



## Financial Aid

Financial aid administered by the Financial Aid Office is based on an evaluation of academic accomplishments, financial need, and availability of resources. Students may qualify for Carroll scholarships, awards and grants or federally sponsored grants, work, and loans. Information about eligibility, applying and accepting aid, and types of aid are outlined in this section. Some general points:

- Scholarships are awarded for each academic year.
- Awards are usually made in the spring for the following academic year.
- Carroll College does not discriminate on the basis of race, sex, color, creed, or national or ethnic origin in the administration of its scholarship program.
- Most scholarships administered by the College are divided evenly between fall and spring semesters.
- Scholarships are not awarded during the summer session.
- Recipients of selected awards must inform the donor and/or financial aid office of their acceptance.

*The following is an example of how financial aid is determined.*

The Board of Trustees approves the cost of attendance in February of each year for the following academic year. The costs for a full-time, resident student for 2006-2007 is as follows:

Tuition & Fixed Fees	\$16,778
Room and Board Allowance	\$ 6,246
Technology & Student Activity Fees	\$ 300
Personal Expense* Allowance	\$ 3,500
Total Cost of Attendance	\$26,824

\*This estimate includes allowances for books, supplies, transportation, and personal expenses.

If the student has applied for federal financial aid, Carroll accesses the estimated family contribution (EFC) information electronically from the federal processor. If Carroll is not indicated on the FAFSA as a school that should receive the Student Aid Report (SAR), the student must submit a copy of the SAR to the Financial Aid Office or contact the Federal processor and request that Carroll College be added. Carroll's school code is 002526.

Carroll subtracts the EFC from the cost of attendance. The resulting amount is financial need as per federal eligibility guidelines.

The calculation is as follows:

Financial Aid Cost of Attendance	\$26,824
Less: Calculated EFC (assume \$5,000)	\$ 5,000
Calculated Financial Need	\$21,824

Financial aid packages are developed using information available at the time of packaging and may be revised if enrollment status and/or financial status change.

### Eligibility Requirements for Carroll Aid

- Possess a high school diploma or equivalent
- Priority given to students with FAFSA results submitted to Carroll by May 1<sup>st</sup>.
- Does not possess a baccalaureate degree.
- Enroll and be accepted to Carroll College as a degree seeking full-time student.

Note: Full-time is 10 or more credit hours per semester. For some financial assistance programs students must be enrolled in at least six (6) credit hours per semester.

### Eligibility Requirements for Federal Aid

- Apply and be accepted to Carroll College as a degree student.
- Complete and submit the Free Application for Federal Student Aid (FAFSA) as soon as possible after the first business day in January and request that the information be sent to Carroll College, Title IV Code 002526. A FAFSA must be completed each year you apply for financial aid.

Note: Submitting a FAFSA ensures you are considered for all financial assistance from Carroll and the federal government. However, submitting a FAFSA is not mandatory.

- Review the Student Aid Report (SAR) sent by the processing center and submit necessary corrections to the Financial Aid Office.

### Financial Aid Notification

Students who have been accepted for admission and for whom Carroll received results of the FAFSA on or before February 1 will receive need-based financial aid packages on or about March 1. The packages will contain all financial aid awards offered by and through Carroll College with directions as to how to accept and receive the awards. After March 15, students will receive financial aid packages as they are admitted to Carroll and the results of the FAFSA become available.

Students who do not apply for federal financial aid will not receive a need-based financial aid package. The priority for need-based aid will be given to those new students who have made their enrollment deposit by May 1<sup>st</sup>. After May 1<sup>st</sup> need-based aid will be given in the order that the deposit is received if funds are available.

Approximately 30% of all FAFSA applicants are selected for a process called verification by the Department of Education. In this process, Carroll College will be comparing information from the FAFSA with signed copies of the student (and parent's) Federal tax forms, W-2 forms or other financial documents. The law requires the college verify this information before awarding of Federal financial aid. If there are differences between the FAFSA information and supplied financial documents, Carroll College will make corrections electronically and notify the student in writing.

Verification must be completed no later than 14 days prior to the end of the first semester of enrollment. Failure to complete verification will result in the cancellation of all federal and institutional need-based aid. In addition:

- No federal loan(s) will be released until verification is completed.
- Students employed under the federal work-study program cannot work more than 60 consecutive days from the beginning of the semester without completing verification.

