if there is failure to provide full payment on the student account when due. Any student who is financially suspended during a semester will be withdrawn from their classes, removed from their meal plan, and required to move out of Bethel housing.

Past Due Accounts

The following paragraphs apply to all students:

Default: I will be in default if: I fail to pay the total amount payable when due, any scheduled payment under either a semester payment plan or installment plan, or any other fee (which may include, but are not limited to, charges such as parking fines, library fees, other charges for violations of Bethel University policies, or any other amount billed to my student account) by the 25th day of the month following the month in which I am sent billing notice.

Failure to pay due to the following situations will not exempt me from entering default:

- withdrawal from Bethel University (whether voluntary or involuntary),
- insufficient funds in an account from which my payment was drawn (or similar circumstances),
- change of address without notifying Bethel University in writing,
- providing to Bethel University any false or misleading information,
- a case under U.S. Bankruptcy Code is started by or against me or any guarantor or cosigner.

If I am in default, Bethel University may require immediate payment of my Obligation in full along with any unpaid fees. If Bethel University demands immediate payment and I fail to comply, I agree that Bethel University may add my unpaid fees to my Obligation. If any payment is not paid in full by the 25th day of the month following the month in which it was due, I agree to pay Bethel University a default charge of six percent (6%) of the unpaid and past due amount of my Obligation. In addition, Bethel University may prohibit me from scheduling courses for the current or following semester; remove me from current courses; withhold course credits, academic transcripts, and my diploma without prior notice until the Obligation is paid in full. Bethel University may also exercise any other legal rights it may have, including engaging a collection agency to enforce its rights hereunder or

taking legal actions to collect amounts due to it. In the event Bethel University incurs expenses collecting my Obligation, I agree to pay all reasonable attorneys' fees, legal expenses, and collections fees that result from my default (unless prohibited by law) at the rate of twenty-two percent (22%) of the unpaid Obligation. Even if I am in default, Bethel University may or may not require immediate payment, and may delay enforcing any of its rights without waiving them.

Non-Sufficient Funds

If payment is returned from the bank for non-sufficient funds, a \$25 returned check fee will be assessed on the student account. Any student (or parent/guardian) who has two checks returned due to non-sufficient funds will not be allowed to make future payments by personal check.

Enrollment Deposit

A one-time enrollment deposit of \$300 is required of all students. The deposit allows students to register for each succeeding semester, provided all financial obligations have been met.

Enrollment deposits are not required of students admitted on a special basis, including but not limited to: Postsecondary Enrollment Options (PSEO) program students, summer school students, or consortium visitors.

Off-Campus Programs

Students participating in a Bethel-sponsored fall semester or spring semester off-campus program who maintain their status as Bethel students are considered full time for purposes of determining the cost of January Session tuition. See the Office of International and Off-Campus Programs (<https://www.bethel.edu/international-studies/>) for a list of Bethel-sponsored off-campus programs.

Postsecondary Enrollment Options Program (PSEO)

Students participating in the PSEO program at Bethel are not responsible for paying the enrollment deposit, tuition, Student Activity fee, course fees (with the exception of private music lessons), and books. Fees for enrollment, tuition, the Student Activity fee, and applicable course fees will appear on the student account and then the charges will be credited (reversed) on the account. PSEO students are responsible for the following, including but not limited to: room, meal plans, campus store charges, library fines, traffic fines, and trip expenses (when the trip experience is not required in order to earn credit). Specific questions regarding the PSEO program should be directed to the Office of Admissions (<https://www.bethel.edu/undergrad/admissions/>).

Refunds and Withdrawals

Students who withdraw from classes during the term may be eligible for a refund. There are two types of refunds: billing refunds (tuition, room, meal plan, etc.) and financial aid refunds. A billing refund credits funds to the student account, thereby decreasing the amount that is owed on the student account. A financial aid refund reduces the amount of financial aid available to pay the billing charges, thereby increasing the amount that is owed on the student account.

