

OFFICE OF STUDENT ACCOUNTS, CASH SERVICES

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Student Accounts and Cash Services

Office Hours:

Monday - Friday:
 8:00 a.m. - 5:00 p.m.

TUITION, FEES AND FINANCIAL INFORMATION

Current tuition and fees can be found on the CNU Business Office website at: cnu.edu/businessoffice/tuition.

Tuition, fees, and room and board rates are determined annually and approved by the Board of Visitors in May for the following Academic year. Current rates and information can be found on the CNU Business Office website at cnu.edu/businessoffice/tuition.

Interpretation of matters concerning fees is the responsibility of the Executive Vice President. The President of Christopher Newport University has final authority in the interpretation.

Tuition

Undergraduate students who have registered for 12 to 17 credit hours will be defined as full-time students and will qualify for the full-time rate. Any combination of credit courses and audit courses satisfies the 12-credit-hour minimum for eligibility for the full-time rates. The full-time rate only applies to fall and spring terms. The full-time rate does not apply to registration for other terms even though the student may be registered for more than 12 credit hours during those terms.

Students who register for more than 17 credit hours will be charged the full-time rate plus the appropriate per-credit-hour rate for each additional hour above 17 credit hours. Tuition payments for students who register for fewer than 12 credit hours are based on a charge for each credit hour of instruction. The tuition and fees for auditing a course are the same as the tuition and fees for taking a course for credit.

Room and Board

Students, who reside in University Housing and have a meal plan, will be billed the current room and board rates as approved by the Board of Visitors. Current room and board rates and information can be found on the Housing website at cnu.edu/life/housing/roomandboard.

Tuition Surcharge

Beginning in 2006, the Commonwealth of Virginia enacted legislation to place a limitation on student's eligibil-

ity for in-state tuition. Upon completion of 125 percent of the credit hours required to obtain a degree in the student's program, the student may be assessed a surcharge which is equivalent to the cost of tuition at the out-of-state rate. Please note that certain courses and credit hours maybe excluded from the 125 percent calculations.

Students who have or will have earned 145 or more credit hours should contact the Office of the Registrar for more information. Impacted students may appeal to the Office of the Registrar for a waiver as provided by the *Code of Virginia*, Section 23-7.4.

General Fees

- Current fees can be found on the CNU Business Office website at: cnu.edu/businessoffice/tuition.
- A non-refundable application fee. Students who wish to be admitted to the University **must pay an application fee**. This fee may not be applied to other fees. If the fee is paid with the initial application for admission but the student does not enroll in the term for which he or she originally applied, it may be carried forward only to the next term. The fee does not apply to continuing education courses.
- A non-refundable **applied music instruction fee** is charged per one credit hour course.
- A **laboratory fee** is assessed on specific courses.
- A non-refundable **orientation fee** is required for all entering freshman and transfer students.
- A **late fee penalty** is charged for additional charges and balances billed and not paid by the applicable payment deadline.
- A **parking fee** is charged per academic year.
- A **returned check fee** is charged for each returned check.
- A **study abroad fee** is required on specified courses.

Schedule Changes (Add/Drop)

The amount of tuition and fees will not increase if a full-time student (taking at least 12 credit hours) increases his or her academic workload to no more than 17 credit hours unless the course added requires an additional fee. If a full-time student (taking at least 12 credit hours) decreases his or her academic workload to fewer than 12 credit hours, eligibility for the full-time tuition rate is voided; and tuition and fees will be adjusted to the per-credit-hour rates. If a full-time student (taking at least 12 credit hours) increases

his or her academic workload to exceed 17 credit hours, the full-time rate will be charged plus the per-credit-hour rate for each credit hour over 17 credit hours.

A part-time student who increases his or her academic workload to 12 to 17 credit hours will be eligible for the full-time rate, and the student's account will be adjusted accordingly.

Schedule changes that result in additional charges are due by the payment due date. If this date has passed, then payment is due in full on the date the course is added.

