

# STUDENT EXPENSES

## STUDENT EXPENSES ACADEMIC YEAR 2021-22\*

General Fees ( 1)	Per Semester	Academic Year
Tuition -- 12 to 16 credits	\$18,150	\$36,300
Board -- 21 meals per week (2)	\$2,990	\$5,980
Room (3)	\$2,510	\$5,020
Activity and Services Fee (4)	\$175	\$350
Total	\$23,825	\$47,650

**Class Fees:** Certain classes require payment of fees to cover the costs of special materials, travel and activities provided during instruction. These fees generally range from \$50.00 to \$500.00 per class and are in addition to the general fees.

### Private Music Lesson Fee: (5)

MUS 161-189 (with the exception of MUS 186 & 187) are applied lesson courses taught through private instruction, and students must audition with the Music Department prior to registration. Special fees apply to students who register for an applied lesson course.

One thirty-minute lesson per week for one semester	\$310.00
One sixty-minute lesson per week for one semester	\$480.00
Music education course fee (2 credits): \$480	\$480.00

### Policy on Applied Music Lesson Fee Waivers

The College will waive Applied Lesson Fees only for two categories of students:

The College will waive Applied Lesson Fees for students who have a Distinguished Artist Award (DAA) in Music Award and are in good standing per the requirements detailed in each student's signed DAA Contract, on file with the Music Department. The College will waive Applied Lesson Fees for no more than two applied lesson courses per semester for DAA students in their first year. The College will waive Applied Lesson Fees for only one applied lesson course per semester for DAA students in their second, third, or fourth years. The College will not waive Applied Lesson Fees for applied lesson courses other than in the instrument(s) designated in the student's DAA offer letter.

The College will waive 100% of the Applied Lesson Fees for students who are declared Music majors (including all majors and degrees directed by the Music Department) and 50% of the Applied Lesson Fees for students who are declared Music minors (including all minors directed by the Music Department). The College will waive Applied Lesson Fees only for those applied lesson courses necessary for satisfying the requirements of the major or minor. Example A: If the Music major requires eight applied lesson courses, then the College will waive 100% of Applied Lesson Fees for a declared major only for eight applied lesson courses. Example B: If the Music minor requires four applied lesson courses, then the College will waive 50% of Applied Lesson Fees for a declared minor only for four applied lesson courses. The College will not waive Applied Lesson Fees for applied lesson courses other than those required by the student's declared major or minor.

Each semester, after the Add/Drop Period has closed, the Chair of the Music Department and the Dean for the Arts & Humanities will jointly provide Financial Aid, Business Services, and the Registrar's Office with a list of students (DAA recipients, majors, and minors), the specific applied lesson courses for which the College should waive each student's Applied Lesson Fee(s), and the amount(s) to be waived.

#### Special Fees:

Application - Online (Paid by each student upon application for admission)	\$ 0
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FOCUS Program	\$ 500.00
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Enrollment Deposit: \$300 used as a security deposit which is refundable upon graduation or withdrawal if all other fees and charges have been paid in full. Note: Students who register for fall or spring semester and subsequently non-return, will forfeit their deposit.	\$ 300.00
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Readmit Deposit (6)	\$ 300.00
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Enrollment Deposit for Non-Degree Students	\$ 100.00
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Tuition above normal 16-credit load (per credit)*	\$ 565.00
International Program Fee	\$ 175.00
Tuition: 1-11 credit load (per credit)*	\$ 1325.00
Tuition: 1-8 credit load (per credit)*	\$ 950.00
Tuition: 1-4 credit load (per credit)*	\$ 565.00
Late Payment Service Charge- assessed per semester if full payment is not received by due date:	
\$1,001 to \$2,000 balance	\$ 50.00
\$2,001 to \$3,000 balance	\$ 75.00
\$3,001 or more balance	\$ 100.00

\*rates for part-time enrollment are listed on a per credit hour basis which would be the rate for all credit hours in a semester.

1. Hope College reserves the right to increase tuition, room, board and fees at any time.
2. Other board options are available. A description of these plans and their rates can be found on the Business Services' website under [Cost of Attendance](#). Changes in board plans can be made through the first week of class through the Business Services' website. Changes after the first week of class will be considered with dietician and/or physician recommendations.
3. Other housing options are available. Apartment rates, selected dormitories and single occupancy rates vary by location. Rates can be found on the Business Services' website under [Cost of Attendance](#).
4. Activity fee per semester for students with fewer than 6 credits: \$65.
5. Fees for music lessons are in addition to the normal credit charge.
6. Tuition deposit and readmit deposit are not refundable if the student does not enroll.

