
STUDENT BILLING GUIDE

INTRODUCTION

This booklet is written to provide important information regarding Brown University's tuition and fees, billing, and payment policies. Please read the *Student Billing Guide* and keep it available for future reference

OFFICE AND BILLING INFORMATION

Business and Financial Services
Brown Office Building
164 Angell Street, 2nd Floor
Internet: http://www.brown.edu/Administration/Financial_Services

Bursar/Student Accounts
Box 1839
Email: Bursar@brown.edu
Internet: www.brown.edu/bursar
Phone: (401) 863-2484
Fax: (401) 863-7518

Loans
Box 1950
Email: Loans@brown.edu
Internet: www.brown.edu/loanoffice
Phone: (401) 863-3296
Fax: (401) 863-75

PERSONNEL

Elizabeth Gentry	Asst. Vice President, Finance & Administrative Services
Wynette Richardson	Director, Student Financial Services
Salvatore Aiello	Bursar
Keirsten Connors	Loan Office Manager

Bursar/Student Accounts

Norah Cicione	Student Account Representative
Janet Garcia	Senior Office Assistant/Collector
Julie Leach	Student Account Representative
Debra Souza	Student Account Representative
Sandra Souza	Student Account Representative

Loans

Jean Blair Baxi	Administrative Assistant -SFS
Diane Carlin	Loan Processor
Margaret Laston	Loan Counselor
Beth Taylor	Senior Office Assistant/Operations

LOCATION/OFFICE HOURS

Student account records are maintained in the Bursar's Office, second floor of the Brown Office Building, 164 Angell Street (corner of Thayer St.). The office is open Monday through Friday during the hours of:

Academic Year:	8:30 am - 5:00 pm
Summer:	8:00 am - 4:00 pm

ADDRESS/TELEPHONE LIST OF RELATED DEPARTMENTS

The Bursar's Office can provide general information about the student account statement. However, since most of the charges or credits that appear on the statement do not originate in the Bursar's Office, questions about a *specific* item should be directed to the office responsible for the charge. For information regarding the Bursar's Office and Loan Office, please visit our web site at http://www.brown.edu/Administration/Financial_Services.

When writing, please use this address format:

Brown University
Department
Campus Box (Box Number)
Providence, RI 02912

DEPARTMENT	CAMPUS BOX	TEL.
Auxiliary Housing	1902	401-863-2541
Bookstore	1878	-3168
Brown Card	1884	-2273
Bursar	1839	-2484
Cashier	1911	-2151
Dean of Freshmen	1828	-2315
Dean of Sophomores	1828	-2676
Dean of the College	1828	-9800
Dean of the Graduate School	1867	-2600
Dining Services	1936	-3343
Financial Aid, Graduate School	1827	-2721
Financial Aid, Medical School	G-A213	-1142
Financial Aid, Undergraduate	1827	-2721
Health Services	1928	-3953
Insurance Office	1848	-9481
International Programs	1973	-3555
Libraries	A	-2165
Loans	1950	-3296
Medical School Student Affairs	G-A222	-2441
Music	1924	-3234
Parking	1842	-3157
Registrar	K	-2500
Residential Life	1864	-3500
Student Activities - undergraduate	1930	-2341
Continuing Education	T	-7900

TUITION AND FEE SCHEDULE 2011-2012

TUITION	Term	Annual
Undergraduate/Graduate School	\$20,664	\$41,328
Graduate Registration Fee	\$1,292	\$2,584
Medical School	\$22,608	\$45,216
ROOM		
Regular Accommodations	\$3,374	\$6,748
Dormitory Apartments/Suites	\$4,000	\$8,000
Summer Housing/Miller	\$1,774	
Commuter/Nonresident Fee	\$319	\$638
MEAL PLAN		
20 meal/Flex 460 (230 meals/term)	\$2,079	\$4,158
14 meal/Flex 330 (165 meals/term)	\$1,957	\$3,914
10 meal/Flex 240 (120 meals /term)	\$1,774	\$3,548
7 meal	\$1,622	\$3,244
Kosher/Halal 20 meals/week	\$2,451	\$4,902
Kosher/Halal 14 meals/week	\$2,328	\$4,656
Off-Campus Plan (25 meals/term)	\$676	\$1,352
HEALTH INSURANCE FEE		\$2,695
HEALTH SERVICES FEE		\$330 \$660
RECREATION FEE		\$32 \$64
STUDENT ACTIVITY FEE		
Undergraduate	\$89	\$178
Graduate	\$20	\$40
Medical School	\$30	\$60
LATE COURSE CHANGE FEE		\$15 (per course)
LATE PRE-REGISTRATION FEE		\$15 (per course)
RE-ENROLLMENT FEE		
Undergraduate	\$70	
Graduate	\$1,292	
Medical School	\$65	
MEDICAL STUDENT FELLOW FEE		\$100 \$200
THESIS BINDING FEE		\$50
DISSERTATION FILING FEE		\$150
ADVANCED NONRESIDENT FEE		\$1,292

THE STUDENT ACCOUNT STATEMENT

Electronic billing is the University's official method of billing. Electronic Student Account Statements are produced in late June for Term I and in mid November for Term II. Students may access billing information through Banner self-service at <http://selfservice.brown.edu> or the Electronic Bill and Payment System (E-Bill) at <http://payment.brown.edu>. Also, students may authorize other users XXX to access their electronic statements and make payment on their behalf.

The Term I and Term II Electronic Student Account Statements itemize all charges and/or credits submitted by University departments for the upcoming term. Subsequent monthly electronic statements identify a previous balance outstanding and itemize charges and/or credits applied during the statement billing period. Authorized Credits (financial aid awaiting disbursement) and Memo Credits (incomplete/unsigned financial aid, alternative loans, outside scholarships, Installment Payment Plans, etc.) represent expected student aid not yet received and temporarily reduces the student account balance due. Electronic statement notification is sent to the students Brown email address and the designated authorized user each time a new statement is generated

The E-Bill system allows students the ability to view and print current and prior statements, save statements as PDF document, add alternative email address, and make payment via U.S. personal checking or saving account.

BILLING NAME/BILLING ADDRESS

The Bursar's Office maintains its own file of billing addresses for all mailings of important notices. All changes of billing name/billing address can be updated by the student on-line at <http://selfservice.brown.edu> or submitted in writing to the Bursar's Office, Box 1839, Providence, RI, 02912, or by e-mail to Bursar@brown.edu.

BILLING SPONSORS OF OUTSIDE SCHOLARSHIPS : The student account statement **cannot** be addressed to a scholarship sponsor. If a billing statement is required for the sponsor of an outside scholarship, please send the Bursar's Office written confirmation of the scholarship and a request for a special billing statement. The Bursar's Office will prepare a statement and forward it directly to the sponsor. **It is the student's responsibility to follow up with the sponsor to ensure funds are received promptly by the University.**

MEMO CREDITS and AUTHORIZED CREDITS: Two types of credits appear on student account statements, *Memo Credits (anticipated)* and *Authorized Credits (actual)*, which represent final approval and disbursement to the student account. *Memo Credits* temporarily reduce the student account balance owed and represent monies expected, but not yet received. Brown University attempts to acknowledge these sources and will do so for a reasonable period of time. *Authorized Credits* represent funds that will be credited as actual payments to the account once a specified date has passed. For example, Brown University is restricted from disbursing Federal funds into a student's account until the student has officially enrolled for the term, classes have begun, and the student has accepted their award on line. Therefore, any Federal funding may appear as an *Authorized Credit* until the term begins.

