

Conditional status permits a student to take up to 11 credit hours (unless otherwise stipulated) before any outstanding conditions must be satisfied.

STANDARDS OF CONDUCT

At Cedarville University we believe that the principles found in the Bible should govern our appearance, words, and actions. We believe that our appearance, words, and actions should honor and manifest godly qualities, recognizing that we have a responsibility to maintain a clear and compelling witness before unbelievers.

Consequently, all students at Cedarville University are expected to conduct themselves as mature Christians and working professionals. Some aspects of the commitment that faculty, staff and students make reflect biblical convictions; others reflect what we call “institutional preferences,” and such preferences allow us to maintain an orderly Christian educational community on campus.

The standards of conduct are outlined in *The Cedarville Experience*, a publication of the student life division of Cedarville University. Students may request a copy of this publication to be sent to them through the mail or may access it online at www.cedarville.edu/departments/sso/handbook/.

All graduate students are expected to comply with the Cedarville University Standards of Conduct. The director of graduate programs, working with the appropriate campus officials and offices, is responsible for matters related to graduate student conduct. Students who are found to violate the University’s standards of conduct will be subject to corrective action up to and including expulsion from the University.

FINANCIAL DETAILS

UNIVERSITY FINANCIAL OPERATING POLICY

The tuition and fees are kept as reasonable as possible consistent with responsible operation of the University. The revenue from students does not cover the total cost of operation.

The University is partially supported by individuals and churches who desire to have a share in the preparation of young people for effective Christian service as pastors, teachers, missionaries, evangelists, and dedicated Christians in all walks of life. Some funds are received from interested businesses, industries, and foundations.

Student costs as stated are subject to change upon reasonable notification by the University.

STUDENT COSTS (AS OF MARCH 2006)

COSTS	SU & FA 2006
Tuition per semester hour	\$298
Fees:	
Application fee	\$30
Drop/add (course) fee	\$10
Reservation deposit (per course, applied toward tuition)	\$50
Late payment fee	\$20

ESTIMATED ANNUAL COSTS (FALL 2006)

Tuition (based on 12 semester hours)	\$3576
Books and supplies (based on four courses per year)	\$600
Total Estimated Costs	\$4,176

FINANCIAL REGISTRATION POLICY

To enable the University to be responsible in meeting its financial responsibilities, students must make provision for the payment of their bill at the beginning of each term. A student's registration for classes indicates a commitment to pay for related charges as stated in the university catalog.

Payment in full is required prior to the start of classes each semester. A student will not be considered officially registered until arrangements for payment have been finalized with the Cashier's Office. Payment may be made by mail or in person. The Cashier's Office is open from 8:30-4:00, Monday through Friday. Classes held at teaching points other than the main campus may pay balances by mail. Students who do not make financial arrangements for the payment of their bill may not be permitted to attend classes and may be asked to leave the University.

NOTIFICATION OF THE UNIVERSITY BILL

Students who pre-register for classes will normally receive a statement based on their pre-registration schedule 10 to 15 days before the semester begins or on the first day of class. A statement of the student's account is generated each month when that account has activity. Invoices and account statements are directed to students at their current home residence.

FORMS OF PAYMENT

Students may pay their bill using cash, money orders, personal checks, certified checks, or checks drawn on a major credit card. Payments may be made at the Cashier's Office or by mail.

PAYMENT PENALTIES

Students not making financial arrangements within the first two days of the semester will be charged a \$20 late payment fee.

Students with unpaid balances at the end of a semester may be denied enrollment in the next semester, grade reports, transcripts, and/or a university diploma. They will also be responsible for any fees incurred in the collection of their past due account.

INTEREST RATES

An annual interest rate (currently 15% or 1.25% per month) will be charged from the beginning of the term in which the student first enrolled.

PAYMENT OPTIONS

Payment in Full is the preferred payment plan. This plan involves paying the full amount due as indicated on the Student Invoice either before the first class or within the first two days of the academic term.

Prepayment Incentive Credit Plan (PIC-Plan) enables students to earn interest on student accounts that have a credit balance of \$500 or more. Interest earned is credited monthly. This plan operates automatically as soon as the student has a credit balance of \$500 or more on the first day of a calendar month. Prepayments can be made any time. All payments are credited immediately to the student's account. The University reserves the right to limit the amounts deposited under the PIC-Plan. Interest rates are established on a semester basis beginning January 1, April 1, July 1, and August 1. Please call 937-766-7665 for the current rate. For more details, please request a current PIC-Plan brochure from the Cashier's Office.

WITHDRAWAL REFUNDS: TUITION AND COURSE FEES

Students withdrawing from the University before the end of a semester may request a refund from the Cashier's Office. Refunds may be requested anytime after the beginning of a semester. The effective date of the withdrawal from the University is the last day of class attendance as determined by the Registrar's Office.

Tuition and course fee refunds for withdrawal are granted on the following schedule:

Fall and Spring "Saturday Only" Classes

Amount	Dates
100%	After the 1 st class but before the second class
25%	After the second class but before the 3 rd class.
None	Anytime after the start of the 3 rd class.