Students who are using the semester payment plan and who add/drop a course or courses may increase or reduce their payment schedules. Students should contact Student Accounts directly to take this action.

For students who plan to or are receiving financial aid, course-load reductions and additions can affect the amount of financial aid awarded to them. This is particularly true if a course reduction results in a full-time student becoming a part-time student. Students will be responsible for any charges remaining after a course-load change, and any amount due as a refund under the University's policy may be refunded directly to the financial aid grantor, rather than to the student, if the rules of the grantor so require. If a student receives a financial aid award and must decrease his or her academic workload to less than 12 credit hours, he or she should contact the Office of Financial Aid, telephone (757) 594-7170.

PAYING YOUR BILLS AT THE UNIVERSITY

You can view your student account charges and make eCheck (electronic check transfer) or credit card payments to pay your tuition and fees, and room and board charges online, through your CNULive account, there is a convenience charge for all credit card payments. **No Paper bills will be mailed.**

- No more waiting for your bill to arrive in the mail.
- No more guessing if payment is received. You will receive an immediate confirmation of payment online.
- No more writing paper checks and paying postage.

Please visit our website at cnu.edu/businessoffice/tuition for more details and instructions.

Billing

Christopher Newport University bills tuition, fees, and board charges by term. Fall bills are posted online in July and payment is due in August. Spring bills are posted in December and are due in January. It is the student's responsibility to contact the Office of Student Accounts if they are having a problem accessing their bill. Failure to receive a bill does not waive the student from any financial penalties.

For registrations, schedule adjustments, housing and meal plan assignments taking place after early registration

and the initial billing, payment is due by the payment due date. If this date has passed they are due in full on the date of the change. It is the student's responsibility to pay all charges by the payment due date each term.

Please visit our website: cnu.edu/businessoffice/tuition for additional information and due dates.

Payments

1. You may view and pay your bill online through your CNU Live account.
2. Payment may also be made at the Cashier's Office with cash, money order, or check, payable to Christopher Newport University (CNU). The Cashier's Office is located on the first floor of Christopher Newport Hall.
3. Money order or check, payable to Christopher Newport University can be mailed to Christopher Newport University, Attn: Cashier's Office, 1 Avenue of the Arts, Newport News, VA 23606-3072.

Students may also pay their tuition bills to the University through a monthly payment program, discussed later in this publication.

Please take careful note of the following:

1. Students who owe the University any charges accrued from previous terms (i.e., tuition, room-and-board, parking fines, library fines, etc.) are required to pay these charges before being permitted to register or access grades.
2. Students who are receiving any form of tuition assistance must provide the Office of Student Accounts with properly approved tuition assistance forms and pay any balance by the payment due date or a late payment fee will be assessed.
3. Students who are receiving any form of financial aid must have accepted the aid, prior to the payment due date. Deferments will be for only the amount of the award, excluding work-study, and students are required to pay any balance by the payment due date. (Deferments do not apply to private alternative loan programs.) If a financial aid recipient chooses to withdraw from classes, they must complete the appropriate forms with the University Registrar or they will be held liable for all classes for which they are registered. Students may also be liable to repay any financial aid disbursed if the semester is not successfully completed. Late financial aid applicants must be prepared to meet the tuition obligation through means other than financial aid by the payment due date.
4. The University may, at its sole discretion, cancel a student's registration for failure to meet financial obligations at any time. Questions concerning financial policy and payment of tuition and fees should be directed to the Office of Student Accounts, located on the first floor of Christopher Newport Hall, telephone (757) 594-7195.

Payment Policy

Tuition and fees are considered fully earned and are due at the time of registration or no later than the payment due date established for each term. Tuition payment may be mailed if **received** in the University Business Office **by the payment due date**. Postmark date does not apply. You may also pay online with an eCheck (no fee) or credit card: VISA, American Express, Discover and Mastercard (a convenience fee applies with credit card use).

