

## TUITION AND EXPENSES

For a complete listing of current registration and related fees, visit the financial affairs website at [www.troy.edu](http://www.troy.edu).

### Payment of Registration Expenses

The payment of charges for tuition, fees, room, and board is part of the registration process. Troy University encourages full payment of all tuition and related fees by the last day of the regular registration period for the current semester or term. Payment of fees may be made on-line using Trojan Web Express or at the office of the Student Financial Services. Troy University accepts Visa, MasterCard, Discover, American Express, money orders, checks, and cash.

### Payment Plan

Troy University offers a tuition and fees payment plan which helps in budgeting college costs but requires financial planning by students and their families.

Students are required to pay all bills by published deadlines. One-third of all semester charges are due by the last day of regular registration for the current semester in order for registration to be complete. Students with an account balance after the first payment due date will be assessed a \$25.00 payment plan fee. To meet the one-third requirement, students may apply the following:

- Awarded institutional scholarship
- Awarded financial aid
- Payment by cash, check, money order, or credit card

The remaining semester balance may be paid in two installments. Failure to pay the entire balance of tuition and fees by the third payment date will result in a late fee of \$50.00. Failure to satisfy financial obligations to the University will result in restrictions placed on future class registrations, possibly having the account assigned to a collection agency with the student responsible for collection costs, and non-release of transcripts. *The essential ingredient for a successful registration is for students to plan early.*

### Payment of Account Summary (Semester Only)

- At least one third of all tuition, fees, and charges are payable by the last day of regular registration. When a student registers during the late registration period, at least 1/3 of all tuition, fees, and charges are due at the time of late registration. The remaining balance will be required in two payments due approximately one month apart. Failure to pay all charges by the third and final payment date will result in a late payment fee.
- Registration is not complete until all previous balances plus one third payment of tuition, fees, and charges or satisfactory arrangements through approved scholarships, sponsorships, financial aid, etc. have been made.
- It is the responsibility of the students to pay account balances by the established payment due dates.

### Clearance of Obligations

All financial or other obligations to the University must be cleared prior to the end of each semester or term. An outstanding balance for a prior semester or term must be paid before the student will be allowed to register for subsequent semesters or terms. Transcripts will not be issued if financial obligations have not been satisfied. Failure to meet financial obligations to the University could subject the student to additional late payment charges, as well as collection costs.

### Miscellaneous Expenses

In addition to registration expenses, miscellaneous expenses may be incurred by students. These charges are payable when incurred.

### Offset of Funds

If there is an outstanding account balance, and the University has in its possession any funds payable to the student, the University reserves the right to withhold funds necessary to pay the outstanding balance and cover any collection costs incurred. Once accounts are paid, any remaining balance will be refunded to the student.

### Change in Regulations or Expenses

All financial regulations, fees, or charges are subject to change as conditions warrant.

### Direct Loans

Direct loans are disbursed each semester or term. Most direct loans are disbursed electronically. All loan applicants are required to participate in an entrance interview on the web at [www.studentloans.gov](http://www.studentloans.gov) concerning their financial obligation as recipients of loan funds.

### Student Refunds

Each registered Troy University student will receive a Trojan OneCard. The Trojan OneCard will be mailed to the student using the address on file with the University only within the United States. To receive any refunds from the University, a student must activate his or her Trojan OneCard. During card activation, the student will choose how to receive his or her refund money. Options available include having the refund:

- **Directly deposited to the student's Trojan OneCard OneAccount (1 day or less from the day Higher One receives the refund transmission from Troy University)**

The OneAccount from Higher One is a fully functioning, FDIC insured, free checking account that allows a student to access his or her refund quickly and easily. The OneAccount has no minimum balance, no monthly fees, and free Internet banking features. With the OneAccount, a student may use his or her Trojan OneCard to make purchases anywhere Debit MasterCard is accepted. The student will receive an e-mail when a refund has been directly deposited to the OneAccount. The student may view detailed activity of the OneAccount by accessing the OneAccount Statement online at [www.TrojanOneCard.com](http://www.TrojanOneCard.com).

