

# ADMISSION AND FINANCIAL INFORMATION

## ADMISSION PROCEDURES

Persons interested in studying at Southwestern University should apply to the Office of Admission. The University admits those students most able to successfully complete a degree program, make positive contributions to the overall life of the Southwestern community, and become productive citizens of society following graduation. Admission is selective and involves a thorough review of each candidate's academic and personal qualifications.

### Regular Requirements for Admission

Students who graduate from accredited high schools may be admitted if their academic records, standardized test scores, recommendations and other application elements indicate promise of success at Southwestern. Southwestern University strongly recommends that all students present a minimum of 17 academic units from their secondary school work, as shown below. In addition to graduation from an accredited high school, it is recommended that students present four years of English, four years of mathematics, three years of science, two years of a foreign language, three years of social science and/or history and one year of an academic elective from the above mentioned areas. Some computer literacy is recommended. Southwestern's academic merit scholarship requirements normally require the same 17 academic unit foundation for consideration.

Applicants are required to take the Scholastic Assessment Test (SAT I) of the College Board or the ACT of the American College Testing Program and have the results sent to the Office of Admission. Southwestern University, as an independent institution, does not require Texas residents to submit THEA (formerly TASP) scores for admission. All majors in Fine Arts are required to have an audition/interview/portfolio review prior to admission to their respective curricula.

Applicants are invited to submit with their application any evidence which they think would help the Admission Committee in reaching its decision on eligibility for admission, including creative samples and written statements to supplement the required essay. A personal interview is required in some cases and strongly recommended for all. Candidates for admission are considered on their total record, extracurricular as well as academic, although a strong academic record is always necessary.

Southwestern, along with a number of other selective colleges, accepts the Common Application. Candidates for admission may learn more information about the Common Application from their high school counselor or Southwestern's Office of Admission. Please note: The Common Application should not be confused with the common application issued by the State of Texas, primarily for public colleges.

For students preferring an electronic application, Southwestern University provides its own online application in a downloadable/printable format, as well as a version that can be prepared and submitted through a secure server via the Internet. Both versions can be accessed through the University Web site at [www.southwestern.edu](http://www.southwestern.edu). The Common Application, previously mentioned, also provides an acceptable electronic version. Questions concerning all of these options should be addressed to the Office of Admission.

Applicants are responsible for ensuring the arrival of all materials necessary to complete their application, including transcripts and recommendations from guidance counselors and teachers. Applicants are responsible for contacting the Admission Office to determine whether or not their file is complete prior to deadline dates.

### Early Admission

A few students may be admitted each year following their junior year in high school. In these cases, we expect the candidate to have an outstanding academic record, acceptable test score results, and the maturity to enter college without the senior year of high school. A personal interview normally is required.

## Early Decision

Students for whom Southwestern is their clear first choice may apply under an Early Decision plan. Southwestern must receive the application and all supporting documents by November 1 of the student's senior year in high school. If admitted, the enrollment and housing deposit will be due by January 10. If the student accepts the offer of admission, applications to all other schools must be withdrawn at that time, and no additional applications may be submitted to other schools. Financial aid estimates are normally made prior to the required deposit date, assuming the necessary application materials for financial aid review are received by the stated deadline, normally December 1.

## Transfer Students/Concurrent Enrollment Credit

Each year, Southwestern enrolls a limited number of transfer students. An overall grade point average of 3.0 or better (on a 4.0 scale) on all college work is typically expected; however, each candidate's potential for success at Southwestern is evaluated individually. Applicants are welcome to submit other information (in addition to those items mentioned under "Regular Requirements for Admission" above) in order to assist the Committee in its review.

A College Official's Report completed by the dean of students at the institution last attended is required. In addition, transfer students must furnish official transcripts of high school and all college-level work attempted. All credits are accepted on the basis of the classification given that institution by its accreditation agency or agencies. Credits earned at non-accredited institutions are subject to re-evaluation on the basis of the quality of work done at Southwestern University. No grade below C is accepted for transfer from another institution.