A student seeking to withdraw from all classes at Bethel must notify the Office of Student Life (<https://www.bethel.edu/undergrad/student-life/>). This date of notification will serve as the student's withdrawal/stop-out date. The student will be provided with a packet of information regarding the withdrawal and stop-out processes and will be scheduled for a withdrawal/stop-out interview with one of the student life deans. Students are asked to read through all materials provided in the packet in advance of their interview with the dean. Once the interview is complete the dean will process the student's withdrawal/stop-out.

Tuition and Housing Refund Schedules

Full Refund Period:

The full refund period is the eighth calendar day after the beginning of the semester. Modular courses, which begin after the first week of the semester and/or end before the final week of the semester, also have a 100 percent refund period through the eighth calendar day of the course.

Full Refund:

Students are entitled to a 100 percent refund of institutional charges and monies paid to their student accounts provided they withdraw from the course(s) before the end of the Full Refund Period.

Pro-Rata Refund:

Students who withdraw after the Full Refund Period receive a pro-rata refund of institutional charges up to and including 50% of the enrollment period. The percentage of institutional charges and financial aid retained on the student's account is equal to the percentage of the period of enrollment that was completed.

No Refund:

Students who withdraw after the end of the pro-rata refund period are not eligible for a refund. There shall be no refund available to the student if the student withdraws after completing more than fifty (50) percent of the enrollment period.

The Bethel Student Activity fee, course fees, science lab fees, and nursing department fees (if applicable) are refunded in full through the 100% refund period. Thereafter, there is no refund of the fees.

Students who withdraw from Bethel or drop below full-time status may incur additional tuition and housing costs for January session. Please see the "Student Costs" section or contact the Bethel Business Office (<https://www.bethel.edu/business-office/>) for additional information.

Students with a meal plan who officially withdraw or choose to cancel their meal plan must notify Dining Services (<https://www.bethel.edu/dining-services/>) at dining-services@bethel.edu. A student may receive a prorated refund of their meal plan.

Account Questions?

More student account information is available at [bethel.edu/business-office](https://www.bethel.edu/business-office/) (<https://www.bethel.edu/business-office/>).

Contact the Business Office (<https://www.bethel.edu/business-office/>) at 651.638.6208 or at business-office@bethel.edu.

Financial Aid Refunds

There are four sources of financial aid: federal government (Title IV funds), state governments, Bethel University, and private third-party organizations (e.g., Dollars for Scholars). Financial aid is refunded in accordance with policies established by each entity. Refunds are first calculated for federal funds, then state funds, then Bethel and third-party funds.

Students who withdraw from all classes during the 100% tuition refund period are presumed to have not attended their classes. These students will receive a full refund of all their financial aid unless they complete a Supplemental Withdrawal Form (available in the Office of Student Life (<https://www.bethel.edu/undergrad/student-life/>)), documenting their attendance at each class. Upon receipt of the Supplemental Withdrawal Form, the federal financial aid refund policy will be calculated using the last date of class attendance as the official date of withdrawal. If students receive a full (100%) refund of tuition, they are ineligible for any state, institutional, or private sources of financial aid.

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- Federal (Return of Title IV Funds) Refund Policy.** If a student withdraws or is expelled from Bethel after a term has begun, the school or the student may be required to return some of the federal funds awarded to the student.

The federal formula requires a return of Title IV (federal) aid if the student received federal financial assistance in the form of a Pell Grant, Supplemental Educational Opportunity Grant, TEACH Grant, Perkins Loan, Direct Subsidized Loan, Direct Unsubsidized Loan, or Direct PLUS Loan and withdrew on or before completing 60% of the term. Students retain funds earned through the Federal Work Study Program prior to withdrawing from Bethel.