Carroll College must review the requested information, under the financial aid program rules (34 CFR, Part 668).

In some cases, the Financial Aid Office will re-evaluate financial aid awards based on special circumstances. If you or your family have special needs or have recently experienced unusual financial circumstances, please contact the Financial Aid Office. A Special Circumstance form is available on the financial aid forms banks on the Carroll College website.

#### Accepting Financial Aid

- A financial aid package notification will be mailed and e-mailed to accepted students beginning March 1 or after Carroll receives FAFSA information.
- Acknowledge your acceptance of your financial aid by accepting and submitting to Carroll College your financial aid notification and other required paperwork.
- Financial aid, except for work awards and book vouchers, will be credited directly to your student account at the beginning of each semester.

#### Student Responsibilities

Upon acceptance and receipt of financial assistance of any kind, it becomes the student's responsibility to notify the Financial Aid Office in writing of changes in financial and/or enrollment status. A change in enrollment and/or financial status may result in revision of financial aid awards. Changes include:

- Change in the number of enrolled credits;
- Change in name, address, or telephone number;
- Change in financial status, including any additional scholarships, grants, housing changes or other benefits received; and
- Withdrawal from the college. Students who withdraw from Carroll College during a semester may be responsible for repayment of all or a portion of any financial aid received for the semester. Return of federal fund procedures are federally regulated. Contact the Financial Aid Office for additional information.

#### Scholarships and Awards

Freshmen students entering in academic year 2006-07

Presidential Scholarship	\$8,500 per year
Trustee Scholarship	\$7,000 per year
All Saints Award	\$5,000 per year
Founders Award	\$3,500 per year

All full-time students who have applied and been accepted to Carroll in the 2006-2007 academic year are automatically considered for the above guaranteed minimum scholarships and awards are based on official recalculated high school transcripts and test scores. Students must maintain a 2.00 or higher Carroll cumulative grade point average to retain the merit awards and all other Carroll scholarships and/or grants. Additional gift aid may be available for full-time students who submit a FAFSA and are determined to have financial need. New students must deposit by May 1<sup>st</sup> to be eligible for additional need-based Carroll gift aid.

Carroll institutional grants/scholarships will not exceed:

- On-campus students = Total of tuition/fixed fees/room/board
- Off-campus students = Total of tuition/fixed fees

Carroll College institutional aid is not refunded to a student but will be used to pay institutional costs incurred during the academic year awarded. If a student receives outside aid that specifically covers tuition and/or room and board charges, Carroll aid may be reduced. Examples include veterans benefits, vocational rehabilitation, Bair scholarships, ROTC, etc.

Beginning with the incoming 2006 class, if students choose to live off-campus or have been granted permission to live off-campus, institutional need-based aid may be reduced. The financial aid package is based on full-time attendance and a student's housing status at Carroll.

#### Other Carroll Scholarships and Grants

1. **Family Allowance Grant** Carroll provides a grant of \$1,000 (\$500 per semester) to each dependent family member when two or more immediate family members are attending Carroll **full-time** during the same semester. Specific details and applications are available from the Financial Aid Office or on the Carroll College website are due by March 1 each year.
2. **Activity Scholarships and Grants** Activity scholarships and grants are offered to students involved in forensics, theatre, cheerleading, student government, and intercollegiate athletics. Amounts vary and may be renewable with continued involvement in the activity. Carroll College offers activity scholarships to students in the following areas:

Forensics: Contact the Director of Forensics, Mr. Brent Northup

Theatre/Choir/Pep Band: Contact the Chair of the Fine Arts Department, Mr. Chuck Driscoll