Memo Credits may not be able to transition into *Authorized Credits* for various reasons. For example, a payer of any outside scholarship assistance on behalf of the student may not have sent in these proceeds, or a student may not have completed loan documents with the Loan Office; these must be completed before the student is entitled to a loan disbursement. **Students are ultimately responsible for ensuring that all Memo Credits become Authorized Credits.**

All unpaid *Memo Credits* are removed from the student account by October 15 for the fall term and February 15 for the spring term. Any outstanding balance becomes immediately due and payable by the student and is subject to any future late payment charges.

QUESTIONS ABOUT CHARGES ON THE STUDENT ACCOUNT STATEMENT : Inquiries or information concerning payment options, changes in billing name or billing address, late payment charge assessment, refunds, and the Installment Payment Plan (IPP) are handled by the Bursar's Office. However, since most of the charges or credits that appear on the statement do not originate in the Bursar's Office, questions about a *specific* item should be directed to the office responsible for the charge. Department contact information can be found in the **Address/Telephone List of Related Departments** at the beginning of this booklet or on the reverse side of the student account statement.

In case of billing errors, the amount in question need not be paid while we are investigating the matter provided that documentation is submitted to the Bursar's Office prior to the payment due date. However, the remainder of the bill, which is due and not in question, must be paid by the due date.

PAYMENT INFORMATION

PAYMENT DEADLINE AND LATE PAYMENT CHARGE

Brown University requires payment of tuition and fees by August 1 for Term I obligations and by January 1 for Term II obligations. Charges applied to the student account during the term will be due upon receipt of the monthly student account statement. Students who fail to make payment in full by prescribed deadlines are assessed a late payment charge of 1.5% per month (an annual rate of 18%) on any unpaid balance.

ADDRESS/LOCATION TO REMIT PAYMENT

Brown University
Office of the Cashier
164 Angell Street, 2nd Floor B.O.B
Campus Box 1911
Providence, RI 02912

The Cashiers' window is located on the second floor of the Brown Office Building, 164 Angell Street (corner of Thayer St.). The office is open Monday through Friday during the hours of:

Academic Yr: 8:30 am - 4:30 pm
Summer: 8:00 am - 3:30 pm

Checks should be made payable to Brown University in U. S. dollars, as differences in exchange rates and bank collection charges will be applied to the student account. University audit controls require that all funds received be deposited daily. Therefore, post-dated checks will not be accepted. Third-party checks will not be accepted. (Exception: checks from banks, trusts and investment companies purposely set up to fund a student's education.)

ELECTRONIC ACH PAYMENTS

ACH payments are accepted for Student Account Charges and can be initiated by accessing the student record at <https://payment.brown.edu>. Either the Student or an Authorized User (established by the Student) may set up an ACH payment. An authorized user should only be a family member and not an outside agency as privileged student account information can be viewed. ACH payments can be scheduled by using a US personal checking or savings account. Corporate accounts are not allowed.

WIRE TRANSFERS

Visit or call your bank and request that funds be transferred to Brown University using the following information:

Payable To: Brown University
Bank Name: Citizens Bank, One Citizens Plaza, Providence, RI 02903
ABA #: 011500120 (domestic wire transfers)
SWIFT #: CTZIUS33 (international wire transfers)
Account #: Brown University Account # 215-184-7
Further Credit: Student name and account number

Note: To ensure full credit at Brown, the remitter should add any wire fee charges to the amount being wired.

CREDIT CARDS

Brown University does not accept credit card payment for University charges.

RETURNED PAYMENTS

CHECKS/RETURNED CHECKS: Any payment made, even if on a timely basis, that results in the check being returned for insufficient funds, lack of authorizing signature, etc. will result in the reversal of the payment, an assessment of a late payment charge, and a \$20 returned check charge

RETURNED ACH PAYMENTS: ACH payment clearing failures due to insufficient funds, incorrect account information, etc., will result in the reversal of the payment and a \$20.00 returned payment charge. In addition, a returned ACH payment may result in a late payment charge if no other form of payment is received prior to the payment due date.

DELINQUENT STUDENT ACCOUNTS – FINANCIAL HOLDS

Outstanding balances greater than \$100 will prevent a student from receiving an official transcript from the University.

Outstanding balances greater than \$1,000 will prevent a student from pre-registering for any subsequent term and may jeopardize their continued enrollment with the University.

Students who fail to meet their financial obligation in accordance with established University regulations will have the status of their account reported to the University Student Accounts Committee for appropriate action. This action may include cancellation of eligibility for enrollment and/or dismissal.

The University reserves the right to refuse to furnish grades, transcripts, certificates, diplomas, letters of honorable dismissal or recommendation for students who fail to pay their student account balances. Brown University utilizes the services of a commercial collection agency to assist in the collection of unpaid student accounts.

STUDENTS PLANNING TO RECEIVE A DEGREE

Students expecting to receive a degree in May are required to settle their accounts by May 1 to retain eligibility for receipt of a diploma. Any balance due appearing on the May statement is payable in full upon receipt.

PAYMENT OPTIONS

SINGLE PAYMENT-

Annual charges due in full on or before August 1

TWO PAYMENTS-

Term I charges due in full on or before August 1
Term II charges due in full on or before January 1

INSTALLMENT PAYMENT PLAN –

The Installment Payment Plan (IPP) enables Undergraduate, Graduate, Medical students, and their families to make interest-free monthly installments to cover each semester's tuition, housing, meals and required fees (bookstore and other charges are not calculated into the plan and must be paid separately). Enrollment in a plan is through the University's E-Bill and Payment secure website and is available to all enrolled Brown students and their families during the fall and spring terms only.

Applicants may finance the outstanding term balance in either four (4) or five (5) monthly installments, dependent on the date of enrollment. Monthly payments are automatically deducted electronically from a U.S. non-business checking or saving account on the 10th day of each month. The installment amount is automatically determined each month by calculating the outstanding balance due on the students account (minus anticipated and memo'd financial aid) and dividing the amount evenly by the remaining months in the plan.

Payments begin on July 10th for the Fall Term five month plans and August 10th for the four month plans. Spring Term payment plans are also available and begin on December 10th for the five month plan and on January 10th the four month plan.

Enrollment is closed to all applicants on August 9th for the Fall Term and January 9th for the Spring Term. A \$75.00 enrollment fee is charged each term to participate in the payment plan. Additional information is available on-line at <http://www.brown.edu/bursar>.

