

# COST OF EDUCATION

## Tuition

Visit the tuition and costs webpage (<https://www.bethel.edu/seminary/financial-aid/tuition/>) for current tuition costs. Any changes will typically take effect at the beginning of an academic term. Published information includes tuition for each academic program, course audit fees, and other costs. Bethel Seminary reserves the right to change any financial charges or regulations listed in this catalog.

Seminary Finances Description Cost Master's Level Tuition per credit: all MA and Certificate programs except Marriage & Family Therapy	\$528/credit
MA in Marriage & Family Therapy Tuition per credit:	\$541/credit
Doctor of Ministry: Self-directed program or Cohort-based program tuition	\$500/credit

## Fees

Application fee, online application	free of charge
Community and Senate fee, all programs, per semester (Fall and Spring)	\$31
GC 512 Intercultural Development Inventory Assessment	\$100
Graduate Research Seminar fee	\$26
Independent study surcharge, master's and doctoral programs (in addition to course tuition)	\$255
Marriage and Family Therapy Supervised Clinical Experience Continuation Fee	\$357
MF 645 Prepare and Enrich Workshop Fee	\$200

## Auditing Charge

Normal Audit Rate	\$50 per audit hour
Spouses of Current Seminary Students	\$0 per audit hour

## Assessment, Testing, and Participation Fees

These fees are charged in addition to regular tuition for these courses.

SP 001 Formation Assessments	\$590
SP 004 Formation Assessments	\$520
TL 001 Vocational Assessments	\$445

## Participation

CF 620 Participation Fee	\$50
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## D.Min. students

TL 005 DMIN Assessment Fee	\$585
Extension fee per semester	\$375

## **Clinical Pastoral Education Fee**

Students who take Clinical Pastoral Education (CPE) and are registered in PC 705 or PC 566A and PC 566B will pay site supervisory fees directly to the CPE center. These fees are reimbursed to students at the completion of the CPE unit. See the Director of Internship and Placement for details.

## **Transcripts**

Transcripts may be withheld for any student with a financial balance of more than \$250. See Transcript Hold (p. 4) for details. Visit the registrar's website (<https://www.bethel.edu/registrar/>) to request transcripts.

## **Refunds**

Students who are eligible for a refund may receive billing refunds (tuition, fees) and/or financial aid refunds. A billing refund credits funds to the student's account, thereby decreasing the amount that is owed on the student account. A financial aid refund reduces the amount of aid available to pay the billing charges, thereby increasing the amount that is owed on the student's account.

Full payment is due on the start date of each course. Therefore, the student account will be billed once the student has been registered for his/her course(s). Students are responsible for payment reaching the 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. Loan applications should be made well in advance of registration for funds to be disbursed at the beginning of the term. A late fee of \$10 per month will be assessed on any charges more than 30 days past due. Enrollment for subsequent courses is dependent on full payment of the previous expenses.

## **Tuition, Fees, and Payments on Student Accounts**

Full payment is due on the start date of each course. Tuition is generated through information from the Office of the Registrar. Therefore, the student account will be billed once the student has been registered for his/her course(s). Students are responsible for payment reaching the 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. Loan applications should be made well in advance of registration for funds to be disbursed at the beginning of the term. A late fee of \$10 per month will be assessed on any charges more than 30 days past due. Enrollment for subsequent courses is dependent on full payment of the previous expenses.

## **Tuition and Fees Refund Schedule**

### **Full Refund Period**

Students who drop a course will receive full tuition refund for eight calendar days unless the course is less than five weeks in length. If the course is less than five weeks in length, students will receive full tuition refund through the first 3 days of the course.

### **Full Refund**

Students are entitled to a 100% refund of tuition if they drop a course during the full refund period. They are not entitled to a full refund if they withdraw from or complete the course.

### **Pro-Rata Refund**

Students who withdraw from a course receive a pro-rata refund of tuition up to and including 50% of the enrollment period. The withdrawal period may be longer than the pro-rata refund period. The percentage of tuition 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 are not eligible for any refund once 50% of a class is completed.

For detailed billing refund dates, see the Business Office website (<https://www.bethel.edu/business-office/>).

## Tuition, Fees, and Payments

Full payment or enrollment in the 4-Month Semester Payment Plan is required at the beginning of the fall and spring semesters. Full payment is due on the first day of class for summer school.

Students are responsible for payment reaching the St. Paul 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. Loan applications should be made well in advance of registration for funds to be disbursed at the beginning of the term. A late fee of \$10 per month will be assessed on any charges more than 30 days past due. Enrollment for succeeding terms is dependent on full payment of the previous term's expenses.

## Payment Options

### Full Payment (Option 1)

Full payment for **Fall Semester** is due on **August 25, 2023**.