In the fall and spring terms, at 5:00 p.m. on the **payment due date, the University may cancel the registration for all students who have not made financial arrangements**. These students may register again during scheduled registration periods. The University does not guarantee that students will be able to obtain their original schedules. Classes are available on a first-come, first-served basis.

Monthly Payment Plan

Students may select to use the monthly payment plan and **must** sign up separately for each semester. This payment option allows payment of tuition and fees in monthly installments. When determining the amount to budget, please consider tuition and fees, applied music fees, lab fees, and room and board (if applicable). This plan may be used by full-time or part-time students.

Information concerning this plan may be obtained on our website at cnu.edu/businessoffice/tuition, or by calling (757) 594-7582. Students are encouraged to apply for the plan as soon as possible, since late application for the plan requires a larger down payment. Students who have applied for and receive financial aid may participate in the monthly tuition payment plan. The University assesses a late payment fee for each payment that is made late. This fee is payable directly to the University.

Tuition Refund Policy

If the University cancels a course for which a student has registered, the student is entitled to a full refund for that cancelled course. Please note that refunds will not be issued for any fee which is listed in the University Catalog as a non-refundable fee, unless the course is cancelled by the University. Tuition and comprehensive fees will be refunded for Fall and Spring terms in accordance with the following policy:

- 100 percent for all courses dropped through the end of the first week of the academic term or for any course which is cancelled by the University.
- 75 percent for all courses withdrawn from during the second week of the academic term.
- 50 percent for all courses withdrawn from during the third and fourth week of the academic term, after which time there shall be no refund.

Federal financial aid recipients who totally withdraw from the University will have their refund processed in accordance with federal regulations. These laws provide for a prorated refund if a student totally withdraws before the academic term is complete. These funds may be refunded to the financial aid grantor, if the rules of the grantor so require. Applied music fees are not refundable after the first day of scheduled lessons with the instructor.

For students receiving financial aid or tuition assistance, funds received from these programs are applied to the student's account, as received, until the entire financial obligation to the University is satisfied. Refunds are made to the student from the last funds received, if the student's account is overpaid.

Students must drop or withdraw from courses on or before the deadlines listed above in order to be eligible for a refund. Students who are participating in the semester tuition payment budgeting plan and whose payments received by the University exceed the amount owed in accordance with the policy listed above will receive a direct refund from the University.

All refunds will be processed in accordance with the above policy. If there are extenuating circumstances (such as mandatory job transfer or active duty military mobilization from the Hampton Roads area documented by a letter from the employer and/or a copy of military orders or an extended period of inpatient hospitalization documented by a physician's statement), students should contact the Office of Student Accounts, located on the first floor of Christopher Newport Hall, telephone (757) 594-7195, to obtain a tuition refund appeal form. Notification of the final decision will be made within two weeks of the date the appeal is filed.

Please be aware that students are held individually responsible for the information contained in the Christopher Newport University Catalog. Failure to read and comply with University regulations will not exempt students from financial penalties. **Any appeal filed after the term will be denied regardless of the circumstances.**

Returned Checks

A **returned check fee** will be assessed for all checks returned from the bank to the University for any reason. An individual has seven (7) calendar days to repay the amount of the check and the returned check fee. If a check for tuition and fees is returned to the University from the bank for any reason a late payment fee will be assessed in addition to the returned check fee. If the student does not repay the total amount due within seven (7) calendar days, his or her registration will be cancelled. If the University receives two non-sufficient fund checks or eChecks from a student, the University will no longer accept checks or eChecks from the student or on the student's behalf.

Cashing of Student Checks

The Business Office will cash checks up to \$25.00. Checks should be made payable to *Cash*. Under regulations governing state-supported agencies, the University is not permitted to cash checks made payable to Christopher Newport University. A **returned check fee** is charged for each check returned for insufficient funds. If an individual has a check returned a second time, the University will revoke all check-cashing privileges. The University will not cash a check for an individual who owes a debt to the University.