TUITION PREPAYMENT PLAN (TPP) – UNDERGRADUATE STUDENTS

Parents may prepay two, three, or four years of undergraduate tuition at the rate in effect when the student enters the plan. Students receiving Financial Aid Grant assistance are not eligible to participate in the Tuition Prepayment Program. By pre-paying undergraduate tuition, families eliminate future tuition increases. Fees such as room, board, and other miscellaneous charges cannot be covered by TPP. A completed application and payment for the number of years to be prepaid must be received by August 1.

DEPARTMENTS RELATED TO THE STUDENT ACCOUNT STATEMENT AND ASSOCIATED CHARGES

AUXILIARY HOUSING

143 Wayland House
Box 1902, (401) 863-2541
http://www.brown.edu/Administration/Auxiliary_Housing

AUXILIARY HOUSING – UNDERGRADUATES

Undergraduates residing in Brown-owned apartments and houses are billed on their student account by term. Charges and adjustments to student accounts originate in Auxiliary Housing. Parking fees for these properties also originate in Auxiliary Housing and are billed to the student account in one charge. Undergraduates residing in Brown-owned apartments and houses must obtain off-campus permission from the Office of Residential Life. The Off-Campus Living Fee is charged through the Office of Residential Life and applies to all undergraduates who are granted off-campus permission.

AUXILIARY HOUSING – GRADUATE/MEDICAL

Graduate and medical students residing in Brown-owned apartments and houses are billed rental charges on their student account by term. Charges and adjustments originate in Auxiliary Housing. Parking fees for these properties also originate in Auxiliary Housing and are billed to the student account in one charge.

BROWN CARD OFFICE

J.W. Wilson, 69 Brown Street
Box 1884, (401) 863-2273
Internet: <http://www.brown.edu/browncard>

The Brown I. D. card (Brown Card) is the official University identification card. The ID card is used to gain access to University buildings including dormitories, dining halls and the RIPTA UPass program. In addition, the ID card offers optional card features such as the Off-Line Vending Program and the Declining Balance Account. These additional optional services provide a convenient and safe way to make purchases and access services on campus while eliminating the need to carry cash.

1. The Off-Line Vending Program stores a dollar value on the ID card's vending stripe. The vending stripe may be used to make vending purchases of snacks, beverages, laundry, self serve copies and cluster printing by inserting the ID card into the card reader on the machine. To add value to the vending stripe, you must deposit funds to your ID Card using a Card Value Center (CVC machine). A \$20.00 per day limit may be added to the vending stripe, with a maximum of \$50.00 to be maintained on the vending stripe. The value on the vending stripe is considered "electronic cash" and no refunds are issued once the value is added. If a Brown Card is lost, stolen or damaged, the amount on the vending stripe may be lost.

Card Value Centers (CVCs) are conveniently located throughout the campus to enable students to add cash value or transfer funds from their declining balance account to their vending stripe. Students should carefully consider their vending needs and transfer only those funds necessary from their declining balance account for vending purposes.

2. The Declining Balance Account is an optional University maintained debit account designed to provide a convenient and safe way to make purchases and access campus services. It functions much like any other bank

debit account with two major differences: Funds deposited into this account may only be used on-campus, and cash withdrawals are prohibited.

A Declining Balance Account may be opened with a minimum deposit of \$25.00 to a maximum of \$7500.00. To open a Declining Balance Account, please complete the Declining Balance Deposit Slip. Bring your completed deposit slip with your intended deposit in person to the Cashier's Office during business hours located on the 2nd floor of the Brown Office Building, 164 Angell Street or mail to Brown University Cashier's Office, Campus Box 1911, Providence, RI 02912.

If a check used to make a deposit to the declining balance account is returned for insufficient funds, the deposit will be reversed and a \$20 returned check charge will be applied. (If there are insufficient funds in the account to cover the returned check charge, the fee will be applied to the student account.)

Students may view a 30 day history and check their available Declining Balance using self service Banner.

Any balance remaining on the account at the end of a term will automatically be rolled over to the next term. Any balance remaining on the account will be refunded in full following graduation, separation, or withdrawal from the University. If the University is forced to draw from the declining balance account to clear the student account or bookstore balance, only the unused portion will be refunded.

Lost or stolen Brown Cards should be immediately reported to the Brown Card Office, located in J.W. Wilson, 69 Brown Street (401) 863-CARD (2273), during business hours; and to Public Safety, (401) 863-3322, during non-business hours.

A stolen, malfunctioning, or accidentally damaged Brown Card will be replaced free of charge. Lost cards or cards damaged deliberately or through negligence will be replaced at a cost of \$10 for the first replacement. The fee for subsequent replacements will increase \$10 each instance (e.g., a second ID will cost \$20) to a maximum of \$50.

BROWN UNIVERSITY BOOKSTORE AND TECHNOLOGY CENTER

244 Thayer Street, Box 1878, (401) 863-3168

On the corner of Thayer and Angell Street

E-mail: bookstore_businessoffice@brown.edu

Internet: <http://bookstore.brown.edu>

All full-time students are automatically set up with a Bookstore Charge. Your Brown Identification Card is required when charging at the Bookstore.

Bookstore Charge Accounts are set up with a limit of \$2,000 per student, per year, for the period June 1- May 31. When using your Bookstore Charge Account, charges will be added to your University Account and billed as per standard University policies and procedures.

Please note: Bookstore charges are included in the monthly electronic billing statement managed by the Bursar's Office. Charges are posted in summary with purchase detail information available on the cash register receipt provided to the student at the time of purchase. If a student is delinquent by \$1,000 or more with any of their University bills with the Bursar's office, the card will be put on hold and no charges can be made.

The Bookstore sells new and used textbooks and course pack materials, plus a complete line of school, stationery, and technical supplies. Course books and school supplies are exempt from RI 7% sales tax at the University's bookstore (Brown ID Card is required). **Textbooks can be ordered and reserved on-line beginning approximately 3 weeks prior to the start of each term. On-line textbook orders are pre-sorted, boxed and are ready for quick pick up at the beginning of each term. Please refer to the Textbooks On-line section of the Bookstore Website for more information.**

The Bookstore also provides a wide selection of general books, Brown University clothing, convenience and general merchandise. Visit: <http://shopbrown.com> for on-line ordering of textbooks, clothing and general merchandise.

The Technology Center sells personal computers, software peripherals, books and supplies at special educational discount prices. Information on purchasing educationally priced computer systems can be found at www.brownbookstoretechcenter.com or in the computer store's summer mailing to new students.

BOOKSTORE TEXTBOOK RETURN POLICY

- Original register receipt required for all returns

- Textbooks and course packs must be returned in original/saleable condition.
- For the first 2 weeks of classes students have a maximum of three (3) days to return any textbook for a course in which they are enrolled. To return a textbook for a course in which the student is not enrolled, a drop slip or course schedule is required for verification.
- For the second 2 weeks of classes returns are accepted only for dropped courses and must be made within three (3) days of the date a course is dropped – drop / add form required.
- Fall & Spring Semesters – NO RETURNS AFTER FOUR WEEKS FROM THE START OF CLASSES
- Summer Semester – Course duration defines number of days to return for a full refund (i.e.: 7 week course = 7 days from purchase, 3 week course = 3 days from purchase, etc.)
- Refunds will be in the same form as original purchase. Exception: A 10 day period is required for a cash refund on check purchases.

