

EXPENSES AND FINANCIAL AID

EXPENSES

Tuition Rates

(per credit unless otherwise indicated)

Full-time students (per year) *	\$21,630
(per semester)	\$10,815
Overload	\$830
Part-time students	\$830
Audit	\$380
Senior citizen audit fee (<i>age 62 and older</i>)	\$80
Summer session	\$375
Teacher certification	\$435

Fees and Other Costs

General fee	\$625
Application fee (<i>nonrefundable</i>)	\$35
Challenge examination	\$75
Graduation fee	\$200
Student activity fee	\$280
Orientation fee	\$280
Art lab fee	\$75
Science lab fee	\$75
Damage deposit **	\$300
Transcript fee (<i>no charge for the first one</i>)	\$5
First Year Acceptance deposit (<i>nonrefundable after May 1</i>)	\$300
Returned check charge	\$35
Room reservation deposit (<i>Upper-class only</i>)	\$300
Room charge when classes are not in session (<i>per day</i>)	\$40
Late payment fee	\$75
Study abroad fee ¹	\$150

¹***May be subject to additional fees for study abroad health insurance.***

Room And Board ***

Standard - Double (per year)	\$9,200
Heffernan - Single (per year)	\$9,850
Heffernan - Super Single (per year)	\$10,210
Mayfield – Single (per year)	\$9,700

The College reserves the right to alter the above fees without prior notice.

* Tuition for full-time students is based on a minimum of 12 credits and a maximum of 18 credits per semester. There is a charge for additional credits over 18 credits per semester (overload). In view of the changed credit and curriculum requirements, students who entered Rosemont in the years 2000, 2001, and 2002 will be permitted to enroll for a maximum of 20 credit hours without incurring additional charges.

** Damage (Campus Services) deposits are a one-time fee for all students and are assessed when the student matriculates for the first time. Deposits will be refunded upon graduation or withdrawal from the College, provided that all financial obligations are fulfilled (including parking and library fines, damage and penalty fees, etc.).

*** Two meal plans are available.

GENERAL FINANCIAL INFORMATION

The payment of charges for tuition, room and board, and applicable fees for the first semester is due on or before August 1. The same payment of charges for the second semester is due on or before January 2. Tuition payments received after the above dates are subject to a late payment fee. Checks or money orders are to be made payable to "Rosemont College." Visa, MasterCard, American Express, and Discover are also accepted for payment of educational costs. The College also offers a tuition payment plan with no interest. Specific information on the plan is available through the Office of Student Accounts.

All candidates who have been offered admission to the Undergraduate Women's College who wish to secure a place in the one of the College's residence halls are required to make an advance deposit of \$300. This amount will be credited on the first semester bill. There will be no refund of the deposit after June 30.

Room and Board

The semester charges for room and board must be paid in full before a student is permitted to reside on campus. Since all residence hall rooms are reserved for both fall and spring semesters of the academic year, changes or alterations will be subject to the following conditions: The room reservation deposit is non-refundable after June 30 and cannot be applied toward other financial obligations to the College.

- Double rooms that are used as single rooms are subject to the fees for single rooms. Any student attempting to occupy a room without the permission of the Director of Residential Life will be subject to a penalty of \$100 per day and immediate removal from campus.
- Should a student choose to withdraw or to take a leave of absence from the College after the residence halls are open for occupancy and before the completion of the second week of the semester, a refund not exceeding 50% of the room and board rate may be requested. No refunds will be considered for any reason after the close of business on the Friday of the second week of the semester.
- No refund will be made after payment is received to students who request to leave the residence halls but continue to be enrolled in classes.
- The College does not assume responsibility for students' personal property. Insurance

for personal property is advisable.

Outstanding Financial Obligations

Students will not be issued grade reports, transcripts of credits or degrees if they have any outstanding financial obligations (including damage and penalty fees, parking and library fines, telephone service charges, etc.) with the College and/or Villanova University. The College reserves the right to cancel the registration of any student for failure to fulfill financial obligations.