For semester-long courses the percentage of Title IV aid to be returned is equal to the number of days remaining in the term divided by the number of calendar days in the term. Scheduled breaks of more than four consecutive days are excluded. For modular courses (e.g., January session), the same principle applies that students earn federal financial aid based on the percent of their enrollment period, but the number of course days in the numerator and denominator only includes days for courses the student is registered to attend when the withdrawal is initiated.
- Minnesota Office of Higher Education (OHE) Financial Aid Refund Policy.** Bethel is required to use the OHE financial aid refund policy when calculating refunds for the Minnesota Public Safety Officer's Survivor Grant Program, Minnesota GI Bill, Minnesota State Grants, and Minnesota SELF loans. After applying Bethel's "billing refunds" and the "Return of Title IV Funds" refund calculations to the student's account, a proportionate share of the state aid is refunded. Students who withdraw during a 100% tuition refund period are not eligible for any Minnesota state financial aid. Students retain funds earned through the Minnesota State Work Study Program prior to withdrawing from Bethel.
- Financial Aid Refunds for Institutional and Third-Party Funds.** After calculating the federal and Minnesota financial aid refund policies, Bethel reduces institutional and third-party sources of gift aid using the Tuition and Housing Refund Schedule. Institutional and third-party gift aid is reduced by the same percent as the student's tuition was reduced. Private educational loans are first used to pay any remaining balance on the student's account. If, after all refund calculations, there is a credit on the student's account, a portion of the private loan may be refunded to the lender.

Sample refund calculation. Because there are several different refund policies involved in most withdrawals, students may still owe money to the school after all calculations are completed. Students considering withdrawal are encouraged to visit a financial aid counselor and simulate the financial effect of withdrawing before officially withdrawing from the university.

Suppose a first-year student is enrolled full time and withdraws from all classes on the 10th day of a 110-day semester. The student lived on campus and had a meal plan. Sample charges and financial aid are listed in the "original" columns below. After applying all the refund calculations, this student will owe \$717.88.

Sample Refund Calculation (Student withdraws from all 15 credits on 10th day of classes.)

| Institutional Charges | Original | Refund | Refund | Net Charges |
|-----------------------|-----------------|--------|----------------------|-------------------|
| Tuition | \$22,025 | 90% | (\$19,822.50) | \$2,202.50 |
| Room | \$3,150 | 90% | (\$2,835.00) | \$315.00 |
| Meal Plan: Navy A | \$2,940 | 90% | (\$2,646) | \$294 |
| Student Activity Fee | \$88 | 0% | 0 | \$88 |
| Class Fee (e.g., Lab) | \$85 | 0% | 0 | \$85 |
| Total Charges | \$28,288 | | (\$25,303.50) | \$2,984.50 |

| Financial Aid and Cash | Original | Refund | Refund | Net Payments |
|---------------------------------------|----------------------|---------------|---------------------|---------------------|
| Federal Direct Loan | (\$2,750) | -100% | \$2,750 | \$0 |
| Federal Pell Grant | (\$3,175) | -78% | \$2,476.50 | (\$698.50) |
| Minnesota State Grant | (\$3,248) | -89% | \$2,890.72 | (\$357.28) |
| Bethel Royal Merit Scholarship | (\$7,500) | -90% | \$6,750 | (\$750) |
| Bethel Grant | (\$3,025) | -90% | \$2,722.50 | (\$302.50) |
| Private Scholarship | (\$500) | -0% | \$0 | (\$500) |
| Total Financial Aid | (\$20,198) | -87% | \$17,590 | (\$2,608.28) |
| Cash Paid | (\$3,000) | 0% | 0 | (\$3,000) |
| Total Payments on Account | (\$23,198) | | \$17,589.72 | (\$5,608.28) |
| Summary | Original Bill | Refund | Revised Bill | |
| Total Charges | \$28,288 | (\$25,304) | \$2,984.50 | |
| Total Payments on Account | (\$23,198) | \$17,589.72 | (\$5,608.28) | |
| Difference | \$5,090 | (\$7,714) | (\$2,623.78) | |