Men's Basketball: Contact the Men's Head Basketball Coach, Mr. Gary Turcott

Women's Basketball: Contact the Women's Head Basketball Coach, Mr. Shawn Nelson

Men's Football: Contact the Head Football Coach, Mr. Mike Van Diest

Women's Volleyball: Contact the Head Volleyball Coach, Ms. Maureen Boyle

Women's Soccer: Contact the Head Soccer Coach, Mr. Mark Hiemenz

Men & Women's Golf: Contact the Head Golf Coach, Mr. Bill Lannan

3. **Parish Scholarship:** Students who are active in a Catholic Parish within the State of Montana may apply for this scholarship through their parishes. Applications are available at the parishes for this \$300 scholarship or on the Carroll College website and are due by March 1. This award is a first year only scholarship.
4. **Fr. John Sladich Memorial Scholarship for Native Americans:** Enrolled members of Montana Native American Tribes can apply for this scholarship. Applications are available from the Financial Aid Office or on the Carroll College website and are due by March 1.
5. **Endowed Scholarships and Grants:** Carroll College endowed scholarships and grants result from gifts to Carroll by individuals and institutions interested in helping Carroll students succeed. Donor restrictions apply in most instances and most are need-based, which require the results of a FAFSA. Applications for endowed scholarships are not required for endowed scholarships as funds are allocated in accordance with donor restrictions and/or specifications and Financial Aid Office policies.
6. **Diversity Scholarship:** Awarded to outstanding students with significant ethnic and/or cross-cultural experiences beginning enrollment at Carroll College fall term 2005 and forward. The scholarship is \$4,000 over four years (\$1,000 per academic year) and is awarded to students who have at least a 3.00 cumulative GPA (high school or college). It is renewable for students who maintain at least a 2.00 cumulative GPA. Applications are available in the Financial Aid Office and on the Carroll College website and are due by March 1.
7. **Employer Matching Grant:** Students who enroll at Carroll for at least three and no more than nine credits and whose employer contributes at least one-third of tuition costs are eligible for this Matching Grant Program. Students do not need to be degree candidates at Carroll, but they must enroll for credits (no audits). Applications are available in the Financial Aid office and the Carroll College website and are due by the semester payment due date.

### Carroll Scholarships and Awards for Transfer Students

Students entering in academic year 2006-2007:

Presidential Scholarship	\$5,500
Trustee Scholarship	\$4,000
All Saints Award	\$3,000

All full-time transfer students who have applied and been accepted to Carroll in the 2006-2007 academic year are considered for the above scholarships and awards based on official transcripts and a recalculated, cumulative transfer grade point average. Students must maintain a 2.00 or better Carroll cumulative grade point average to retain merit awards and all other Carroll scholarships and/or grants.

### Phi Theta Kappa Scholarship for Transfer Students:

Transfer students selected to Phi Theta Kappa National Honor Society, which recognizes outstanding academic achievement by students who attended community colleges are eligible. Students must indicate membership on the application for admission for this \$1,000/yr renewable scholarship. Students must maintain a 2.00 or better Carroll cumulative grade point average to retain merit awards and all other Carroll scholarships and/or grants.

### Federal Financial Aid

Complete the FAFSA after January 1. Request that your Student Aid Report be sent to Carroll College, Title IV Code 002526. It takes approximately 4 to 6 weeks for a paper FAFSA application to be processed. Applications submitted via the Internet take considerably less time ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)). Students (and parents, if applicable) must have a Personal Identification Number (PIN) to sign FAFSA electronically ([www.pin.ed.gov](http://www.pin.ed.gov)). You must re-apply for federal aid each year. Delays in receiving financial aid are often the result of late submission of the FAFSA. Priority deadline for Carroll College is March 1.

Except for the Federal PLUS (Parent) Loan, eligibility for the below-indicated federal financial aid resources depends on submission of the FAFSA. The Student Aid Report (SAR), resulting from the FAFSA, provides an expected family contribution (EFC), which is used to determine eligibility for federal need-based financial aid.

1. Federal Pell Grants and Federal Supplemental Education Opportunity Grants (FSEOG) are awarded to students with exceptional financial need. FSEOG funds are limited.
2. Montana Tuition Assistance Program (MTAP) and Montana Higher Education Grants (MHEG) are state-sponsored grants which are available to Montana residents only and are available to students who demonstrate exceptional financial need. MTAP/MHEG funds are limited.
3. Work-study employment opportunities are available through the need-based Federal Work-Study (FWS) Program. Limited funds are awarded on a first-come, first-served basis, in accordance with College policy. Awards are for either 10 or 15 hours per week. For most jobs, the hourly pay rate is minimum wage.
4. Loan monies at federally regulated interest rates are available to you and your parents. Federal loans, except the Federal PLUS (Parent) Loan, are awarded on a need and non-need basis as documented through the FAFSA.
  - a. Federal Perkins Loan – awarded to the most needy students. Funds are limited and are awarded based on the college packaging policy.
  - b. Federal Stafford Loan – available to students on either a need (subsidized) or non-need (unsubsidized) basis. Subsidized loans do not require payment of interest by the student so long as the student is attending college at least half time. The federal government subsidizes the interest burden. Unsubsidized loans require payment or capitalization of interest upon disbursement. Interest rates are set annually in accordance with federal regulations.
  - c. Federal PLUS (Parent) Loan – for parents of dependent students who want to borrow to help pay for their students' education. Interest rates are set annually in accordance with federal regulations.