Some colleges have entered into cooperative programs with high schools whereby high school students may enroll in first-year college-level classes and receive college and high school credit concurrently. Southwestern will transfer these credits toward a degree, provided they meet the criteria in the preceding paragraph and are submitted to Southwestern on an official college transcript. It should be noted that Southwestern grants no more than three hours of transfer credit in first-year English. Additional credit hours typically are awarded only as elective hours. Certain other courses may be credited only as elective hours.

Students who transfer to Southwestern with junior college credits may transfer no more than 60 semester hours of academic work from junior college toward the bachelor's degree.

NOTE: All entering transfer students must meet Southwestern's General Education Requirements common to all degrees set forth in this Catalog (see page 18). If a transfer student has not already done so, the requirements in English composition and mathematics must be completed before the end of two regular semesters at Southwestern.

## Visiting and Special Students

A student in good standing at another college may be considered for admission as a visiting (non-degree seeking) student. Official transcripts of all college work may be required of all visiting students, but generally a transcript or statement of good standing from the registrar's office of the last school attended is sufficient for review.

## Readmission

Any student who previously attended Southwestern for at least one regular semester must file an application for readmission at least one month prior to the beginning of the semester for which the student is seeking readmission. Students will be readmitted on a first come, first served basis. While we are pleased when former students return to complete a Southwestern education, enrollment limits preclude our acceptance of all candidates. Candidates for readmission will be reviewed in the Admission Office and, when necessary, with academic and student life administration involvement to be sure each student returning is ready to successfully complete a Southwestern degree. Personal interviews in the Admission Office are encouraged and will be required in some cases.

Southwestern University students in good academic standing may take a student leave of absence by completing the Request for Student Leave of Absence form available in the Office of Academic Services. Students who are granted a student leave of absence will receive pre-registration materials and campus housing requests (if applicable) for the semester in which they plan to return to campus. An application for readmission will not be required of students on student leave of absence.

## Other Admission Requirements

All college work for which an applicant has registered must be reported at the time of application. Applicants must present official transcripts of their entire academic record from all institutions in which they have been or are enrolled. (The official transcript must have the signature of the proper college official and the impression of the raised college seal.) Failure to make an accurate report of colleges attended will subject the student to disciplinary action, including probable suspension.

A former student who has attended another institution is regarded as a readmit student and is subject to all rules governing readmit students.

Veterans who have earned credits in approved military and service schools will be granted credit as indicated by *A Guide to the Evaluation of Educational Experience in the Armed Services* when such credit is appropriate to the degree programs of the students at Southwestern.

No person may attend classes unless the admission procedure has been completed.

## Foreign Language Requirements

Students who are not taking a major or minor in a foreign language and are studying for the BA, BS, or BM (except Music Education) degrees are expected to attain a fluent capacity and a thorough understanding of the written language. This goal is usually reached at the end of a fourth semester course at the college level. Students may take a proficiency test at the level required for their degree program or complete with a passing grade the specified semester requirement.

All students are to take a language placement exam, to be administered during the summer prior to Fall orientation, in order to help establish placement. Exemption will be granted based on the score of the placement exam, and students will be advised as to which course they should take if they wish to pursue the same language to satisfy their degree requirement; in the case of Classical languages, additional information such as high school program will be used to help establish placement. Students may take a beginning course (-014) in a different language, if they choose not to pursue the language taken in high school, without forfeiting exemption in the language tested.

Placement tests may be taken in more than one foreign language by the same student. These tests are routinely given once a year to first-year students over the web prior to orientation in August. Students entering the University at mid-year may take placement tests before the beginning of spring semester.

## Statement of Nondiscrimination

Southwestern University's recruitment and admission of students, awarding of financial aid, and operation of programs and facilities are without regard to sex, race, color, religion, age, disability, national or ethnic origin, or any other impermissible factor. The University's commitment to equal opportunity includes nondiscrimination on the basis of sexual orientation. The University does reserve the right to deny admission or readmission to an applicant for other factors without giving reasons and without prejudice to the student.

## Application Deadlines

	Application Deadline	Notification	Reply Date
Early Decision	Nov. 1	Dec. 1	Jan. 10
Regular Decision	Feb. 15	No later than April 1	May 1
Late Decision	After Feb. 15	April 15	May 1

## FINANCIAL ASSISTANCE

In a real sense, every student admitted to Southwestern receives financial aid; income from endowments and gifts pays for more than 40 percent of the cost of the student's education. The tuition and fees pay the balance. Friends of the University have made additional funds available for financial assistance, which is granted on the basis of both merit and need. Students should direct inquiries concerning financial assistance to the Office of Financial Aid.