A. Hope College offers a payment plan to assist you in managing your payments. This plan allows you to make five monthly payments each semester. The enrollment fee is \$25 per semester.

B. Failure to complete a non-returning student form by the end of the fourth week of the succeeding semester will result in the forfeiture of the \$300.00 Security Deposit. See the [General Academic Regulations](#) for more information regarding withdrawal and non-returning procedures.

C. Students who drop classes after the official drop-add period but remain enrolled in the college will not receive a refund for the dropped classes.

#### Payment of College Bills: (A)

All bills are due and payable in advance of the beginning of each semester. All student bills will be available online. E-mail notification of when a new bill is available will be sent to the student, and students will have the option to set up access for their parent(s) or other trusted, authorized persons by providing their e-mail address(es). A late payment fee will be added to accounts not paid in full by August 31, 2021 for the fall semester and by January 10, 2022, for the spring semester.

In accordance with standard practice at colleges and universities, students are required to make satisfactory arrangements with Business Services for the settlement of all financial obligations before final examinations, graduation diplomas, the issuance of transcripts, or registration for a succeeding term. A service charge of 1 1/2% per month (annual percentage rate of 18%) will be added to the unpaid balance of the accounts of all students who are no longer enrolled at Hope College.

#### Withdrawal From College: (B)

Hope College has established a refund policy for all students who find it necessary to totally withdraw from the college. Withdrawing from college has, among other factors, important financial considerations for a student to be aware of. A withdrawal may affect the amount of charges a student will be responsible to pay and the amount of financial aid a student receives.

To initiate the withdrawal process and determine the financial implications, a student must complete a Withdrawal Form. (These forms are available from the Office of the Registrar.) Staff in Business Services are available to counsel students regarding the financial aspects of full withdrawal.

Contractual arrangements are made in advance with members of the faculty and staff, and other provisions for education and residence, to accommodate each registered student for a full academic year. Should a student withdraw before the end of a semester the following refund policies will apply:

1. **ROOM CHARGES** – Housed students are responsible for the full cost of their room for the entire semester unless a student officially withdraws before September 8 (Fall 2021) or January 19 (Spring 2022). Those students who withdraw by those dates would be given a 75% credit of room charges. Prorated adjustments will be granted only to those students who officially withdraw for reasons of health.

2. **BOARD CHARGES** for students officially withdrawing from the college will be prorated.
3. **TUITION CHARGES (C)** for students who officially withdraw from college, or are suspended, will be credited from the beginning date of classes as shown in the table below.
4. **FINANCIAL AID** – The term “refund” in conjunction with *financial aid* under this section is defined as the cancellation of unearned financial aid and the return of these funds to the source.

FALL SEMESTER 2021		SPRING SEMESTER 2022*	
Aug. 31 – Sept 8	100%	Jan. 10 – Jan. 19	100%
Sept 9 – Sept. 15	80%	Jan. 20 – Jan 26	80%
Sept. 16 – Sept. 22	60%	Jan. 27 – Feb. 2	60%
Sept. 23 – Sept. 29	40%	Feb. 3 – Feb. 9	40%
Sept. 30 – Oct. 6	20%	Feb. 10 – Feb. 16	20%
After Oct. 6	NO REFUND	After Feb. 16	NO REFUND

\*The spring refund schedule listed is in effect, should all start and end dates remain as originally scheduled.

A. Hope College offers a payment plan to assist you in managing your payments. This plan allows you to make five monthly payments each semester. The enrollment fee is \$25 per semester.

B. Failure to complete a non-returning student form by the end of the fourth week of the succeeding semester will result in the forfeiture of the \$300.00 Security Deposit. See the [General Academic Regulations](#) for more information regarding withdrawal and non-returning procedures.

C. Students who drop classes after the official drop-add period but remain enrolled in the college will not receive a refund for the dropped classes.

### Federal Title IV Student Financial Aid

The Higher Education Amendments of 1998 mandate the formula for calculating the amount of aid a student and school may retain when a student withdraws from all classes during a semester. In general, a student “earns” disbursed federal financial aid awards in proportion to the number of days in the semester prior to the student’s complete withdrawal. If a student completely withdraws from school or fails to earn a passing grade in at least one class during a semester, the school must calculate, according to a specific formula, the portion of the total disbursed financial assistance that the student has earned and is therefore entitled to retain, until the student withdrew. If a student receives (or the College receives on the student’s behalf) more assistance than the student earns, the unearned funds must be returned to the applicable federal aid program. Students who initiate a complete withdrawal and have not completed the federal verification process will be ineligible to receive any Title IV financial aid.