Internship Expenses

Student interns who reside on-campus pay full room and board, and tuition and fees for the Rosemont credits earned in the internship, if any. Student interns who reside off-campus pay full tuition for the Rosemont credits earned in the internship, but they do not pay the general fee.

Tuition Refund Policy

Since College commitments are made on the basis of student enrollments, full tuition will not be refunded after the payment due date. Should a student choose to withdraw, drop below full-time status, or take a leave of absence after registration and before the completion of the second week of classes, a refund not exceeding 80% of the tuition may be requested. No refunds will be given after the second week of classes. Title IV recipients are subject to a different refund policy. The date of withdrawal, drop, or leave of absence is determined as being the time the Director of the Student Academic Support Center receives written notice from the student.

FINANCIAL AID

Rosemont College is committed to helping all qualified students afford a Rosemont education. Financial assistance is available to all degree-seeking students who are United States citizens, or eligible non-citizens with valid INS documentation, and who are enrolled on at least a half-time basis. Financial aid consists of scholarships, grants, loans, or employment, or any combination of these programs. All financial aid awards are made for one year only. A student must apply for financial aid each year to continue receiving federal, state, and institutional funds. Financial aid eligibility is reviewed every year and is subject to change based on changes in family financial conditions, federal and state regulations, and/or Rosemont College policies. Scholarships will be awarded less portable state and federal aid. In addition, students must maintain satisfactory academic progress. For specific information regarding the availability of need based financial aid, please contact the Financial Aid Office at 610.527.0200, ext. 2221. For information about merit scholarships, new applicants should contact the Office of Admissions at 800.331.0708.

Note: institutional awards are granted for a maximum of eight semesters or 128 undergraduate credits, whichever is achieved first.

ALL students wishing to be considered for any form of financial aid MUST complete the FAFSA by the required deadline every year.

Federal and State Financial Aid Programs

Federal and state financial aid programs are available to students who are enrolled on at least a half-time basis. Eligibility is based on financial need, and in some cases, may be limited

depending on fund availability. All students must complete the Free Application for Federal Student Aid (FAFSA) prior to March 1 (April 15 for returning students) to receive priority review of aid eligibility.

Federal Pell Grant—an entitlement program funded by the federal government; the amount of the award is determined by federal regulation.

Federal Supplemental Education Opportunity Grant (FSEOG)—part of a campus-based aid program funded by the federal government; grants are awarded to students with exceptional financial need, with first preference for federal Pell Grant recipients.

Federal Stafford Loan—federal loan program which enables students to borrow funds directly from a participating lender; first year students can borrow up to \$2625 for the academic year, sophomores can borrow up to \$3500, and juniors and seniors can borrow up to \$5500 each year, for a maximum of \$23,000 for undergraduate study. The lender may deduct up to 4% of loan amount for insurance and guaranty fees. Repayment of principal begins six months after the student is no longer enrolled on at least a half-time basis at the College. The interest rate is variable but will not exceed 8.25%. Students with financial need are eligible for an interest subsidy during the enrollment and grace periods; students with no financial need are responsible for interest payments during the in-school and grace periods.

Federal Perkins Loan—federal loan that is part of the campus-based aid program; funds are limited but are available to students with exceptional financial need. Interest is fully subsidized by the federal government during the in-school and nine month grace period.

State Grant—grant funds awarded to undergraduate students based on eligibility according to each state's guidelines. For Pennsylvania residents, the Free Application for Federal Student Aid (FAFSA) must be processed before May 1 for full consideration.

Campus Employment

Campus employment is available to a limited number of students, through either the Federal College Work Study Program or Rosemont College Institutional Employment Program, with preference given to students with financial need.

Satisfactory Academic Progress

Federal regulations require that students receiving any type of financial assistance (federal, state, or institutional) meet an academic progress standard. The student's academic progress is measured once each year at the conclusion of the spring semester.