The University has available scholarships, grants, work opportunities and loans to assist worthy students in meeting financial needs for their college education. The University administers some

state and federal grant programs. The Tuition Equalization Grant program is a state program helping qualified students pay the tuition costs at private schools. The Pell Grant program is one of several federal programs assisting qualified students to finance their university education. For 2006-07 the Financial Aid Office handled more than \$26 million in various kinds of financial aid for Southwestern students.

Students must reapply for all types of financial assistance (scholarships, grants, work and loans) every year. Current students should apply by March 1 for the following academic year.

### Academic Scholarships

Southwestern University awards a variety of scholarships based on factors such as academic merit or talent in the fine arts. The eligibility criteria and dollar amount for each scholarship vary with each scholarship program. Prospective students should contact the Office of Admission for the latest information regarding the available scholarships at Southwestern. Current Southwestern students may contact the Office of Student Financial Assistance for scholarship programs available for continuing students.

### Grants

Grants are awarded on the basis of financial need and must be supported by the Free Application for Federal Student Aid (FAFSA) giving information on family finances.

### Work Opportunities

A number of students are employed by the University in part-time positions. Such work is in University offices, library, residence halls, the dining hall and other similar areas.

### Loans and Financing Options

Southwestern offers different loan programs and financing options to assist families in their efforts to meet educational expenses. Current information on these options is available from the Financial Aid Office.

### Texas Tomorrow Fund

Families which have participated in the Texas Tomorrow Fund may use these funds as a credit towards payment of tuition. To take credit for this program, a family must notify both the Financial Aid Office and the Business Office with a copy of the Texas Tomorrow Fund Certificate. Upon review of the certificate and the type of plan selected, an appropriate amount will be allowed as credit towards payment of each semester's bill.

### Cost of Education

Students may receive a combination of sources and types of financial assistance which may not exceed the total cost of education, as determined by the Financial Aid Office. If a student receives a combination of aid funds that exceed the total cost of education, it will constitute an over-award. The Financial Aid Office must make the appropriate changes to the student's aid package to eliminate the over-award.

### Institutional Charges

Students may receive Southwestern scholarship and/or grant assistance up to the total amount of institutional charges. If a student receives Southwestern scholarship and/or grant assistance that exceeds institutional charges, the Financial Aid Office must make the appropriate adjustments to the student's aid package to eliminate the condition.

### Satisfactory Academic Progress Policy for Financial Aid Eligibility

In order to receive any financial assistance from Southwestern University (federal, state, or Southwestern-supported institutional aid programs), a student must be in good academic standing and making satisfactory academic progress in a course of study leading toward a degree. A student must be maintaining satisfactory progress regardless of whether or not a student has previously received aid.

A full-time undergraduate student may be considered for aid during his or her first ten (10) regular semesters (5 academic years). Southwestern gift aid is only available for the first nine (9) regular semesters (4 1/2 academic years). A student is defined as full-time in a regular semester whenever enrolled for at least twelve (12) semester hours as of the last date to add classes for that semester.

A full-time student must complete the following number of cumulative hours during each academic

year attended and must maintain the cumulative grade point averages as shown. All hours, including transfer hours accepted, are counted toward the number of academic years completed.

Table of Satisfactory Academic Progress and Performance Requirements for Financial Aid Eligibility

Academic years completed	1		2		3		4		5	
Cumulative semesters completed as a full-time student	1	2	3	4	5	6	7	8	9	10
Cumulative semester hours required to be earned for financial aid	12	24	36	48	63	78	93	108	123	138
Cumulative GPA required	1.8	1.8	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0

A part-time student is defined as attempting fewer than 12 hours during a regular semester. Part-time students must maintain a cumulative 2.0 GPA and a 2.0 each semester. Part-time students will have the time frame for completion of their degree adjusted proportionate to the full-time chart above. Part-time students and post-graduates are not eligible to receive Southwestern gift aid.