Students who withdraw prior to completing more than 60% of an enrollment period will have their eligibility for federal aid recalculated based on the percent of the term completed. Students who withdraw after completing 60% will not undergo any federal aid recalculation. Students who fail to earn a passing grade in at least one class are considered unofficial withdrawals and will have their federal aid recalculated based on 50% of the term completed.

1. This policy applies to all students who completely withdraw (officially or unofficially), drop out, or are expelled from Hope College and receive financial aid from Title IV funds:
  - A. Federal Title IV Student Financial Aid consists of Federal Direct Loans, Perkins Loans, PLUS Loans, Pell Grants, Supplemental Educational Opportunity Grants (SEOG), and TEACH Grants. For the purposes of this policy, it does not include Federal Work Study (FWS).
  - B. A student’s withdrawal date is:
    - I. The date the student began the withdrawal process
    - II. The midpoint of the period of enrollment for unofficial withdrawals or a student who leaves without notifying the College or
    - III. The student’s last date of attendance at a documented academically related activity
2. Prorated adjustments on all institutional charges, including tuition & fees, will be calculated using the College Refund policy.

3. Title IV aid is earned on a prorated basis up to and including the 60% point in the semester. After the 60% time of attendance is reached, Title IV aid is viewed as 100% earned.

- A. The percentage of Title IV aid earned is calculated as follows:

Number of days completed by student = Percent of Term Completed

Total number of days in Term\*

The percent of term completed is the percentage of Title IV aid earned by the student

*\*The total number of calendar days in a term of enrollment includes weekends and breaks less than five days, but excludes any scheduled breaks of more than five days.*

- B. The percentage of Title IV aid unearned (i.e., to be returned to the awarding program) shall be 100% minus the percent earned.

- C. Unearned aid shall be returned first by Hope College from the student's account calculated as follows:

- I. Total institutional charges X percent of earned aid = amount returned to the program(s)

- II. Unearned Title IV aid shall be returned to the programs in the following order:

- a. Federal Direct Unsubsidized Loan
- b. Federal PELL Grant
- c. Federal Direct Loan
- d. Federal SEOG
- e. Federal Perkins Loan
- f. Federal Direct PLUS Loan
- g. Other Federal programs

NOTE: No program can receive a refund if the student did not receive a disbursement from that program.

- D. When the total amount of unearned aid is greater than the amount returned by Hope College from the student's account, the student is responsible for returning unearned aid to the appropriate program(s) as noted in section (c.)

4. Adjusted statements will be sent to the student's permanent address on file. Students are responsible for any remaining portion of their institutional charges after Title IV funds are returned. Credit balances will be paid to the student within 14 days after the adjustments are posted.

5. College and student responsibilities for the return of Title IV funds.
  - A. Hope College is responsible for:
    - I. providing each student with the information given in this policy
    - II. identifying students who are affected by this policy and completing the Return of Title IV Funds calculation for each student and returning any Title IV funds that are due the Title IV programs
  - B. The student is responsible for:
    - I. becoming familiar with the Return of Title IV policy and how complete withdrawal affects the eligibility of Title IV financial aid
    - II. returning to the Title IV programs any funds that were disbursed directly to the student and which the student was determined to be ineligible to have received via the Return of Title IV Funds calculation
6. The fees, procedures and policies listed above supersede those previously published and are subject to change at any time
7. Students who are making a complete withdrawal during a semester must complete a Withdrawal Form (obtained at the Office of the Registrar)

#### State of Michigan Aid

##### Michigan Competitive Scholarship or Tuition Grant

If a student withdraws and is eligible for a full tuition refund, any Michigan Competitive Scholarship or Tuition Grant award will be cancelled. If the student is eligible for a partial refund, his/her award will be reduced based on the percent of the tuition and activity fee originally paid by the award.

##### Hope College Grants, Scholarships & Outside Scholarships

A student will retain a percentage of all other financial aid based on the following formula:

- $100\% - (\% \text{ of tuition credited}) = \% \text{ of aid to be retained}$
- Outside scholarships will be refunded to the agency that provided the funds
- Examples of financial aid recalculations due to early withdrawals can be requested by contacting Business Services