### Private Scholarships

Many private organizations provide financial assistance to Carroll College students. Scholarship information may be obtained by contacting civic, professional, religious or other community organizations in addition to high school guidance

offices and the Internet. One website is [www.fastweb.com](http://www.fastweb.com). An additional listing of web resources is available on the Carroll College website.

Private scholarships are generally applied one-half to each semester after the funds are received.

**College-Related Federal Tax Provisions**

Carroll students and families may be eligible for selected education-related tax provisions of the Federal Taxpayer Relief Act of 1997, including:

1. Hope Scholarship Tax Credit provides a maximum \$1,500 per year tax credit (non-refundable) for each eligible taxpayer for the first two years of college.
2. Lifetime Learning Tax Credit provides a maximum \$2,000 per year tax credit (non-refundable) per family for years of eligible undergraduate or graduate/professional study after the first two years of college.
3. Student Loan Interest Deduction provides a non-refundable deduction (not credit) of interest on qualified education loans used to finance qualified education expenses. The maximum deduction each taxpayer is permitted to take is \$2,500.
4. IRA Withdrawals eliminates the 10% penalty for early withdrawal of tax-deductible amounts placed in Individual Retirement Accounts (IRA) used to pay qualified educational expenses.
5. IRA contributions provide a new education IRA for tax years beginning after December 31, 1997.
6. Deduction for Higher Learning. For 2004 and 2005, taxpayers may be able to deduct up to \$4,000 paid toward qualified tuition and related expenses as an adjustment to Income.

Note: Be advised that there are numerous eligibility requirements and other specifics contained in the tax provisions. Contact your tax advisor before making decisions.

**Financial Aid Satisfactory Academic Progress Policy**

**Requirement and Purpose**

Federal regulations require that students make satisfactory progress toward attainment of a degree, diploma, or certificate objective in order to participate in federal student assistance programs. Carroll interprets federal intent of the satisfactory progress regulations as a means to prevent abuse of federal student assistance programs as opposed to placing limitations on students.

Carroll’s financial aid satisfactory academic progress policy is provided to ensure compliance with federal regulations and to prevent abuse of federal student assistance programs while supporting students’ efforts to attain educational objectives.

**Indicators of Progress**

Financial aid satisfactory academic progress (SAP) is measured “qualitatively” and quantitatively.”

Quality of work is measured by cumulative grade point average (GPA) resulting from work done at Carroll College.

Quantity of work is measured against a maximum time frame in which the student must complete the educational objective. The quantitative measurement requires designation of a minimum amount of work a student must successfully complete (credit

hours earned) by the end of designated periods of enrollment (full-time equivalent semesters). The quantitative measure is cumulative for all periods of enrollment and for all schools attended, including periods of enrollment in which students did not receive federal student financial assistance.

**Students Subject to SAP Measurement**

Students currently enrolled and re-admits are subject to SAP measurement. In most instances, a financial aid package will be provided before grades are posted. If SAP standards have not been met, the financial aid package is voided, pending appeal.

New students, to include transfer students, while subject to SAP, are not measured for satisfactory progress until grades have been posted for the first year of attendance at Carroll.

**SAP Measurement Date**

SAP measurement is made after completion of the spring semester.

**Measurement Standards of SAP**

Qualitative Measurement

A student must possess a GPA of 2.0 or higher.

A student must meet the above qualitative standard in addition to the quantitative standards discussed below.

Quantitative Measurement

As indicated below, students must earn the number of credit hours within the number of FTE semesters, in addition to meeting the above qualitative standards, in order to be eligible for Carroll need-based, merit and other institutional scholarships, and federal student financial assistance programs:

Number of FTE Semesters Attempted	Must Complete Credit Hours
2	20
4	40
6	60
8	80
10	100
12	122

Audit and non-credit remedial work are not considered in the measurement of SAP. Remedial and repeated course work for which a student received credit multiple times is treated as any other course work. Incompletes are considered as credits attempted when considering maximum time frames. Transfer credits are also considered when determining maximum time frames. If a student withdrew from a class or classes, the student is considered to have attempted those classes, even though the student did not realize any earned credits from registering for the classes. Withdrawal from classes has a negative impact on SAP measurement.