Summer One, Two, or Three-week Modules

Amount	Dates
100%	After the 1 st class but before the 2 nd class
50%	After the 2 nd class but before the 3 rd class
25%	After the 3 rd class but before the 4 th class
None	After the start of the 4 th class

Course offerings changed or withdrawn by the University entitle a student to a full refund of tuition and related course fees.

Students withdrawing from a course or courses will be granted a full tuition refund to apply toward courses added. If the new total hours are fewer than the original total, the above refund schedule will apply.

FEDERAL REFUND POLICY

In addition to the overall institutional policy requirements, the following regulations mandated by the United States Department of Education are applicable. When a refund is due a student under Cedarville University's refund policy and the student received financial aid under federal Title IV funds, a portion of the refund shall be applicable to the Title IV programs based on a federal formula, except the university work study program.

Pro Rata refunds will be calculated for all students who withdraw before the expiration of 60% of the term of attendance. A federal refund and an institutional refund will be calculated on all other students who withdraw.

Federal Refund Policy

Program included:

Federal Stafford Loans

A portion of Title IV grant or loan funds, but not FWS funds, must be returned to the Title IV programs upon a Title IV recipient's withdrawal from the school.

Withdrawal date

The day the student withdraws is the date (determined by the school):

- The student began the withdrawal process prescribed by the school;
- The student otherwise provided the school with official notification of the intent to withdraw; or
- For the student who does not begin the school's withdrawal process or notify the school of the intent to withdraw, the mid-point of the period of enrollment for which Title IV assistance was disbursed (unless the institution can document a later date).

If the school determines the student did not begin the withdrawal process or notify the school of the intent to withdraw due to illness, accident, grievous personal loss or other such circumstances beyond the student's control, then the school may determine the appropriate withdrawal date.

Percentage of the payment period or period of enrollment completed

The percentage of the period of enrollment for which assistance was awarded that was completed is determined by dividing the total number of calendar days comprising the period of enrollment for which assistance is awarded into the number of calendar days completed in that period as of the day the student withdrew.

Calculation of Title IV assistance earned

To calculate the amount of Title IV assistance earned by a student, the school must first determine the percentage of Title IV assistance the student earned. Up through the 60 percent point of time, the percentage of assistance earned is equal to the percentage of the period of enrollment for which it was awarded that was completed as of the day the student withdrew. If the student withdrawal occurs after the 60 percent point, then the percent is 100 percent.

Calculation of Title IV assistance not earned

The amount of the Title IV grant and loan assistance not earned by the student is calculated by determining the complement of the percentage of assistance the student earned and applying it to the total amount of grant and loan assistance that was disbursed (or that could have been disbursed) to the student, or on the student's behalf, for the period of enrollment as of the day the student withdrew.

Difference between amounts earned and amounts received

The school will follow the regulations for late disbursement if the student received less grant or loan assistance than the amount earned. If the student has received more grant or loan assistance than the amount earned, then the unearned funds shall be returned by the school, the student, or both.

Responsibility of the school

The school shall return the lesser of the unearned amount of Title IV assistance or an amount equal to the total institutional charges the student incurs for the period of enrollment of which the assistance was awarded, multiplied by the unearned percentage of awarded Title IV grant and loan assistance.

Responsibility of the student

Students shall return unearned Title IV assistance minus the amount the school returns.

Order of return of Title IV funds

Excess funds returned by the school or student are credited to outstanding Title IV loan balances for the student or made on the student's behalf for which a return of funds is required. Excess funds must be credited to outstanding balances in the following order:

1. Unsubsidized Stafford loans
2. Subsidized Stafford loans

VETERANS TRAINING BENEFITS AND DEPENDENTS EDUCATIONAL ASSISTANCE

Cedarville University is approved under Title 38, Chapters 30, 31, 32, 35, and 106 U.S. Code for Education of Veterans and their Dependents.

Students under Chapters 30, 32, 35, and 106 are required to pay the school for all charges. The Veterans Administration in turn pays them a monthly allowance based upon their training load. Veterans under Chapter 31 are paid a monthly allowance and the Veterans Administration pays the school for tuition, fees, books, and supplies.

Inquiries concerning eligibility should be directed to the Contact Office of a Veterans Administration Regional Office. Students planning to study under one of the education

laws should receive approval prior to enrolling. A Veterans Administration training officer will contact the University in the case of disabled student's cases to accomplish this requirement for the student.

Cedarville University students eligible for veterans' benefits should contact the Graduate Office.

FINANCIAL AID

Financial aid information can be obtained from the Financial Aid Office. The Financial Aid Office serves as a resource center to assist students and their families in exploring alternative sources of educational funding. All questions may be directed to the Financial Aid Office at 937-766-7866 or 1-800-444-2433. Visit Cedarville's financial aid website at www.cedarville.edu/dept/fa and the FAFSA website at www.fafsa.ed.gov.

STUDENT RIGHTS

- You have the right to know what financial aid programs are available at your school.
- You have the right to know the deadlines for submitting applications for each of the financial aid programs available.
- You have the right to know how financial aid will be distributed, how decisions on that distribution are made, and the basis for these decisions.
- You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.