BOOKSTORE HOURS

Monday-Friday 7:30am-8pm*□

Saturday 10am-8pm*□

Sunday 10am-6pm□□

*Technology Center & Textbook Department closes at 6pm daily.

BROWN DINING SERVICES (BDS)

Sharpe Refectory, 144 Thayer Street

Box 1936, (401) 863-3876

Internet: <http://www.brown.edu/food>

MEAL PLAN - UNDERGRADUATE

Meal plan contracts are available to all undergraduate, graduate, and medical students. As part of Brown's commitment to the Residential College, all resident undergraduates (except RUE students) are required to take one of the following meal plans for their first full year in residence:

Enrollment in the Off-Campus Meal Plan is limited to:

- Undergraduate students approved for off-campus permission by the Office of Residential Life
- Graduate and Medical students
- RUE and Commuter Students

See the Meal Plan Guide 2011-2012, or visit www.brown.edu/food for a full description of meal plans and Flex Points.

MEAL PLAN – GRADUATE/MEDICAL STUDENTS

All meal plans are available to graduate and medical students. The contract service schedule follows the undergraduate calendar; graduate and medical students should examine their schedules to determine which plan best meets their needs.

IMPORTANT MEAL PLAN INFORMATION

- All resident undergraduates (except RUE students) are required to participate in a meal plan throughout their first full year of enrollment. Voluntary participation in a Brown food Co-op does not fulfill the first-year meal plan requirement.
- Upperclass students are automatically contracted and billed for the meal plan they had the previous year. Although billed by semester, meal plan contracts are in effect for the full academic year.
- Upperclass students who wish to change or discontinue their meal plan should indicate their preference on the tear-off Meal Plan Contract Selection Card contained in the *BDS Meal Plan Guide 2011-2012* that was mailed to them over the summer. Cards should be returned by August 1, 2011 to avoid a processing fee. **(If you do not wish to make a change, you need not return a card.)**
- First-year students who wish to change their meal plan should indicate their preference on the Meal Plan Contract Response Card contained in the First-Year packet sent to them by the Office of the Dean of the College in the spring. Cards should be returned by August 1, 2011 to avoid a processing fee. **(If you do not wish to make a change, you need not return a card.)**
- Upperclass meal plan contracts can be canceled in person at the Dining Services administrative office at 144 Thayer St. A fifty dollar (\$50) non-refundable administrative fee will be charged to a student's University account for any meal plan contract canceled after September 6, 2011. **No meal plan contract can be canceled after September 28, 2011.**
- Meal plan contracts may be changed only once each semester (and a cancellation constitutes a change). The contract change deadline for Semester I is September 28, 2011. The contract change deadline for Semester II is

February 15, 2012. There is a ten dollar (\$10) administrative fee for all meal plan contract changes submitted after September 6, 2011.

- Any refund due from a meal plan contract change or cancellation is credited to the student's University account on a pro-rated basis.
- The Bursar's Office will not process meal plan contract changes or cancellations. You must contact Dining Services directly for any action pertaining to meal plan contracts. **Omission of board contract fees from payments to the Bursar does not constitute cancellation of a meal plan contract. Late charges will apply unless Dining Services is contacted directly.**
- Meal plan contract meals are non-transferable. It is a violation of both Brown and Dining Services policy to loan out your ID card.
- Students receive both meals and FlexPlus Points as part of each dining account in the amounts noted on the selection card. Additional points may be purchased throughout the academic year with cash, a check, or a charge to your University account.
- Unused meals and FlexPlus Points are non-transferable and are forfeited at the end of the applicable academic year, i.e. on the last day of final exams.

PRE-FALL MEAL PLAN

Any upper-class student planning to return to campus before the beginning of classes in the fall may purchase a Pre-Fall Meal Plan. This plan offers "all you care to eat" service in Sharpe Refectory, Saturday, September 3 through Tuesday September 6, 2011. For pricing and other information, consult our website at www.brown.edu/food.

More specific information concerning the terms of meal plan contracts may be obtained at Dining Services

FINANCIAL AID, OFFICE OF - UNDERGRADUATE STUDENTS

Box 1827, (401) 863-2721, Email: Financial_Aid@brown.edu
Internet: <http://www.brown.edu/about/administration/financial-aid/>

The Office of Financial Aid is responsible for reviewing all financial aid applications, determining a student's eligibility for need-based assistance, and awarding Institutional and Federal aid. This aid is then credited to the student account. These credits include, but are not limited to, the following sources of aid:

- Brown University Scholarships
- Federal Grants (PELL, SEOG, etc.)
- State Scholarships/Grants
- Federal, State, and Private Educational Loans
- Outside Scholarships

NOTE: Federal Work Study or Campus Employment eligibility is NOT deducted as a credit on the student account. The student receives direct remuneration through bi-monthly paychecks should she/he choose to work.

FINANCIAL AID DISTRIBUTION TO THE STUDENT ACCOUNT

For those students who have been awarded financial aid funds, including grants, scholarships and loans, generally HALF of the total amount for each fund appears as a credit on the Fall term statement, the remaining HALF on the Spring term statement. This distribution occurs REGARDLESS of any disproportionate distribution of charges that applies between terms to the student's account.

MEMO CREDITS and AUTHORIZED CREDITS

Two types of credits appear on student accounts, *Memo Credits (anticipated)* and *Authorized Credits (actual)*, which represent final approval and disbursement to the student account. *Memo Credits* represent monies expected but which have not been received. Brown University attempts to acknowledge these sources and will do so for a reasonable period of time. *Authorized Credits* represent funds that will be credited as actual payments to the account once a specified date has passed. For example, Brown University is restricted from disbursing Federal funds into a student's account until the student has officially enrolled for the term and classes have begun. Therefore, any Federal funding may appear as an *Authorized Credit* until the term begins.

Memo Credits may not be able to transition into *Authorized Credits* for various reasons. For example, a payer of any outside scholarship assistance on behalf of the student may not have sent in these proceeds, or a student may not

have signed his/her loan promissory notes with the Loan Office; these must be completed before the student is entitled to a loan disbursement. **Students are ultimately responsible for ensuring that all *Memo Credits* become *Authorized Credits*.**

Memo Credits that do not evolve into *Authorized Credits* by October 15 for the Fall term and February 15 for the Spring term are removed from the student account and become the direct responsibility and obligation of the student/family.

CREDITS

Scholarships/Grants: Brown University Scholarship, Federal grants, and State scholarships are disbursed directly by the Office of Financial Aid and should appear as an *Authorized Credit* on the student account statement. If a scholarship or grant administered through the University is missing from the student account statement or is listed as a *Memo Credit*, this generally means that there are still outstanding obligations that exist with the student and the Office of Financial Aid. Students should contact the Office of Financial Aid for resolution.