Delinquent Financial Obligations

Students who have outstanding financial obligations to the University (to include tuition and fees, room and board, parking fees and fines, library fees and fines, checks returned for non-sufficient funds, etc.) will be refused all services to the University until these financial obligations have been paid in full. Students will not be permitted to register for subsequent terms, grades will be held, and the University will not issue official transcripts, etc. This also will apply to students who retain property that belongs to the University.

If a student's financial account becomes delinquent, the University charges a late payment penalty and administrative fee. The University may turn the account over to a third-party collection agency/credit bureau, the Department of Taxation, and the Attorney General's Office. The University is permitted under Virginia Law to attach Virginia State income tax refunds or lottery winnings in repayment of any debt which is owed to the University. In the event an account becomes delinquent, the student is responsible for all administrative costs, collection fees, based on the percentage stated in the collection agency contract in effect, and attorney's fees incurred in the collection of funds owed to the University.

Incidental Expenses

It is impossible to estimate the exact costs of clothing, travel, and other incidental expenses which the student incurs, for these are governed largely by the habits of the individual. The cost of books depends on the courses taken. Money for textbooks cannot be included in checks covering tuition and fees.

Senior Citizens

The 1989 session of the Virginia General Assembly amended and reenacted the Senior Citizen's Higher Education Act of 1974. Senior citizens are permitted to register and enroll in courses as full-time or part-time students for academic credit, without charge, providing taxable income for federal income tax purposes did not exceed \$23,850 (effective July 1, 2015) for the year preceding the enrollment year. Senior citizens may also, without charge, enroll in academic credit courses for audit purposes and in non-credit courses offered by the University without regard to income. They will, however, be required to pay applied music fees and laboratory fees for any course for which such a fee is applicable. Senior citizens must meet the applicable Uni-

versity admissions requirements to participate in this waiver program, and the determination of the University's ability to offer a selected course is at the discretion of the University.

The law passed by the General Assembly in the 1988 session requires the State Council of Higher Education to establish procedures to ensure that tuition-paying students are accommodated in courses before senior citizens participating in this program are enrolled. In the case of eligible senior citizens who have completed 75 percent of the requirements towards a degree, the University is authorized to make individual exceptions to such procedures as may be established by the Council of Higher Education.

Under this program, the categorization of senior citizen applies to those whose 60th birthday falls before the registration term and who have been a legal domiciliary of Virginia for one year. No limit is placed on the number of terms a senior citizen who is not enrolled for academic credit may register for courses, but the individual can take no more than three non-credit courses in any one term. The law places no restriction on the number of courses that may be taken for credit in any term or on the number of terms in which an eligible senior citizen may take courses for credit. The continuing education program welcomes the participation of senior citizens with the understanding that their registration is contingent on a minimum number of paying students to allow the course's formation.

Forms to request the senior citizen tuition waiver are available in the Office of Student Accounts, located on the first floor of Christopher Newport Hall, and must be completed for each academic term.

Classification as an In-State Student

All students claiming entitlement to in-state educational privileges, including in-state tuition rates, must demonstrate eligibility in accordance with the provisions of Section 23-7.4 of the Code of Virginia. **Applicants for admission who believe they qualify for in-state educational privileges must complete the Residency section of the Common Application (online).** Freshman applicants should direct questions to the Office of Admission, while transfer and readmit applicant questions are directed to the Office of Transfer Enrollment.

Continuing undergraduate students who believe that changes subsequent to their initial enrollment justify a reclassification of domiciliary status may complete the *Application for Reclassification for Virginia In-State Rates* form and return it to the Office of Transfer Enrollment.

Procedure

Upon receipt in the Office of Admission, the *Application for Virginia In-State Tuition Rates* form will be reviewed by a staff member for an initial determination. If the staff member disagrees with the student's own determination for in-state privileges, the student will be contacted immediately and given an explanation of the determination.