**Duration of Eligibility**

You are expected to earn a degree in a specific amount of time, measured by the credits attempted. Credits earned at prior post-secondary institutions and accepted toward your Carroll College degree will be included with your Carroll College credits in determining the credits you have attempted. The number

of attempted credits allowed is 1.5 times the number of credits required to earn your degree. For example, if your degree requires 122 credits, you are eligible for financial aid until you have attempted 183 credits or have earned the credits required for your degree, whichever comes first.

### Student Notification of SAP Decisions

The Financial Aid Office will, in most instances, measure SAP after developing a financial aid package for a student. In this case, the student will be notified in writing if he or she has not met SAP standards and that the financial aid package is cancelled. At the same time, the student will be notified of the appeal process (described below).

### Exceptions/Appeals

A student who is notified of failure to meet SAP standards may appeal the conclusion reached by the Financial Aid Office and/or request that he or she be granted an exception to the policy. The student must follow the following process to appeal a SAP ruling:

Respond in writing to the notification of failure to meet SAP standards. The response must be directed to the Financial Aid Director at Carroll. The response must describe in specific terms, along with supporting documentation as appropriate, why Carroll should grant an exception to its established SAP policy. As a minimum, the response must include the following:

A personal statement, plus supporting documentation, as appropriate, explaining the circumstances that have led to failure to meet established SAP standards. The statement should also include an academic plan outlining how the student expects to meet the SAP standards, as well as the time frame in which the student expects to be back in compliance with such standards.

The Financial Aid Director and designated representatives will review the student's response and will make a decision on the appeal. Two actions may result on the appeal:

1. The Financial Aid Director may approve the appeal. If such is the case, the student will receive written notice of the approval along with conditions to be met in the future, if appropriate.
2. The Financial Aid Director may deny the appeal. The Financial Aid Director is the final authority regarding SAP decisions. The student will be notified, in writing, of action on the appeal in a timely manner

### Requalification for Federal Student Financial Assistance and Carroll Need-Based Assistance Programs After Failing to Meet SAP Standards.

A student who is disqualified from participation in college need-based, merit and other institutional scholarships, and federal student financial assistance programs may regain eligibility by satisfying the established SAP standards. This can be done by attending college without the financial assistance offered by the applicable financial aid. If a student is deemed not to be making satisfactory progress, but later meets the standards, his or her eligibility for aid is reinstated. A student may be paid for the payment period in which he/she regains satisfactory progress, but may not be paid for any payment periods in which the student did not meet the standards.

## Return of Federal Title IV Funds Policy

### Purpose

The purposes and intent of this policy are to provide guidance as to how Carroll College will calculate the amount of Federal Title IV funds to be returned for a student who has withdrawn from all classes, inform interested parties of the methods and procedures used to calculate the amount, provide a fair and equitable policy, and provide a policy that conforms to federal regulations and the intent of those regulations.

This policy governs the return of Federal Title IV funds disbursed for a student who completely withdraws from a term, payment period, or period of enrollment. It does not apply to students who have dropped some classes but remain enrolled in other classes at or through Carroll. The general assumption is that a student earns aid based on the period of time he/she remained enrolled.

### The Process — General

1. Student notifies the Registrar that he/she is withdrawing from the college. The Registrar provides the student with a withdrawal form.
2. The student follows the instructions on the form to obtain the necessary signatures indicating compliance with requirements, and returns the form to the Registrar.
3. The Registrar gives a copy of the completed withdrawal form to the Financial Aid Office immediately upon receipt from the student.
4. The Financial Aid Office calculates the amount of funds to be returned.
5. The Financial Aid Office notifies the student and the Business Office of funds that the College must return, and the amount that the student must return.
6. The Financial Aid Office returns its share of unearned Federal Title IV funds within 30 days after it determines that the student withdrawal process is complete. The student must repay his/her share either by (1) paying loans in accordance with the terms and conditions of the promissory note or (2) repaying grants directly or under a payment arrangement through the College (not required by the College).

