

# Graduate Finances

This section of the *Bulletin* contains information directly related to graduate students, but does not contain an extensive description of all Southwestern Adventist University student finance policies. For further information or clarification, please refer to Southwestern's Undergraduate *Bulletin*.

## Graduate Tuition

\$924 per credit hour. Tuition includes classroom instruction, cap and gown for graduation, diploma, and use of the following: library, computer laboratories, science laboratories, gymnasium, swimming pool, and student center.

### Summer

EDSC 545 Dinosaurs for Teachers - \$619 per credit hour

### Graduate Certificate in U.S. History

Tuition \$500 per course.

## Fees

A technology fee of \$220 per semester is required of all students.

## Residence Hall & Meal Plan Packages

Residence Hall: \$1,975/semester; \$3,950/year

Our Residence Hall Package includes:

1. A room in one of the residence halls beginning Sunday of the week classes begin
2. Meals at the cafeteria

## Meal Plans

Students who reside in the residence hall are required to select a meal plan offered through the cafeteria.

Meal Plan Choices (required for resident hall students)

### Meal Plan

• \$1,975 (per semester - includes \$125 for the Knight's Market and Grill\*) This plan is for unlimited access to the cafeteria seven days per week.

### Meal Plan 22

• \$1,125 (per semester)

The student is charged by the meal for each entry to the cafeteria with a \$50 per day limit, until the \$1,125 is used. A portion of this plan is used up each week regardless of entry into the cafeteria. Any portion of the \$1,125 may be spent in the Knight's Market and Grill. Meal Plan 22 is not unlimited access.

### Commuter Meal Plans

Students who live off campus have the option of either the Meal Plan or Meal Plan 22.

\*The Knight's Market and Grill offers a variety of hot meals and made-to-order sandwiches as well as breakfast items, smoothies, snacks and beverages.

Please note these guidelines before selecting a meal plan:

1. A processing fee will be assessed for any changes to meal plans after the close of registration.
2. Refunds are on pro-rata basis only when withdrawing from school or moving from the residence hall.
3. Meal plans may not be shared with other students or guests.

## Residence Hall Deposit

To reserve a room, students are required to pay a general deposit of \$200 to the respective residence hall. The deposit will be held until the student graduates, moves out of the residence hall, or withdraws from the University. The deposit is refundable on condition that the checkout procedure of the residence hall is followed (see Residence Hall Handbook). Should a student cancel an application for admission before August 1, the deposit will be refunded.

## Private Room Fee

Private room fees are an additional \$988 per semester subject to space availability, dean approval, and financial clearance.

## Summer Residence Hall and Cafeteria Fees

Residence halls charge a weekly rate and the cafeteria charges for each meal.

## Other Expenses

### Books

Students are given the opportunity to indicate if they want to charge books to their student account through BBA Corporation, the University textbook provider, during the on-line registration process. Students may charge up to \$600 to their student account per semester.

## Course Fees

EDAD 530 Internship in Education Administration \$200  
EDRE 550 Literacy Practicum \$200  
EDPY 585 & EDPY 590 Counseling Internship I & II \$400

## Graduation Dues

Graduation class dues are a mandatory non-refundable fee that covers expenses such as class gift, 25 graduation announcements, and miscellaneous class activities. This fee is voted by the senior class each year. When a student returns to obtain an additional degree and graduation dues were paid as an initial Southwestern graduate, only half of the dues will be required for each subsequent graduation class. Graduation dues are charged to the student account at the beginning of the semester in which the student will graduate.

# Insurance

Medical insurance is required for all students registered for 6 or more credit hours. Medical insurance can be purchased at registration for the academic year if the student is not covered by another plan. No refunds will be made after the second week of classes.

Immigration requires that all international students have twelve-month medical insurance coverage while in the United States. International students must purchase major medical insurance coverage through the University at the time of registration. Medical insurance from a home country will not be accepted. If a student is insured through the SDA General Conference system, the international student must provide documentation of equivalent insurance coverage. No refunds will be made after the second week of classes.

## Late Registration Fee

A fee of \$200 cash is required for requests to finish registration after the close of registration.

## Payment Plans

Southwestern offers three payment plans for fall and spring semesters to help students manage their university expenses. Classes taken during the summer require full payment at the time of registration.

### Plan I - Cash

Full payment of semester charges that are not covered by student aid.