Loans – University Disbursed : University disbursed loans, including the Federal Perkins, Federal Stafford (Subsidized and Unsubsidized), and University Loans, are posted as *Memo Credits* until the student has completed all necessary requirements. The Brown University Loan Office will contact students regarding completion of loan requirements including entrance counseling and promissory notes.

Loans are awarded based on full academic year eligibility. This annual eligibility is then usually halved, origination fees deducted, and equal amounts applied to each term - half in the fall term and half in the spring term.

Loans – External Sources: Loans that are originated outside of Brown University generally require certification by the Office of Financial Aid to verify the student's eligibility. As such, if the loan does not appear as a *Memo Credit* or *Authorized Credit* on the tuition statement, then the Office of Financial Aid should be contacted.

Loan Application Timelines : Any term portion of an educational loan that has been approved by the Office of Financial Aid, but which does not appear on the student account statement may be deducted from the balance due, provided that the loan does not already show up as a *Memo Credit* or *Authorized Credit*. However, this generally means that the loan application was not received in sufficient time to meet the tuition payment deadline. Documentation of any such loan eligibility should be submitted with any payment, so that verification of the deduction can be made. Documentation submitted AFTER the payment due date will not result in the waiver of late payment charges. Since the time to obtain loan approval varies with the type of loan, students and/or parents are encouraged to apply for loans well in advance of student account payment due dates.

TITLE IV AUTHORIZATION FORM: Students receiving federal awards are required to submit a Title IV authorization form. The authorization form provides instructions to the University on how to apply excess Title IV funds from the student's account. The form also instructs the University on refunding overpayments or on holding funds on the account for a future date.

Title IV Authorization Forms are available on-line at http://brown.edu/Administration/Financial_Services/Bursar/forms_and_publications.html

OUTSIDE SCHOLARSHIPS: Outside scholarships awarded to the student and known to the Office of Financial Aid appear as *Memo Credits* on the student account. These *Memo Credits* will be removed from the student account if the outside scholarship is not received by Brown University in a timely manner.

An outside scholarship not acknowledged on the student account statement generally indicates that the Office of Financial Aid is not aware of this funding. Since outside scholarships can impact the receipt of other financial aid, it is the student's responsibility to notify the Office of Financial Aid **in writing** of the receipt of any outside awards throughout the academic year. Student athletes are also required to notify the Department of Athletics of any outside funding. The easiest way to notify the Office of Financial Aid of outside scholarships is to download and complete the Outside Scholarship Reporting Form located from the "Forms" menu at: www.financialaid.brown.edu.

FEDERAL WORK STUDY/CAMPUS EMPLOYMENT: Students who receive financial aid through Federal Work Study or Campus Employment receive remuneration via semi-monthly payroll checks. **Important-This form of financial aid is NOT credited to the student tuition account.** Students who wish to secure employment or learn more about Federal Work-Study or Campus Employment are encouraged to consult the Student Employment Office web site at www.brown.edu/studentemployment . Any Brown University student is eligible to work on campus regardless of the existence or level of a work-related financial aid award.

GRADUATE SCHOOL
47 George Street
Box 1867, (401) 863-2600
Internet: <http://www.brown.edu/gs>

TUITION – GRADUATE SCHOOL

The minimum total tuition that must be paid for a master's degree is an amount equal to the equivalent of annual tuition for full-time graduate students. Some multi-year master's programs have a higher total tuition requirement.

Ph.D. candidates must complete 24 tuition units. With the approval of their program, Ph. D. students may transfer graduate coursework completed at another institution up to a maximum equivalent of eight tuition units.

If the Graduate Council approves a standard program leading to a master's degree that requires less than three courses per term, but more than one year of the equivalent of full-time enrollment, students officially enrolled in such programs will be charged at the rate of one tuition unit per course for the length of the program. The same is also true for programs with an enrollment pattern that is not consistent with the normal academic year (e.g., the MAT and MFA programs).

ENROLLMENT FEE

Graduate students, both in residence and not in residence, who have fulfilled the total tuition requirements, are required to pay a fee equal to 6.25% of the full tuition term for which they are registered. No students may use University facilities (including the services of a thesis advisor) unless enrolled or with permission of the Graduate School.

DISSERTATION/THESIS BINDING FEE

Doctoral students and master's students with a thesis requirement must pay a \$50 thesis binding fee when their dissertations or theses are submitted. Students must clear outstanding debts on their student account prior to paying the thesis binding fee.

DISSERTATION/THESIS FILING FEE

Students who are inactive and returning from an approved leave of absence solely for the purpose of defending and filing the dissertation or thesis, and who meet the conditions established by the Graduate School shall, for the semester in which the dissertation or thesis is submitted, be charged a filing fee of \$150.

For relevant Graduate School regulations, contact the Graduate School, Box 1867, (401) 863-2843.

ACTIVITY FEE WAIVER - GRADUATE STUDENTS

Students on non-resident status are not required to pay the Activity Fee. All Activity Fee waivers must be requested in writing to the Graduate School, Box 1867. Term I requests must be submitted no later than October 15; Term II requests must be submitted no later than February 15. If a waiver is granted, the Graduate School credits the student account.

HEALTH SERVICES FEE WAIVER - GRADUATE STUDENTS

All Health Service Fee waivers must be requested in writing to the Graduate School, Box 1867. Term I requests must be submitted no later than October 15; Term II requests must be submitted no later than February 15. If a waiver is granted, Health Services credits the student account. For information regarding waiver eligibility, see the Health Services section of this booklet. Students on non-resident status are not required to pay this fee. Waived students who access Health Services will be charged the full term health services fee.

FINANCIAL AID- GRADUATE STUDENTS

UNIVERSITY LOANS: Loan borrowing for graduate students is initiated by student inquiry with the Office of Financial Aid and/or by completing all application requirements outlined on the GRADUATE STUDENTS link off

www.financialaid.brown.edu. Brown University's Office of Financial Aid does not actively solicit graduate students with loan borrowing options, but promptly responds to any loan applications received. Students may borrow up to \$20,500 in Stafford Loans and be considered for other loans, if they qualify.

Loan applications for graduate students not received in sufficient time before the payment due date may incur late charges. The recommended filing date for all loan applications for use on the Fall term tuition statement is June 1st and November 1st for the Spring term.

DISBURSEMENT OF UNIVERSITY LOANS: Federal Perkins, Graduate PLUS, and Federal Stafford (Subsidized and Unsubsidized), are posted as *Memo Credits* to the students account until the term has officially begun, the student has enrolled, and the student has signed the appropriate promissory notes. The Brown University Loan Office will contact students regarding entrance counseling, promissory notes and other documentation as required.

Loans are awarded based on full academic year eligibility. Loans are disbursed in two equal installments, half for each term minus origination and/or guarantee fees.

Any term portion of any above referenced loan that does not appear on the tuition statement may be deducted as a *Memo Credit*, provided documentation of the student's loan eligibility is also enclosed with any remittance. For students enrolled in three terms (summer, fall, and spring), loan disbursements will be split and disbursed evenly across each term, regardless of the amount charged for that semester. See Loan Disbursement Variances, below.