Full payment for **Spring Semester** is due **January 25, 2024**.

Full payment for **Summer School** is due on **June 25, 2024**.

### 5-Month Semester Payment Plan (Option 2)

Students have the option to enroll in a 5-Month Semester Payment Plan. See the important enrollment dates and information in the next section.

#### Fall Semester Payment Plan

Enrollment in the fall payment plan is available beginning on approximately July 14, 2023. **The deadline to enroll in the payment plan and pay your first installment is August 25, 2023.** 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 5, 2024. **The deadline to enroll in the payment plan and pay your first installment is January 25, 2024.** The remaining installment payments for spring are due on February 25, March 25, April 25 and May 25th

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 to the account. Therefore, your monthly payment amounts may differ each month. 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 payment plan, a registration hold will be placed on the student account if the balance is \$500 or more. Also, a late fee of \$10 will be assessed each month for any unpaid balance on the account. (Payment plans are not offered for summer school.)

Visit [bethel.edu/business-office/seminary/account/payment-plan](https://www.bethel.edu/business-office/seminary/account/payment-plan) (<https://www.bethel.edu/business-office/seminary/account/payment-plan/>) for more information about payment plans.

## 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 online with a link to access your statement. Monthly statements will not be mailed to your home address.

View Online Monthly Statements through MyBethel: My Statements and Finances > Bethel Account.

## Ways to make a payment

- **Online:** My Bethel > My Statements and Finances Click "Make a Payment" and you will be directed to the Touchnet/Bill-Pay site.
  - 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: Visa, MasterCard, American Express, or Discover with a non-refundable fee of 2.95% or \$3 minimum, charged by PayPath (processing service).
- **In person:** Pay by check or money order at the Business Office (Anderson Center, 5<sup>th</sup> Level) 9 a.m. - 4:00 p.m. M-F. (Credit cards are accepted online only.)
- **Drop Box:** A drop box is located next to the ATM machine near the entrance of the Campus Store on the 3900 campus. Items in the drop box will be delivered to the Business Office one time per business day.
- **U.S. Mail:** Mail a check to: Bethel University, Business Office, 3900 Bethel Drive, St. Paul, MN 55112. Please include your student ID number in the memo portion of the check.

## Authorized Users

If a student would like to give electronic access to a spouse or another person to view their account, enroll in a Semester Payment Plan, and make online payments; the student will need to authorize him/her as a user.

Visit this webpage (<https://www.bethel.edu/business-office/authorized-users/>) for more information.

## Registration Hold

Registration for classes in succeeding terms is dependent on full payment of the previous term's expenses. Students whose accounts are in arrears will have a registration hold on their accounts 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 10 business days.

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

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

## Transcript Hold

A transcript hold is placed on the student account if the account balance due is more than \$250. A transcript hold will prevent an official transcript from being issued by the Office of the Registrar.

## Financial Clearance for Graduation

A student will not be issued an official transcript or receive their diploma until all financial obligations have been met.

## Financial Suspension

Bethel reserves the right to suspend a student from a program or course(s) 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.

## Late Fee

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

## Past Due Accounts

The following paragraphs apply to all students:

I will be in default if: I fail to pay the total amount payable when due (including my failure to pay because of insufficient funds in an account on which my payment was drawn or other similar circumstances) any scheduled payment under either a semester payment plan or installment permanent address without notifying Bethel University in writing; I fail to pay any assessment (which is a charge such as a parking fine, library fee or other charge for violations of Bethel University policies) by the 15<sup>th</sup> day of the month following the month in which I am sent the notice of assessment; I at any time provide Bethel University with any false or misleading information; I die; or a case under U.S. Bankruptcy Code is started by or against me or any guarantor or consignor.

If I am in default, Bethel University may require immediate payment of my Obligation in full and any unpaid assessments. If Bethel University demands immediate payment and I fail to comply, I agree that Bethel University may add my unpaid assessments to my Obligation. If any payment is not paid in full by the 25<sup>th</sup> 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 providing me prior notice thereof 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 any 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 principal balance. 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 Fee

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

## Military Education Benefits

If you have questions about military benefits, please contact the Office of Financial Aid at 651.638.6241 or email ([finaid@bethel.edu](mailto:finaid@bethel.edu)).

For more information, visit the Military & Veteran Services website (<https://www.bethel.edu/military-veteran-services/>).

## Questions?

### ***Business Office Questions***

For more student account and payment information, visit the Business Office webpage (<https://bethel.edu/business-office/>) or call 651.638.6208 (800.255.8706, ext. 6208).

### ***Financial Aid Questions***

For more financial aid information, visit the Office of Financial Aid webpage (<https://seminary.bethel.edu/financial-aid/tuition/>) or call 651.638.6241 (800.255.8706, ext. 6241).