### Plan II - Four-payment Institutional Education Loan (0% interest)

Under this plan, students are required to pay a minimum 65% of the semester charges at registration. Financial aid can be applied to the 65%. The remaining balance is a zero percent interest loan and is divided equally over four payments due the 10th of each month, as follows:

#### Fall Semester

July 15 - Registration payment, minimum 65% of semester charges

August 10 - First payment

September 10 - Second payment

October 10 - Third payment

November 10 - Final payment - balance owed on account

Students must go to their university [portal](#) between April and July to choose this payment option.

#### Spring Semester

December 15 - Registration payment, minimum 65% of semester charges

January 10 - First payment

February 10 - Second payment

March 10 - Third payment

April 10 - Final payment - balance owed on account

Students must go to their university [portal](#) in December to choose this payment option.

## Plan III - Three-payment Institutional Education Loan (0% interest)

Under this plan, students are required to pay a minimum 65% of the semester charges at registration. Financial aid can be applied to the 65% payment. The remaining balance is a zero percent interest loan and is divided equally over three payments due on the 10th of each month, as follows:

### Fall Semester

At Registration - Registration payment, minimum 65% of semester charges

October 10 - First payment

November 10 - Second payment

December 10 - Final payment - balance owed on account

### Spring Semester

At Registration - Registration payment, minimum 65% of semester charges

February 10 - First payment

March 10 - Second payment

April 10 - Final payment - balance owed on account

Any additional charges the student incurs during the semester will become a part of the institutional loan for payment plans II and III. These additional charges will be added to the next payment due. All institutional loans are to be paid in full by the end of the semester.

The University is advancing value to students in the form of educational services and a student's right to register is expressly conditioned upon the student's agreement to pay the costs of tuition and fees and any additional costs when those charges become due. Regardless of the student's eligibility for financial aid, the student is personally responsible for the full amount assessed as a result of the student's registration. In addition, failure to pay the costs of tuition and fees will result in a financial hold on the student's record which will prevent the release of the student's academic transcript and diploma. The University may refer any past due account for collection and may authorize legal action against the student for the collection of this debt. The student is liable for all reasonable collection costs, including attorney fees, court costs, and other charges necessary for the collection of a past due account.

## Wiring Money

See instructions at [www.swau.edu/bank-wire-instructions](http://www.swau.edu/bank-wire-instructions)

## Refunds - Institutional

Refunds to students dropping all, or some, classes will be prorated on a weekly basis as shown in the chart below. The date of withdrawal is based on the date the student files a drop voucher with the Office of Records.

Registration Week: 90%

Second Week: 60%

Third Week: 40%

Fourth Week: 20%

Fifth Week: 0%

Room and board charges will continue until the student's personal belongings have been removed from the residence hall and clearance has been filed with the residence hall dean. Room and board refunds are prorated on a daily basis.

Refunds are not made on these items:

- Insurance
- Missed cafeteria meals
- Music Lessons two weeks after registration day
- Technology Fee
- Unattended classes

## Student Financial Aid - Scholarships

Students enrolled in the MA or MEd graduate program will be eligible for a scholarship as follows:

First semester of enrollment in the graduate program - \$200 per credit hour

To receive a renewal of this scholarship in subsequent semesters - the student must earn a 3.5 or higher cumulative GPA

This scholarship does not apply to the EDSC 545 Dinosaurs for Teachers course.

### MEd Lab School Scholarships for Graduate Students

Graduate Students who teach for one of the University's lab schools (area schools that contract with the Education Department for student teachers) will receive a 50% tuition discount for graduate classes. This discount includes the \$200 per-credit-hour scholarship described above. Employees of the following Independent School Districts are now eligible: Alvarado, Burleson, Cleburne, Joshua, Keene, and Whitney.

## Federal/State Student Aid

Eligibility for the following programs is based upon results of the FAFSA. Students who do not hold a bachelor's degree and who are taking undergraduate as well as graduate classes will receive grant money only on undergraduate classes, and loans will be limited to the undergraduate amounts. Refer to the undergraduate bulletin for further information about undergraduate federal student aid.