EXTERNAL/PRIVATE LOAN SOURCES: Loans that are originated outside of Brown University generally require certification by the Office of Financial Aid to verify the student's eligibility. As such, if the loan does not appear as a Memo Credit or an Authorized Credit on the tuition statement, then the Office of Financial Aid should be contacted to determine the problem.

LOAN APPLICATION TIMELINES: Any educational loan that has been approved by the Office of Financial Aid, but which does not appear on the student account statement may be deducted from the balance due, provided that the loan does not already show up as a Memo Credit or Authorized Credit. However, this generally means that the loan application was not received in sufficient time to meet the tuition payment deadline. Documentation of any such loan eligibility should be submitted with any payment, so that verification of the deduction can be made. Documentation submitted AFTER the payment due date will not result in the waiver of late payment charges. Since the time to obtain loan approval varies with the type of loan, student and/or parents are encouraged to apply for loans well in advance of student account payment due dates.

LOAN DISBURSEMENT VARIANCES: SUMMER STARTS: Graduate students whose academic calendar forces early enrollment in the Summer (and prior to the University's official start of the Fall term) may have three loan disbursements (Summer, Fall, Spring) instead of the traditional two terms (Fall, Spring) to better offset the actual billed costs of the program. Although the annual loan disbursement will be split equally across three terms, billed charges may not be equally distributed. Therefore, graduate students are encouraged to plan the impact of these fluctuations as they relate to amounts owed vs. credit balances across three terms. For example, a credit balance in one term should not be presumed for any other term, due to possible unequal inflow/outflows to the account.

UNIVERSITY SCHOLARSHIPS - GRADUATE STUDENT: If a Brown University funding source (excluding loans) is not credited to the student account, is incorrect, or incomplete, graduate students should contact the Graduate School, Box 1867, (401) 863-2600.

TITLE IV AUTHORIZATION FORM: Students receiving federal awards are required to submit a Title IV authorization form. The authorization form provides instructions to the University on how to apply excess Title IV funds from the student's account. The form also instructs the University on refunding overpayments or on holding funds on the account for a future date.

Title IV Authorization Forms are available on-line at http://brown.edu/Administration/Financial_Services/Bursar/forms_and_publications.html

HEALTH SERVICES

Andrews House, 13 Brown Street
Box 1928, (401) 863-3953
Internet: <http://www.brown.edu/health>

HEALTH SERVICES FEE: A Health Service Fee is charged to all degree candidates to cover the costs of providing care at Health Services during the period from late August through Commencement Day. Each student is entitled to unlimited professional visits to the primary care staff of physicians, physician assistants, nurse practitioners and nurses.

Also included under the fee are up to seven (7) visits to the counseling staff at Psychological Services. This team of clinical psychologists, social workers, and psychiatrists provides evaluation, short-term psychotherapy, and crisis intervention.

Charges are assessed for lab tests, x-rays, EKG's, prescription medications, birth control, over-the-counter drugs, cab fare, allergy injections, vaccines and medical supplies. The Health Service Fee does not cover the cost of services outside Health Services, nor does it include health insurance.

Hours of operation, available services and fees, excluding the student health fee, are subject to change. Please refer to the University Health Services web site at <http://www.brown.edu/health> for the most current information.

HEALTH SERVICES FEE WAIVER: Waivers of the Health Services fee are available only to students who meet one of the following requirements: students who have been given specific permission to enroll in absentia (students not in geographic residence); non-degree candidates other than guest students from other institutions; University regular employees; special students; faculty; and faculty/staff spouses with tuition benefits. **All** other students are required to pay this fee. All waivers must be requested in writing. Undergraduates should submit waiver requests to Jennifer Hodshon, Health Services, Box 1928. Graduate and medical school students should refer to the Graduate School or Medical School section of this booklet for health fee waiver request procedures. Term I requests must be submitted no later than October 15; Term II requests must be submitted no later than February 15. Health Services Fee Waivers will not be applied retroactively to previous semester's fees. If a waiver is granted, Health Services credits the student account. Waived students who access services will be charged the full term Health Services fee

INSURANCE OFFICE

Brown Office Building, 164 Angell Street
Box 1848, (401) 863-9481
<http://www.brown.edu/insurance>

The Insurance Office is responsible for the University student health insurance plan.

HEALTH INSURANCE FEE: An annual fee is charged to all registered students. Participation in the University student health insurance plan is mandatory. However, students may waive participation in the student health insurance plan if they are covered under a parental or private plan that provides comparable coverage (See below for waiver instructions.). Information and instructions on how to waive the plan were mailed to students in May.

HEALTH INSURANCE FEE WAIVER (JUNE 1 DEADLINE): Students must complete an online waiver at www.universityhealthplans.com by June 1, of each year. If you do not have internet access, please contact the Insurance Office.

Upon receipt and approval of the waiver, the student's account will be credited for the insurance fee. Parents/students are responsible for making sure that the online waiver is submitted by the deadline.

Please note that the insurance fee must be waived **EACH** academic year if the student does not want to participate in the University student health insurance plan.

INTERNATIONAL PROGRAMS, OFFICE OF

J. Walter Wilson Hall, 4th floor
Box 1973, (401) 863-3555
Internet: <http://www.brown.edu/OIP>

The Office of International Programs (OIP) coordinates all study abroad undertaken by Brown undergraduates for credit toward their Brown degree. Study at some universities abroad is sponsored as part of an arrangement between Brown and the partner university, and students enroll through Brown. Alternatively, students may apply for approval to study at universities that do not have agreements with Brown or in programs sponsored by other U.S. universities.

BROWN-SPONSORED & APPROVED ALTERNATIVE PROGRAMS: At present, Brown sponsors study at universities in Brazil, Britain, Cuba, France, Germany, India, Italy, Japan, and Spain. Brown approves alternative programs in over 50 countries. An established petition process also exists that allows students to attend programs that do not appear on either the Brown-sponsored or approved alternative programs lists, provided students are able to articulate clear rationales why such programs are a better academic fit for them.

All Brown-sponsored and most approved alternative and petition programs require a deposit (typically between \$200 and \$500) as part of the application process or a condition of accepting an admission offer. The student is responsible for paying the requested deposit directly to the program provider. When paying the approved alternative program or approved petition provider, the student should ask that the deposit be applied to non-tuition costs (usually room and board charges).

The program fee for Brown-sponsored and approved-alternative programs is the same as Brown tuition. Students retain financial aid eligibility with the costs of the Brown-sponsored or alternative approved program, as long as approval procedures are completed in advance of the student's participation on the study abroad program. For more information on how financial aid will be assessed for your program or for the forms you will need to complete, please contact the Office of Financial Aid or review their website at <http://financialaid.brown.edu>.