Appeals

Students who disagree with the original residency decision may request an immediate appeal, orally or in writing; but it must be done within 10 working days of being notified of the initial determination. A panel of three University officials will then review the appeal. Students are welcome to forward any supporting documentation (e.g., income tax returns). The panel will respond to appeals within five working days. Students who still disagree may request a final appeal. This appeal must be made in writing, addressed to the Dean of Admission within five working days of the first appeal decision. Another panel of University officials will then convene to consider the appeal. A written notification of the panel's decision will be sent to the student by U.S. Registered Mail within five days of the hearing. Should the student disagree with the final determination, he or she then has 30 days to take this matter to Circuit Court.

SHORT-TERM EMERGENCY LOANS

The John Stephen Rasmussen Memorial Fund

This fund was established by the community in 1972, in memory of John Stephen Rasmussen, a 21-year-old student who lost his life in a fire while in the act of saving others. He was posthumously awarded a Carnegie Medal. Students may borrow, twice each Term, interest free, sums (funds permitting) for a period not to exceed 45 days. Applicants should present a valid Christopher Newport University student ID card when they apply to the Office of Student Accounts.

Emergency Loan Fund

An emergency loan fund was established in 1967 by the sophomore class, in honor of former CNU President James C. Windsor. Students may borrow interest free, sums for a period not to exceed 45 days. Students may receive no more than two emergency loans per academic term and each loan is limited to \$200, funds permitting. For emergency loan purposes, all summer terms equal one academic term. Applicants should present a valid Christopher Newport University student ID when they apply to the Office of Student Accounts.

VETERANS BENEFITS

Students who are using Veterans Administration education benefits for the first time should anticipate a delay of approximately eight weeks before the first education allowance check is mailed. Students who plan to use V. A. Benefits should contact the University's Office of the Registrar, located on the first floor of Christopher Newport Hall, telephone (757) 594-7155. The University defers payment of tuition for Veteran's Chapter 31 and 33 benefits **only** when

all paperwork has been completed and approved. Chapter 33 benefits can be reduced by other tuition restricted aid received by the student.

In accordance with U.S. Code, 38 United States Code (U.S.C.) 3679(c). Veterans Access, Choice and Accountability Act of 2014, the following individuals shall be charged a rate of tuition not to exceed the in-state rate for tuition and fees purposes:

- A Veteran using educational assistance under either chapter 30 (Montgomery G.I. Bill- Active Duty Program) or chapter 33 (Post-9/11 G.I. Bill), of title 38, U.S.C., who lives in the Commonwealth of Virginia while attending a school located in the Commonwealth of Virginia (regardless of his/her formal State of residence) and enrolls in the school within three years of discharge or release from a period of active duty service of 90 days or more.

- Anyone using transferred Post-9/11 G.I. Bill benefits (§ 38 U.S.C. § 3319) who lives in the Commonwealth of Virginia while attending a school located in the Commonwealth of Virginia (regardless of his/her formal State of residence) and enrolls in the school within three years of the transferor's discharge or release from a period of active duty service of 90 days or more.

- Anyone using benefits under the Marine Gunnery Sergeant John David Fry Scholarship (§ 38 U.S.C. § 3311(b)(9)) who lives in the Commonwealth of Virginia while attending a school located in the Commonwealth of Virginia (regardless of his/her formal State of residence).

- Anyone described above while he or she remains continuously enrolled (other than during regularly scheduled breaks between courses, semesters, or terms) at the same school. The person so described must have enrolled in the school prior to the expiration of the three year period following discharge, release as described above and must be using educational benefits under either chapter 30 or chapter 33, of title 38, United States Code.

- Anyone using transferred Post-9/11 G.I. Bill benefits (§ 38 U.S.C. § 3319) who lives in the Commonwealth of Virginia while attending a school located in the Commonwealth of Virginia (regardless of his or her formal State of residence) and the transferor is a member of the uniformed service who is serving on active duty.