Full-time students are expected to successfully complete a minimum of 12 credits per academic semester (24 credits per academic year). The minimum required credits per grade level for financial aid purposes, as required by federal regulations, are as follows:

Semesters	Credits	Completed GPA
2 semesters	24 (12/sem)	2.00
4 semesters	48 (12/sem)	2.00
6 semesters	72 (12/sem)	2.00

8 semesters

96 (12/sem)

2.00

For students who wish to graduate after eight semesters the successful completion hours each semester or a total of 32 credit hours per each of the four academic years is strongly recommended in order to attain the 128 credit hour graduation requirement instituted under Rosemont Works.

Specifically, the following credit hour accumulation per year is recommended:

First Year: up to 32 credits
Second Year: up to 64 credits
Third Year: up to 96 credits
Fourth Year: up to 128 credits

Note: 128 credits are required to receive a Rosemont undergraduate degree for all students who entered as of Fall 2003. The B.A. and B.F.A. in Studio Art and Design require additional credits.

- All students must complete degrees within 10 equivalent full-time semesters.
- Transfer credits are calculated as if earned at Rosemont and are factored as semesters attended by dividing transfer credits by 12.
- Part-time semesters are pro-rated into full-time equivalent semesters and then measured.
- Summer semesters are treated as any other semester in the standard academic year.
- Students who fail to meet the academic progress standard may submit a request for a waiver by filing an appeal with the Office of Financial Aid prior to the start of the next academic semester.

Title IV Refund Policy for Financial Aid Recipients

A student who is receiving any Title IV financial aid funds is subject to the Return of Title IV Fund policy if she withdraws from Rosemont College after the beginning of the semester and before the semester is completed. This policy is mandated by Federal Regulation (HEA, Section 484B; 34 CFR Part 668; 34 CFR Part 682) and affects those students who received any Title IV funds during the semester of withdrawal (Federal Pell Grant, Federal SEOG Grant, Federal Stafford Loan, Federal Perkins Loan, and Federal PLUS Loan).

The purpose of the refund policy is to allow for the calculation of amount of financial aid that is actually applied to the student's account, and to return the "unearned funds" to the source of the funding. This refund formula is used for the student who withdraws from the college within the first 60% of the semester. For example, if the student withdraws before the start of Fall Break, the student will be subject to the Title IV refund policy because she withdrew prior to the sixty-third day of class (which was the 60% mark of the semester). If the student withdrew on December 1, she would not be subject to the refund policy, because the date of withdrawal was after the 60% date.

It is important for any student who is considering a withdrawal or leave of absence from the college to schedule a meeting with the Director of Financial Aid to review the refund policy and how it will affect the disbursement of Title IV financial aid funds to the student's account. In some cases, additional funds may be due to Rosemont College if monies need to be returned to federal programs.

Withdrawal from the College can affect the student's eligibility for financial aid at Rosemont College or any other institution because of academic progress requirements. Additional information about the academic progress standard is available in the Financial Aid Office.

SCHOLARSHIPS

Institutional Scholarships

Recipients are determined by the Scholarship Committee. The College reserves the right to limit the number of scholarships awarded. Not all students meeting eligibility qualifications will necessarily be awarded a scholarship.

The Benefactors' Scholarship - \$15,000 Award

To be eligible for Benefactors' Scholarship, students must have a combined score of at least 1200 on Critical Reading and Math sections of SAT and/or a cumulative high school GPA of 3.6. In addition, applicants must possess exceptional extra/co-curricular leadership qualities.

The Trustee Scholarship - \$10,000 Award

To be eligible for the Trustee Scholarship, students must have a combined score of at least 1100 on Critical and Math sections of the SAT and/or a cumulative high school GPA of 3.5. In addition, applicants must possess exceptional extra/co-curricular leadership qualities.

The Presidential Scholarship - \$7,500 Award

To be eligible for the Presidential Scholarship, students must have a combined score of at least 1000 on the Critical Reading and Math sections of the SAT and/or a cumulative high school GPA of 3.0. In addition, applicants must possess exceptional extra/co-curricular leadership qualities. This award is automatically granted to any high school student body or government president who meets the SAT or GPA requirements.

The City Scholarship - \$6,000 Award

The City Scholarship is awarded to graduates of private and/or public urban high schools based on academic, extra/co-curricular, and/or community service excellence.