Note: In addition to calculating a return of Federal Title IV funds for students who notify Carroll of withdrawal, Carroll must also make the calculation for students who do not "officially" withdraw. The Financial Aid Office reviews final semester grades to determine students with all "F" grades followed by attempts to determine if the student withdrew from all classes. If so, the last date of attendance is obtained. To facilitate the process, the Registrar has requested faculty to indicate last date of attendance for all students awarded an "F" grade.

### The Details

Earned aid - During the first 60% of the period, a student "earns" Federal Title IV funds in direct proportion to the length of time he/she remains enrolled. That is, the percentage of time during the period that the student remained enrolled is the percentage of disburseable aid for that period that the student earned. A student who remains enrolled beyond the 60% point earns all aid for the period.



# Carroll Tuition, Fees and Payment

MONTANA

All charges listed in the financial section are those that are current at the time of the printing of this catalog. These charges are subject to change without notice by the College.

Student tuition, room and board, and applicable course fees are due prior to the first day of classes each semester. Students unable to meet these obligations may apply for financial assistance. Arrangements for financial assistance must be completed with the Financial Aid Office prior to the first day of classes.

Full-time tuition entitles the student to take ten (10) to nineteen (19) semester credits. Additional charges for each semester credit over nineteen (19) are made at part-time tuition rates. Auditor's tuition entitles a student to attend class lectures without grades or credit.

**Application Fee** **\$35**  
(non-refundable)

This one-time fee is submitted with the initial application and is applied as a matriculation fee in the semester for which application is made.

**Tuition and Fees**

Tuition and fees are adjusted on an annual basis. The following fee schedules are in effect for the 2006-2007 academic year

**Full-time Tuition:** per semester **\$9,055**  
Students registered for ten (10) through nineteen (19) semester credits.

**Part-time Tuition:** per semester credit **\$604**  
Students registered for nine (9) semester credits or fewer and more than nineteen (19) credits.

**Auditors' Tuition:** per semester credit **\$125**  
Students enrolled without credit.

**Senior Citizens' Tuition:** per semester

1-3 audit credits	<b>\$50</b>
4-6 audit credits	<b>\$100</b>
7-9 audit credits	<b>\$150</b>

Students 60 years and over, enrolled for audit only.

**Post-Baccalaureate Tuition:** per semester credit **\$324**  
Carroll graduates may take a maximum of 18 credits per semester at the post baccalaureate rate.

Non-Carroll graduates may take a maximum of 6 credits per semester at the post baccalaureate rate.

**Advanced College Enrollment Tuition:** **\$95**  
High school student—per semester credit—maximum of 6 credits per semester

**Summer Term Tuition and Fees**  
Refer to the current summer term bulletin.

**Technology & Student Activities Fee per semester** **\$150**

**Enrollment Reservation** (advance deposit) **\$300**  
Candidates who receive offers of admission must indicate their

intention to enroll by making a non-refundable advance deposit of \$300, \$100 will be credited to tuition in the first semester of enrollment. The remaining \$200 will be refunded upon graduation or termination of studies if the student account is clear of all charges.

**Room and Board Requirement for Living on Campus**

As part of Carroll College's commitment to being a uniquely engaged residential learning community, students will be expected to live in campus housing as part of their education. All unmarried students under the age of 21 are required to live on campus for the first two years and are expected to live on campus all four years. All students residing at the college must have a meal plan. Research has shown that students who live on campus have higher academic performance, greater participation in campus activities, closer relationships with faculty and staff, greater satisfaction with their college education and utilize the overall resources of the college at a higher level than students who do not live on campus. The education of students is significantly enhanced by the connection of learning in and out of the classroom. The value of living in a community and the relationships developed from a residential experience have a lifelong impact on the student. Carroll College does not make exceptions on their requirements for housing and participation in a meal plan unless the student is married, has dependent children, has a medical condition the college is unable to accommodate or has experienced a financial catastrophe.

