Expenses

Tuition
The annual tuition charge covers nine courses in the academic year. A full time matriculated student, if academically qualified, may take an overload in Fall or Spring Terms or audit courses at no additional cost.

Room
Charges within College residence halls vary depending upon the nature of the quarters occupied. When a constructed double room is occupied as a single room, the room charge will be at the single room rate. Should one of the students sharing a double room leave that room permanently, the double room charge will continue to apply until the end of the term in which the vacancy occurred. A single room charge will apply thereafter.

Meal Plan
The Hartwick College Meal plan consists of seven options. Three of these options are based on a specific number of visits per week, while four other options work with the total number of visits per half year. Each plan comes with a declining balance that can be used at any Hartwick food station. The Carte Blanche Plan is available to all classes and is mandatory for first-year students. This plan offers unlimited meal service between 7:30 a.m. and 7 p.m. and $20 a year in declining balance. All students living on campus, with the exception of those students residing in special interest housing or on-campus apartments, are required to participate in one of the seven meal plan options. Students living off campus may participate in any one of the Hartwick College meal plans.

Expenses
Tuition, room, board, and fees are set by the Board of Trustees. Information about these expenses can be obtained through the Office of Admissions or the Office of the Bursar.

Health Services Fee
This mandatory fee entitles all students access to the services provided by the Perrella Health Center on campus.

Student Activity Fee
This fee supports the student senate program as approved by the College.

Other Expenses
The estimated costs of books, personal expenses, and transportation range between $1,200 and $1,600 and average $1,400.

Enrollment Deposit Fee
An enrollment deposit fee is required of all full time matriculated students. The fee is paid at the time of acceptance to Hartwick College and is credited to the student’s entering semester billing statement.

Alternative Health Insurance Fee
Hartwick College requires that all full-time students possess adequate health insurance. The College offers a student health insurance program which covers out-patient care, hospitalization and surgical services within the defined limits of the policy. Student health insurance is offered for either 12-month or 9-month coverage. The cost is detailed in the program descriptive brochure distributed to the parents of each student. Participation in the student health insurance program is
mandatory for those students who do not have adequate health insurance upon enrollment. Participation in the student health insurance program will be waived providing the student submits to the College a Certificate of Insurance verifying adequate insurance coverage. Students enrolling in the optional health insurance program will be billed one-half of the fee in the Fall Term and one-half in the Spring Term.

Part-Time Students

Students taking less than a full-time program should consult the Office of the Bursar in regard to costs. Part-time matriculated students are required to pay a $400 advance tuition deposit which will be credited on their first statement.

The tuition refund schedule will apply to these deposits.

THE COLLEGE RESERVES THE RIGHT TO CHANGE TUITION, FEES, AND COSTS WITHOUT NOTICE.

Payments

Checks should be made payable to Hartwick College. Tuition, room, board and special fees are payable in two payments on or before August 15 and the second payment on or before January 15. The fall billing period is all of Fall Term and the first two weeks of January Term. The spring billing period is the last two weeks of January Term and all of Spring Term. For each month or any part of a month that payments are delinquent, a fee of 1 percent will be charged for each month or fraction of a month throughout the duration of such delinquency.

One-half of the tuition, room, board, and fees for January Term is charged in Fall Term and one-half in the Spring Term. Students beginning or completing their studies during January Term will have their charges adjusted accordingly.

A student not in good financial standing with the College may not be allowed to register for courses and is subject to possible dismissal from the College. No student will be graduated, nor receive a transcript of courses or honorable dismissal from Hartwick College unless all bills due the College or any Hartwick College organization have been paid. This regulation applies to other unpaid financial obligations in which nonpayment may involve the reputation of Hartwick College.

A charge of $20 will be assessed when a personal check is offered in payment of charges on a student’s account and the check is not honored.

Prepaid or Deferred Tuition Payment Plans

Plans for meeting college expenses by monthly payments under the Hartwick College Monthly Payment Plan for the amount necessary to cover annual or all four years’ college expenses can be arranged through the appropriate plan office. Please contact the Office of the Bursar for information regarding these plans.

Refund Policies

Refunds of tuition will be made according to the following schedule. The fall billing period includes all of Fall Term and one-half of January Term. The spring billing period includes the second half of January Term and all of Spring Term.

After the 10th week of classes, no refund of tuition will be made except where causes entirely beyond the student’s control compel withdrawal. Requests for a cash refund should be made to the Office of the Bursar.