- **Deposited to another bank account of the student's choice (2-3 business days from the day Higher One receives the refund transmission from Troy University)**

If a student chooses to have his or her refund deposited to another bank account of choice, the transfer may take two to three business days from the day the University releases the funds. In order to have a refund deposited to his or her bank, a student must first activate his or her Trojan OneCard at [www.TrojanOneCard.com](http://www.TrojanOneCard.com). For this option, the student will need to complete, print and mail the third party form to the designated address.

The third party form is available on [www.TrojanOneCard.com](http://www.TrojanOneCard.com).

Regardless of how students choose to receive their funds, they need to activate their Trojan One Cards. Students are required to activate their Trojan One Cards and make refund selections online at [www.TrojanOneCard.com](http://www.TrojanOneCard.com).

### **Funds Held**

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Troy University acts as an agent holding miscellaneous scholarship funds from donors to be applied to the accounts of students. All transactions relating to a funds-held account must take place at the office of Student Financial Services.

### **Drops, Withdrawals and Refunds**

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See the index for additional information regarding drop and withdrawal.

#### **Course Drops — Contact the Registrar for drop/add procedures.**

*Administrative Drops:* The provost or his/her designee will determine whether an administrative drop/add is appropriate. No administrative drop/add will be processed without the signature of the provost or his/her designee. Requests for administrative drops will be handled on a case-by-case basis.

*Non-administrative Drops:* Student charges are not reduced for non-administrative drops. A drop fee will be charged for non-administrative course drops.

#### **Withdrawal — Contact the Registrar for withdrawal procedures.**

Official withdrawal will result in 100% refund of charges for tuition, laboratory fees, technology fees and student activity fees through the first week of classes (five calendar days from the term's class begin date.) No refund of these charges will occur after the first week of class. For weekend classes, no reduction of charges will occur after the second class meeting.

- *Withdrawal fee:* A fee will be assessed at the time of withdrawal.
- *Ineligibility for refund:* A student who is withdrawn by the University for disciplinary reasons or non-payment is not eligible for refunds of any nature.
- *Application for admission fee:* This fee is non-refundable.
- *Housing application fee:* This fee is non-refundable.
- *Housing charges:* Room/apartment rent is non-refundable once the term begins.
- *Board charges:* Meal plans are refundable on a pro-rata basis in units of one week. A fractional part of a week will be counted as one week.
- *Special note:* Students who register, do not attend, and do not follow official withdrawal procedures will be responsible for all semester charges including room and board.

Refunds will be applied to any outstanding obligations and to any scholarship, grant, or loan received for the semester or term.

Students may encounter extenuating circumstances that warrant an exception to the refund policy.

### **Withdrawals for Students Receiving Title IV Aid**

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In addition to the above, if a student is a recipient of Title IV aid [Pell Grant, Supplemental Education Opportunity Grant (SEOG), Stafford Loans, Plus Loan, and Perkins Loan], federal regulations administered through the U.S. Department of Education will apply. If a recipient of Title IV aid withdraws during the term, the university will calculate the amount of aid the student did not earn, and the unearned portion will be returned to the Title IV programs. The student is responsible for any charges which are unpaid as a result of the return of Title IV funds.

Generally speaking, a student earns Title IV aid based on the number of days completed during the term prior to withdrawal. Once 60% of the term has been completed, the student is considered to have earned 100% of the Title IV aid awarded.

### **Drop and Withdrawal Procedures**

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To initiate withdrawal from the university, students should contact their respective campus Designated Withdrawal Official (DWO). See the index for additional information regarding drop and withdrawal.

### **In-State and Out-of-State Status**

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In-state or out-of-state status concerns or questions should be directed to the office of Admissions/Enrollment Management.

### **Parking Decals**

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Students who use campus parking are required to purchase parking decals. Purchase of a TROY University car tag may entitle a student to a reduction or waiver of the parking decal costs. See the appropriate campus parking official to inquire about the advantages of purchasing a TROY University car tag.

### **E-Commerce System**

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Troy University's E-Commerce system allows students to use the latest technology to complete business transactions with the University. Using the Web Advisor program, E-Commerce offers the following on-line features to students:

- The ability to pay tuition and various fees by using a credit card
- The ability to view a summary of account balances

To view this feature, visit Trojan Web Express at [www.troy.edu](http://www.troy.edu).