1. Room and board rates include the non-transferable right to occupy the room assigned and to participate on the meal plan except during vacation periods when the residence halls and dining facilities are closed as indicated in the official college calendar. In determining the room and board rates, it is understood that students will not necessarily be present at every meal served. No refunds are made for meals missed. Students with special dietary needs are not granted exceptions to the board requirements. Students who have special diets prescribed by a physician should consult the Dining Services Director.
2. Carroll does not assume responsibility for loss or damage to any student's personal property. Students are encouraged to obtain renter's insurance for their personal property or consult their parent's homeowner's insurance policy for coverage.
3. Personal effects of returning students may be left in the room during the regular term vacations. However, all personal effects must be removed from the college residence halls at the end of the academic year or upon withdrawal from the college.
4. Occupancy of the student room or boarding on campus is not permitted after a student withdraws from the college.

**Meal Plans**

Since much of our learning takes place among and between students, in and out of the classroom, all students are encouraged to participate in a meal plan. All students living on campus are required to participate in a meal plan. Please contact the Dining Services Director for help with medical or other accommodations.

Students are offered the opportunity to change their meal plan selection through the first week of school each semester. Students must show their ID/meal card to enter the dining hall and use their flex dollars. Meal plans are for the academic year and are non-transfereable. Unused flex points from fall semester carry over to spring semester meal plans providing a meal plan is purchased spring semester. Unused flex points do not carry over at the end of spring semester. Unused meals do carry over either semester.

**Room and Board Charges (2005-2006):**

Note: Charges listed are subject to change without notice.

**Incidental Fees**

Incidental fees do not apply to all students, but rather apply to particular courses or special circumstances, as indicated below.

**New Student Orientation Fee:** \$100  
Required of all entering new, full-time students, including transfers.

**Student Liability Insurance Fee:** \$15  
Applies to students in clinical Nursing students.

**Student Health Insurance (Per Year–Estimated)** \$1200  
It is a requirement of the College that all full-time students have health insurance. For those students not already covered by a policy, health insurance must be purchased at the beginning of Fall semester. It is the responsibility of the student to inform the College of any change in health insurance coverage beyond the initial information submitted.

**Laboratory, Course, and Workshop Fees**

The College levies laboratory, course, and workshop fees for courses involving specialized equipment, software, or other supplies. In addition, some courses may require the student to purchase materials or equipment for their own use.

A list of the courses requiring such fees or purchases is published each semester and is available in the Registrar Office and the Business Office.

**Other Fees**

**Late Fee Payment, Validation, Registration** \$50

This fee is charged to all students who do not register, pay the required fees, and/or validate their enrollment prior to the first day of school. It applies regardless of cause, due to additional work involved when a student’s payment, validation, or registration is late.

**Senior Activities Fee** \$125  
This fee covers the senior activities’ costs and is charged to all graduates in their senior year whether or not they attend the commencement exercises (non-refundable).

**Transcript Fee:** per copy \$5  
One official transcript is furnished free. This charge is made for each copy thereafter (non-refundable).

**Credential Services Fee:** \$15  
This fee covers the first ten (10) sets of credentials issued; \$15 fee per five (5) copies thereafter.

**Change of Grade Fee:** \$5  
Each change of grade resulting from the student’s request will be charged. Changes made at the request of faculty will not

be charged.

**Study Abroad/CCIS Program Administrative Fee:** \$250

**Parking Permit:**

Per academic year, per vehicle (non-refundable)  
Proximity Parking-Lots A \$150  
Perimeter Parking-Lots B \$75

All students who use campus parking facilities must register their vehicle with the Student Life Office and purchase a parking permit. Fines are charged to any student who does not have a current decal properly exhibited on the vehicle while on campus or for failure to comply with parking regulations.

**Other fees** may be charged for requirements in programs or courses, but are not listed in this bulletin because they were not known at the time of publication.

**Payment Information**

**Payment Policy**

All registration charges are due at the beginning of each semester or summer session. Payment of these charges must be completed prior to the first day of classes. Students who do not complete this payment procedure have not completed their registration and may not attend classes, laboratories or placements until satisfactory arrangements have been completed with the Business Office. The College accepts cash, checks or MasterCard, VISA, and Discover credit cards.

In completing the semester payment, the amount of financial assistance received for the semester may be deducted. The items that may be deducted include:

1. all scholarship assistance
2. grants received from Carroll College
3. Federal Supplemental Educational Opportunity Grants
4. Federal Pell Grants
5. Leveraging Education Assistance Partnership Program (LEAPP)
6. any loan certified by Carroll College and approved by the lender

The items that may not be deducted are work study, book grants, and loans not approved by the lender.