Satisfactory progress will be reviewed at the end of each spring semester for semester hours earned and at the end of each semester for cumulative GPA. If a student fails to meet satisfactory progress standards (either hours earned or GPA), the student will be placed on financial aid probation for one semester in which the student may continue to be considered for aid. If, at the end of the financial aid probation, a student has resumed making satisfactory progress toward a degree, a student may continue to be considered for aid. If, during the probationary semester, a student does not earn the required GPA or semester hours needed to be making satisfactory academic progress as defined by the above chart, that student will no longer be eligible to receive any financial aid. A student who is eligible to return to Southwestern may re-enroll but will have to pay his or her own expenses during any semester in which he or she cannot be considered for financial aid. Any student who is readmitted to Southwestern following an academic suspension is not eligible to be considered for financial aid until the cumulative GPA is at least that required by satisfactory progress. By appeal, semester hours successfully completed at another institution and transferred to Southwestern could be considered in determining whether or not aid can be reinstated. Thereafter, only the GPA earned on Southwestern hours will be considered for satisfactory progress.

A student can re-establish academic eligibility for aid by successfully attaining the required cumulative GPA and completing sufficient semester hours required by satisfactory progress.

### Transfer Students

A transfer student enrolling at Southwestern will be considered to be maintaining satisfactory progress for the first semester enrolled. After the first semester, satisfactory progress will be reviewed in the same manner as for all other Southwestern students. The number of semester hours transferred to Southwestern will be considered toward the cumulative semester hours required to be earned. However, only the GPA earned on hours completed at Southwestern will be considered when evaluating the cumulative GPA required.

### Withdrawals, Course Incompletes, Failed Courses and Repeated Courses

A course in which a student receives an “incomplete” grade will not be considered toward the cumulative semester hours required to be earned until that course has been completed. An “incomplete” grade will not be included in calculating the cumulative GPA required until a grade has been earned in that course.

A course in which a student receives a failing grade will not be considered toward the cumulative semester hours required to be earned. A course that is repeated will be considered toward the cumulative

semester hours required to be earned only if no hours were earned previously for that course and a passing grade is earned. All grades received for the course will be included in calculating the cumulative GPA required.

A student who withdraws from Southwestern after the semester has begun has failed to meet satisfactory academic progress standards. The student will be placed on financial aid probation for the next semester in which he or she enrolls. If a student withdraws from Southwestern during financial aid probation, he or she will no longer be eligible to be considered for any financial aid until the required cumulative GPA has been earned and the cumulative semester hours required to be earned have been achieved.

## Appeals

Written appeals for reinstatement of aid can be made to the Financial Aid Review Committee. Appeals must be made within two weeks of the letter notifying the student of unsatisfactory grade reports which result in the student losing eligibility for financial aid. A student may request that his or her academic records and any extenuating circumstances be reviewed. Special circumstances may include, but are not limited to, illness or injury of the student, death of a close family member or similar hardship circumstances, change in major, or transfer hours not counting toward a degree.

When a student finishes the spring semester without meeting the cumulative hours earned requirement or without having earned the required cumulative GPA, summer school work can be included to restore eligibility by the following fall semester.

The Financial Aid Review Committee will consist of the Vice President for Enrollment Services or designate, the Director of Financial Aid or designate, and the Director of the Office of Academic Services or designate.

## EXPENSES

### Tuition

Southwestern University believes that a lively academic environment is composed of a diverse group of scholars including those from modest as well as more affluent economic circumstances. Friends and alumni of the University have endorsed this concept by providing for more than one-half of the cost of Southwestern's operating expenses through gifts and endowment. The balance of the cost is provided through tuition charges which are adjusted annually by the Board of Trustees to reflect the changing economic circumstances. *Tuition and other charges are subject to change for the 2008–2009 academic year. Charges will be set in January 2008 by the Board of Trustees, and will be available in the Business Office.*

Tuition charges for 2007–2008 are:

	Per Semester	Per Year
Tuition (2007–2008)	\$12,870	\$25,740
Tuition (2008–2009)	<i>Charges will be set in January 2008 by the Board of Trustees, and will be available in the Business Office.</i>	

To further assure a diverse community of scholars, Southwestern provides scholarships, work opportunities and loan funds to students. Awards are based upon need and merit. See “Financial Assistance” for information on available financial aid opportunities.