## Tuition Equalization Grant (TEG)

The State of Texas has established a program to help equalize tuition between state-sponsored institutions and independent universities. To qualify for this program a student must establish eligibility through the FAFSA (or TASFA for students who have established domicile in Texas and are not U.S. Citizens or Resident Aliens), be a Texas resident, not be a recipient of an athletic scholarship, and not be enrolled in a theological degree program. Annual awards at Southwestern range from \$200 to \$3,200. Recipients must be enrolled at least three-quarter time. At the end of the academic year in which a student receives a renewal award the student must:

- Maintain an overall grade point average of at least 2.5
- Complete at least 75% of coursework attempted
- As a graduate student complete at least 18 credits in their most recent academic year

## Federal Student Loans

Eligibility for federal loans is based upon results of the FAFSA. Loan programs require completion of an initial master promissory note. Students receiving any of the following loans must complete entrance counseling before receiving the

first disbursement of their loan and must have exit counseling before graduating or withdrawing from the University. Loans normally have a ten year repayment period. Visit [www.studentaid.gov](http://www.studentaid.gov) for additional information on federal loans, including interest rates, origination fees, and repayment options.

## Unsubsidized Federal Direct Loan

This is a federally regulated loan program with the U.S. Department of Education. Graduate students may borrow up to \$20,500 per year with an aggregate limit of \$138,500 (including undergraduate loans). A student may choose to make interest payments while attending school or allow the interest to be capitalized.

## Federal Work Study Program (FWS)

This is a federal program. Students work on campus, or in a community service job, and are paid at least minimum wage. The student receives their compensation through either direct deposit or the Business Office at regularly scheduled payroll periods.

## Financial Aid Academic Progress Standards

Southwestern's Satisfactory Academic Progress (SAP) policy specifies the standards a student must maintain to be considered making progress in his/her course of study. The policy also establishes the criteria by which a student who has failed to maintain satisfactory progress may reestablish his/her eligibility for financial assistance.

Southwestern's satisfactory progress policy for graduate students contains a qualitative component which requires a cumulative grade point average of 3.0. The quantitative satisfactory progress policy requires a coursework completion rate of 67% while enrolled in this program with a maximum of 54 credit hours attempted for the MEd program and a maximum of 72 for the MA program.

Academic progress will be reviewed at the end of each fall, spring, and summer term. When a student fails to meet the GPA and/or completion percentage standards they will be given a warning semester during which they are asked to complete a Satisfactory Academic Progress Agreement wherein they meet with their advisor three times over the semester. If the student is not making satisfactory academic progress at the end of the warning semester, the student will become ineligible for federal or state aid. To receive financial aid at this stage, the student must submit an appeal based on extenuating circumstances documenting the reason the student failed to make SAP. The appeal and documentation will be reviewed by the Student Finance Committee for approval. A student who does not meet the prescribed academic plan in subsequent semesters, will be ineligible for aid and may not receive federal or state student aid until SAP standards are met. Students who exceed the number of attempted hours for completion of a degree must complete a Satisfactory Academic Progress Appeal form to be reviewed by the Student Finance Committee. A hold is placed on the student's federal and state aid until the SAP Agreement has been signed or an appeal has been approved. Appeals may be made for the following reasons: 1) The student has experienced illness; 2) The death of a relative 3) The student has a degree plan change; 4) The student, out of financial necessity, carried an extremely heavy workload over an extended period of time; 5) Upon recommendation of the Vice President for Academic Administration; 6) At the discretion of the Assistant Financial Vice President for Student Finance.

## Tuition Equalization Grant (TEG) Academic Progress Requirements

Additional requirements apply to recipients of the Tuition Equalization Grant (TEG). Students must be enrolled three-quarter time and at the end of an academic year in which the student receives a renewal award, must have completed 18 credit hours of coursework during the renewal year, and have a cumulative GPA of 2.5 or greater, with a 75% completion rate.

## Refunds - Federal/State Aid

When a student receives federal student aid funds and subsequently withdraws from the University, a portion of these funds may have to be returned to the Federal Government. The return amount is based upon the percentage of assistance earned up to the date of withdrawal within the enrollment period. No return is required after the 60% point in time. Repayment to federal student aid funds will be made in the following order: Unsubsidized Federal Direct Loan,

Federal Direct PLUS Loan, other federal funds. If it is determined that the student must return funds which were received directly, the student may set up a repayment plan through Student Financial Services. The University will apply this policy to all federal student aid recipients.

Return of State aid funds is calculated independently of the federal funds, according to State guidelines. During the first week of the semester, 70%; second week 60%; third week 40%; fourth week 20%; and, the fifth week and thereafter, 0%.