Payment options are available for students who choose to pay their fees by installments. A non-refundable set-up fee will be charged for each installment agreement. Payments are due on the first day of the month and delinquent if not received by the 20<sup>th</sup> day. Delinquent accounts are subject to a \$25 late fee.

The Early Pay Ten Month plan is available to full time students. Installments begin July 1 and continue through April 1. Enrollment opportunity ends July 15<sup>th</sup> and late enrollment is not offered. The set-up fee is \$50 for this interest-free plan.

The Semester Installment Plan is available to full-time, part-time and post baccalaureate students. Fall semester installments extend August through December. Spring semester installments extend January through May. The semester set-up fee is \$50 with interest, at a rate of 1% per month, charged and included in the installment amount

Incidental fees are due when billed.

Students on class wait lists are expected to pay course fees and additional tuition upon claiming space in the class.

**Return of Credit Balances**

Students who receive loans, grants, or scholarships that are greater

than the cost of tuition, fees, and room and board automatically receive a refund after the funds are applied and a credit balance over \$100 results. Students who choose to have a credit balance remain on their account must sign a request form in the Business Office.

**Finance Charge**

All balances in accounts receivable that have not been paid by the end of the month are charged a finance charge of 1 percent per month (12% ANNUAL) on the unpaid month-end balance; each payment is first applied to the interest. All accounts must be cleared by the end of each semester.

**Refund Policy**

Should a student withdraw from the College, the following policies apply in computing the refund due the student or the balance due the College. The official withdrawal date is determined by the date the student begins the withdrawal process or officially notifies Carroll of his/her intent to withdraw or the official date of suspension. Carroll College follows Federal policy when processing withdrawals.

**Refund of Tuition and Fees:**

Full-Semester Courses

In instances where a student withdraws from Carroll College, due to personal reasons or suspension, tuition and course fees will be charged based on a percentage of the period that the student remained enrolled.

Minimum Charge for Registration	\$25
Weeks of Instruction	Percent Refunded
First Week of Classes:	100%
Second-Eighth Week of Classes:	% not enrolled
Ninth Week of Classes:	0%

In instances where a student withdraws from some courses but continues others, no tuition refund is made for reduction of credit hours after the last day to change course enrollment (as shown in the academic calendar).

**Refund of Room**

All rooms are contracted and assigned on the assumption that the student will occupy the room for the fall and spring semesters. When a student withdraws from the College, room charges are prorated. Students who leave the residence halls for other reasons will not receive a refund.

**Refund of Board**

When a student withdraws from the College, board charges are prorated. Students are charged for meals and flex points used over the prorated amount.

**Refund of Scholarships and Grants**

Students who receive scholarships are expected to satisfy program requirements. College scholarships and grants (non-federal) are prorated on the same percentage basis as the charge for tuition and fees.

**Withdrawal Appeals**

The Finance Committee of Carroll College will review written appeals from students or parents who feel that individual circumstances warrant exceptions to published policy. Such appeals should be directed to the Vice President for Finance, and Administration; Carroll College; Helena, MT 59625-0002.

**Return of Federal Funds Policy**

Federal regulations provide that a portion of Title IV grant or loan funds must be returned to the Title IV program upon withdrawal from school of a Title IV recipient. A copy of the requirements is available in the Financial Aid Office.

**General Financial Information**

- Due to the constant upward pressure on costs, the College reserves the right to increase its charges if this becomes necessary.
- A student may not register for a subsequent semester unless all charges for the preceding semester have been paid. The College reserves the right to deny the issuance of transcripts if a student's financial account is not paid or payment plan arrangements have not been followed.
- Tuition and fees become final at the last day to change course enrollment as indicated in the semester schedule.
- The College does not assume responsibility for loss or damage to the personal property of a student.
- Communications concerning student accounts should be addressed to Carroll College Business Office, 1601 N. Benton Ave., Helena, Montana 59625-0002.

**Dishonored Check Policy**

A charge of \$20 will be assessed each time that a check is returned by a bank; this amount will be charged to the student's account. After notification, if the check is not cleared in five (5) days, a second notice will be sent, and a "hold" may be placed on all the student's records.

Any check received in payment of tuition, fees, and/or room and board which is subsequently returned by the bank will result in automatic postponement of the student's registration for the semester.