Fall or Spring Term Percent refunded

(17 weeks)

<table>
<thead>
<tr>
<th>Week of Class</th>
<th>Percent Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>90%</td>
</tr>
<tr>
<td>Second</td>
<td>80%</td>
</tr>
<tr>
<td>Third</td>
<td>70%</td>
</tr>
<tr>
<td>Fourth</td>
<td>60%</td>
</tr>
<tr>
<td>Fifth</td>
<td>50%</td>
</tr>
<tr>
<td>Sixth</td>
<td>40%</td>
</tr>
<tr>
<td>Seventh</td>
<td>30%</td>
</tr>
<tr>
<td>Eighth</td>
<td>20%</td>
</tr>
<tr>
<td>Ninth</td>
<td>10%</td>
</tr>
<tr>
<td>Tenth</td>
<td>5%</td>
</tr>
</tbody>
</table>

Students dropped or suspended from Hartwick College will be allowed no refund of tuition. Students granted a leave of absence during a term will receive credit on their account according to the refund schedules. Requests for a cash refund should be made to the Office of the Bursar.

As charges are adjusted accordingly, so will the financial aid. Federal sources of aid will be recalculated according to the current guidelines as approved by the Department of Education. The standard adjustment is based on the differential in the original charges and the final billed charges and the percent of federal aid, excluding Federal Workstudy, in the aid package. The recalculation of College aid programs may be based on the percent charged. State programs are tied to the guidelines as provided by each state. The financial aid office is responsible for all aid recalculation.

Room

There will be no refund of room charges for withdrawals within a term. This policy is based on the

Expenses

- Prepaid or Deferred Tuition Payment Plans
- Refund Policies
- Part-Time Students
- Payments

These sections provide detailed information on tuition, fees, and costs for students, including refund policies and options for tuition payment plans.
premise that students commit themselves to College housing and space is assigned for periods of not less than one term.

Any payments for room charges in advance of a term will be refunded should the student withdraw prior to the beginning of that term.

**Meal Plan**

In case of withdrawal from the College before the end of a term, charges for the meal plan will be prorated on a weekly basis. The block- or semester-based meal plans will be prorated, but not to exceed the number of visits still available on the purchased plan.

**Health Services Fee**

The health services fee is non-refundable after the start of the term.

**Student Activity Fee**

The student activity fee is non-refundable after the start of the term.

**Alternative Health Insurance Fee**

The optional health insurance fee is non-refundable after the start of the term.

*Any student or parent who feels that unusual circumstances warrant additional consideration regarding any of the stated refund policies should direct a letter to the Office of the Bursar. Students granted medical leaves by the director of medical services will be given special refund considerations depending upon their circumstances.*

**Graduation**

*ALL UNCOLLECTED BILLS OR FINES DUE HARTWICK COLLEGE OR ITS FORMALLY RECOGNIZED ORGANIZATIONS WILL BE DEDUCTED FROM THE AMOUNTS STATED ABOVE. ALL REFUNDS WILL BE MADE PAYABLE TO THE ADDRESSEE ON THE COLLEGE MONTHLY STATEMENT.*

**Expenses for Off-Campus Study**

**Off-Campus Programs**

Students enrolled in a Hartwick off-campus program (see “January Term” section on Off-Campus Study) continue to pay regular tuition and fees for the term plus a program fee.

Students accepted into an off-campus program are required to pay a deposit, which is applied to the program fee. (A schedule of payments for the program fee, including the deposit, is outlined in the acceptance letter.) Students withdrawing from an off-campus program are required to submit a Withdrawal Form, available at the Sondhi Limthongkul Center for Interdependence. There is a $100 cancellation fee for any withdrawal made 90 or more days prior to the start of the program. The refund policies for withdrawals from 89 days prior to the start of the program are as follows:

<table>
<thead>
<tr>
<th>Days prior to departure</th>
<th>Cancellation fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>60-89</td>
<td>15% total program fees</td>
</tr>
<tr>
<td>30-59</td>
<td>40% total program fees</td>
</tr>
<tr>
<td>15-29</td>
<td>65% total program fees</td>
</tr>
<tr>
<td>&lt;15</td>
<td>100% total program fees</td>
</tr>
</tbody>
</table>

**Affiliated Programs**

Students enrolled in an affiliated program (see section on Off-campus Study) pay regular Hartwick tuition and fees. Should the costs of an affiliated program exceed Hartwick’s regular fee schedule, the student will pay the difference to Hartwick. In turn, Hartwick will pay the affiliated program fee. Students who withdraw from an affiliated program will be responsible for any penalty fees charged by the program or Hartwick College at the time of withdrawal.

**Financial Aid for Off-Campus Study**

Any financial aid from Hartwick not based on need (tuition remission, tuition exchange, academic and athletic scholarships) will apply only to Hartwick off-campus programs, not to affiliated or individually approved programs. Students receiving tuition remission or exchange, academic or athletic scholarships may apply for need-based financial aid in order to support their off-campus study plans.

Students who take an academic leave or absence for off-campus programs may receive, through Hartwick, the federal and state financial aid for which they qualify. These students should contact the financial aid office for further information.