Brown pre-approval of a student's intention to study abroad on a semester-length or academic year program **must be obtained prior to** the student's participation on the program. Information on study abroad application procedures and deadlines can be obtained by contacting The Office of International Programs or reviewing its website at: <http://www.brown.edu/Administration/OIP/apply>. **Students who do not obtain Brown pre-approval of semester or academic year programs before studying abroad will not be eligible for transfer of study abroad credit.**

LOAN OFFICE

Brown Office Building, 164 Angell Street
Box 1950, (401)863-3296; Email: loans@brown.edu
Internet: <http://www.brown.edu/loanoffice>

The Brown University Loan Office is responsible for managing all federal and institutional loan programs, and the Brown Employee Loan Program. The office is responsible for the management and collection of Federal Perkins, Health Profession, and institutional funds.

The Office of Financial Aid determines student eligibility for financial aid and awards all federal and institutional student loans. Loan award information is transmitted to the Loan Office. Students are notified by the Loan Office of any documentation that must be completed before their loan(s) can be processed, including promissory notes and loan entrance counseling. Once all required documentation is completed, the student loan funds are credited directly to the student's account.

Additional details on federal and institutional loan programs are listed on the Loan Office website:
<http://www.brown.edu/loanoffice>

FEDERAL DIRECT PARENT LOANS FOR UNDERGRADUATE STUDENTS (PLUS): The Federal Direct PLUS Loan program is a low rate government loan which allows parents, who are U.S. citizens, U.S. nationals, or permanent residents to finance the cost of the student's education less financial aid. There are no income restrictions and demonstration of need is not necessary to qualify.

The current interest rate is found on the Loan Office website (http://brown.edu/Administration/Financial_Services/Loan/Information/alternatives.html). In addition, there is an origination fee equal to 4% of the loan proceeds. PLUS loan proceeds, minus origination fees, are disbursed by term directly to the University and credited to the student account. Interest begins to accrue on the date of the first disbursement and the first payment is due between 45 and 60 days after the loan is fully disbursed. Parent PLUS Loan borrowers now have the option to defer repayment while the dependent student on whose behalf the loan was obtained is enrolled on at least a half-time basis, and during the six-month period after the dependent student ceases to be enrolled on at least a half-time basis. Interest will accrue during the deferment period. The parent borrower will

be sent quarterly interest statements and will have the option of paying the interest as it accrues. Unpaid interest will be capitalized and due at the end of the deferment period.

Visit the Brown University Loan Office web site, or call for more information on applying for a Federal Direct PLUS loan.

MEDICAL SCHOOL

Arnold Lab, 97 Waterman Street
Box G-A213, (401) 863-2149 - Admissions
Box G-A213, (401) 863-1142 - Financial Aid
Box G-A222, (401) 863-2441 - Student Affairs

TUITION – MEDICAL SCHOOL: The annual charge does not cover tuition for courses taken in the summer proceeding the first year of medical school or between the first and second years of medical school.

MEDICAL STUDENT FELLOW FEE: With the approval of the Dean of Medicine, medical students may be excused from attending classes to participate in research activities under faculty supervision for a designated period of up to two years. Such students are authorized to use Brown University educational resources (e.g., the libraries), but are not permitted to register for any courses.

The fee for this status is \$100 per term. (Such students may retain their Brown ID card and have it validated upon payment of the fee.) Students on Medical Student Fellow status are certified as full-time students based on academic plans approved by the Director of Medical Student Affairs. Contact the Director of Medical Student Affairs for further information, Box G-A222, (401) 863-2441.

RE-ENROLLMENT FEE: A Re-enrollment fee is charged to all medical students who re-enroll at the University after having been officially separated for any reason, including a leave of absence. The Registrar charges and adjusts the medical school tuition, fellow fee, and re-admission fee.

ACTIVITY FEE - MEDICAL SCHOOL: An Activity Fee is each term to all Medical Students for the support of registered student organizations and activities of the Medical Student Senate.

HEALTH SERVICES FEE WAIVER - MEDICAL SCHOOL

A Health Insurance Service fee is charged to all degree candidates (See Health Services.) All waivers must be requested in writing. Medical students should write to the Student Affairs Office, Alpert Medical School, Box G-A222. Term I requests must be submitted no later than October 15; Term II requests must be submitted no later than February 15. Health Services Fee Waivers will not be applied retroactively to previous semester's fees. If a waiver is granted, Health Services credits the student account. For information regarding waiver eligibility, see the Health Services section of this booklet.

LOANS

FEDERAL DIRECT STAFFORD LOANS AND FEDERAL DIRECT UNSUBSIDIZED STAFFORD LOANS - MEDICAL SCHOOL: Medical students who wish to apply for Federal Direct loans should contact the Office of Financial Aid, Alpert Medical School, Box G-A213, (401) 863-1142 for application information or visit the website: <http://med.brown.edu/financialaid/>. For additional information regarding Federal Direct loans, see the Financial Aid section of this booklet. Medical students must first accept the loan amounts offered to them, on-line through the Banner self-service module before *Memo Credits* or *Authorized Credits* will post to the student account and display on the student bill.

TITLE IV AUTHORIZATION FORM: Students receiving federal awards are required to submit a Title IV authorization form. The authorization form provides instructions to the University on how to apply excess Title IV funds from the student's account. The form also instructs the University on refunding overpayments or on holding funds on the account for a future date.

Title IV Authorization Forms are available on-line at http://brown.edu/Administration/Financial_Services/Bursar/forms_and_publications.html

UNIVERSITY SCHOLARSHIPS - MEDICAL SCHOOL: If a University scholarship award is not credited to the student account, is incorrect, or is incomplete, medical students should contact the Office of Financial Aid, Alpert Medical School, Box G-A213, (401) 863-1142.

REGISTRAR

University Hall

Box K, (401) 863-2500

Internet: <http://www.brown.edu/Administration/Registrar>

The Registrar's Office is responsible for recording tuition units, pre-registration/course change, re-admission fees, and applying certain charges identified in this section.

TUITION – UNDERGRADUATE: The minimum total tuition that must be paid for a baccalaureate degree is an amount equal to eight terms of tuition..

LATE PRE-REGISTRATION FEE/COURSE CHANGE FEE: A \$15 fee is charged to all students for late course pre-registration. A \$15 course change fee is charged for each course added after the second week of the term.

RE-ENROLLMENT FEE: A \$70 fee is charged to all undergraduates who enroll after having been officially separated for any reason, including a leave of absence. **Exception:** Students completing foreign study approval procedures with the Office of International Programs in advance are not charged the re-admission fee if they return to Brown directly following their programs abroad.

RESIDENTIAL LIFE

Wayland Arch, 27 Brown Street

Box 1864; (401) 863-3500; Email: Res_Life@brown.edu

Internet: <http://reslife.brown.edu>

All undergraduate students are required to live in University residence halls for a minimum of six terms and until they receive permission from the Office of Residential Life. Undergraduates, who study abroad for a term or a year in a Brown-approved study program for which academic credit is received, will be given on-campus residency credit equal to the number of terms of tuition credit awarded. Undergraduates who take a leave of absence for any reason other than a Brown-approved study program will not receive on-campus credit.

OFF-CAMPUS PERMISSION POLICY

The University guarantees housing for all undergraduates. In addition, Brown limits the number of students who receive permission to live off-campus. The following is the University policy pertaining to on-campus and off-campus residency. Transfer students may apply for permission to live off-campus only when they have achieved seventh term standing.

The University reserves the right to deny an application for off-campus permission to a student who has a record of a violation of the student disciplinary code or other University rules and regulations.

RESIDENT HALL DAMAGE

Each resident is financially responsible for all damages to or defacement of his/her room, corridor, and building. All damages to rooms or furniture thereof will be assessed against all residents of that area if specific responsibility is not ascertained.

BACH/COMMUTER/NONRESIDENT FEE – UNDERGRADUATE

A \$616 annual fee (\$308 per term) is charged to all nonresident students living in co-ops, off-campus, or commuting from home. This fee covers services provided by the University to students such as Faunce House, security services, off-campus information, and listing services.

Charges and adjustments originate in the Office of Residential Life. Write or call as listed above, or fax (401) 863-1331. All students must live in university residence halls for a minimum of six terms, with the exception of Resumed Education Program students, married students, and local students living with their parents, and until they receive

permission from the Office of Residential Life. Students who fall into one of these categories must still register each academic year with the Office of Residential Life. Undergraduates who are beginning their seventh term may apply for permission to live off-campus for their senior year.

STUDENT ACTIVITIES

Stephen Robert '62 Campus Center, 75 Waterman Street
Box 1930, (401) 863-2341
http://www.brown.edu/Administration/Student_Activities

ACTIVITY FEE - UNDERGRADUATE

An Activity Fee is charged to all undergraduates, the full balance of which is allocated by the student-run Undergraduate Finance Board to support the activities of categorized student organizations and the Undergraduate Council of Students.

ACTIVITY FEE - MEDICAL SCHOOL

All registered medical students an Activity Fee each term for the support of registered student organizations and activities of the Medical Student Senate.

Medical students who are registered and not on campus may apply for a waiver of the activity fee, stating the reason for a waiver by writing to the Medical School.

ACTIVITY FEE AND WAIVER - GRADUATE SCHOOL

All registered graduate students are charged a fee of \$20 each term for the support of the activities of the Graduate Student Council. Students registered in absentia as traveling scholars are not required to pay this fee.

Graduate students who are registered and not on campus may apply for a waiver of the activity fee, stating the reason for a waiver by writing to the Graduate School.

BROWN UNIVERSITY STUDENT REFUND POLICY

TUITION OVERPAYMENT REFUND POLICY

To request a refund, complete the Student Account Refund Request Form available online at www.brown.edu/bursar or in the Bursar's Office. The completed form may be e-mailed to bursar@brown.edu or faxed to (401) 863-7518. Please allow up to 10 days for processing once the refund request is received by the Bursar's Office.

TITLE IV AUTHORIZATION FORM: Students receiving federal awards are required to submit a Title IV authorization form. The authorization form provides instructions to the University on how to apply excess Title IV funds from the student's account. The form also instructs the University on refunding overpayments or on holding funds on the account for a future date.

Title IV Authorization Forms are available on-line at http://brown.edu/Administration/Financial_Services/Bursar/forms_and_publications.html

TUITION LEAVE REFUND POLICY

Undergraduate and Graduate Students: Students who leave the University during or at the end of Term I are not charged for Term II.

Students who leave the University (except under conditions noted below) or change their enrollment status during a term are eligible for tuition payment refunds during the first five weeks of the term according to the following schedule:

<u>Week of Withdrawal</u>	<u>Refund Percentage</u>
First two weeks	80%
Third week	60%
Fourth week	40%
Fifth week	20%

If a partial refund is made, no portion of the tuition paid and not refunded is credited toward the total tuition required for the degree. When no refund is made, the four tuition units paid are credited toward the total tuition required for the degree, and the number of terms to which the student is entitled for full-time enrollment is appropriately reduced.

Students who are suspended or dismissed or withdraw when under investigation for misconduct are not eligible for a tuition refund for the term in which the suspension, dismissal or withdrawal occurs.

Federal financial aid recipients are also bound by the Federal refund policy for financial aid funds. Please contact the Office of Financial Aid for more details.

Medical Students: Adjustments of annual tuition charges are made for Medical School students who officially withdraw or are dismissed for academic reasons, subject to the following provisions:

Years I and II

Students who leave the Medical School prior to the beginning of the term are not charged tuition for the term. Students who leave the Medical School during either Term I or Term II are eligible for refunds of the normal charge for that term (50% of the annual charge for the Medical School) during the first five weeks of the term according to the following schedule:

<u>Week of Withdrawal</u>	<u>Refund Percentage</u>
First two weeks	80%
Third week	60%
Fourth week	40%
Fifth week	20%

Years III and IV

The academic program for the third and fourth year of the Medical School is divided into four clerkship periods of approximately thirteen weeks each. Students who leave the Medical School during or at the end of the first clerkship period are refunded 75% of the total annual charge. Students who leave the Medical School during or at the end of the second clerkship period are refunded 50% of the annual charge. Students who leave the Medical School during or at the end of the third clerkship period are refunded 25% of the annual charge. Students who leave the Medical School during or at the end of the fourth clerkship period are not eligible for refunds.

REFUND POLICY-FEES

HEALTH INSURANCE FEE: Enrollment in the student health insurance plan is for a twelve-month period (August 15 to August 15). Students who begin their enrollment at Brown in Term II are enrolled from January 15 to August 15. Insured students graduating in December may request a prorated premium reimbursement by contacting the Insurance Office in writing within 31 days of the completion of their degree requirements.

Insured students experiencing a qualifying event may request a prorated premium reimbursement by contacting the student health insurance plan administrator, University Health Plans, Inc., at 1-800-437-6448 within 31 days of the qualifying event.

Please contact the Insurance Office for additional information on the premium refund policy.

HEALTH SERVICES FEE: Students who leave the University during or at the end of a term will not be charged a Health Services fee for next term. Students who leave the University at any time after the start of the term are not eligible for a Health Services fee refund.

ROOM: Room contracts cover the entire academic year. Room charges will not be refunded or waived if a student withdraws, is suspended, is dismissed, is expelled, or if the room contract is terminated for breach of these policies and regulations. A leave of absence taken after the first day of classes may result in the forfeiture of your payment of the term's room charge. For further information regarding room charges or refunds, contact the Office of Residential Life, Box 1864, (401) 863-3500 or e-mail: Res_Life@brown.edu

STUDENT ACTIVITY FEE (UNDERGRADUATE): Students who leave the University during or at the end of a Term will not be charged a Student Activity fee for following term. Students who leave the University at any time after the start of the term are not **eligible for a Student Activity FEE** refund.

NON-DISCRIMINATION POLICY

The University has established the following policy on non-discrimination: Brown University does not discriminate on the basis of sex, race, color, religion, age, handicap, status as a veteran, national or ethnic origin, or sexual orientation in the administration of its educational policies, admission policies, scholarship and loan programs, or other school-administered programs.