Southwestern welcomes the opportunity to be of service to the retired population of Central Texas. Participation by experienced, knowledgeable individuals enhances the educational environment. Therefore, persons over the age of 60 may enroll on a non-credit basis in University courses at a cost of \$150 per credit hour. Transcripts and other formal administrative procedures will not be maintained, thus eliminating unnecessary expenses associated with the enrollment of senior members of the student body.

Audit enrollment will be encouraged in courses designed to develop critical thinking capabilities

and which occur in traditional classroom settings. Courses that are designed to develop skills, such as private music lessons and activity courses in the School of Fine Arts, Fitness and Recreational Activity courses in the Department of Kinesiology, and laboratory courses are not open for audit enrollment.

## Room Charges

Room charges reflect actual cost to the University of providing the services.

The University is committed to assuring a full range of housing accommodations. Charges for the more comfortable accommodations reflect the assigned square footage, availability of lavatory facilities and climate control features. *Room charges for the 2008–2009 academic year will be set in January 2008 by the Board of Trustees, and will be available in the Business Office.*

Room Charges (2007-2008)	Per Semester	Per Year
(Double Occupancy)		
Martin Ruter Hall	\$1,730-2,205	\$3,460
Herman Brown & Moody-Shearn Hall	\$2,205	\$4,410
Ernest L. Kurth Hall	\$1,970	\$3,940
Mabee Hall	\$2,205	\$4,410
Brown-Cody Hall	\$2,205	\$4,410
Apartments (per person) (2 bedroom)	\$2,820	\$5,640
Apartments (per person) (1 bedroom)	\$4,225	\$8,450
New Residential Center	\$3,200	\$6,400

Room accommodations are assigned for the full academic year except when a student withdraws for health or academic reasons or when a student graduates at the end of the fall semester. Continuing students who leave the residence halls mid-year to move to private accommodations will be held liable for spring semester room changes. Returning students failing to cancel a room reservation made for the fall semester by July 1 may be held liable for fall semester room charges.

## Board Charges

University Food Services, through contract with Sodexo, provides a complete meal service for resident and nonresident students. Since residence halls do not have adequate facilities for food preparation, all resident students must purchase a meal plan. Resident students may select from one of the first three plans listed below. Students who do not live in the residence halls, including the Lord Center, McCombs, fraternity houses, or off campus, may choose one of the first three or the five-meal plan with Pirate Buc\$.

Additional meals may be purchased at posted prices. The menu selections are designed to afford students a range of choices that encourage a nutritionally balanced diet as well as items that may respond to a variety of individual tastes. In addition, and upon the recommendation of a medical doctor, special diets can be provided. *Meal rates for the 2008–2009 academic year will be set in January 2008.*

Meal Charges (2007-2008)	Per Semester	Per Year
19 Meal Plan w/\$75 Pirate Buc\$ per semester	\$ 2,150	\$ 4,300
15 Meal Plan w/\$75 Pirate Buc\$ per semester	\$1,860	\$ 3,720
12 Meal Plan w/\$75 Pirate Buc\$ per semester	\$ 1,740	\$ 3,480
5 Meal Plan w/\$100 Pirate Buc\$ per semester	\$ 760	\$ 1,520
<i>(Available to non-residence hall students only) State sales tax is added to these charges.</i>		

## Deposits

A prepayment of \$250 is required of all new students at the time of pre-registration for the fall semester. The \$250 assures the student of a place in the class and will be applied to the semester charges at the

time of registration or confirmation of pre-registration. The prepayment is non-refundable. All student charges must be paid in full before pre-registration.

A one-time housing deposit of \$250 is required of all students wishing to reside in the residence halls. The date the deposit is received or the date of approval for admission, whichever is later, establishes the priority for room assignments for new students. Continuing students are assigned in the spring of each year in the manner established by the Associate Vice President and Dean of Students. The housing deposit must be made or confirmed by the Business Office prior to the deadline set each spring. The housing deposit assures the assignment of a housing accommodation and provides compensation to the University in the event of damage to the facilities or cancellation of a housing reservation.

All applicable deposits are refundable upon completion of a University degree or at the time a student formally withdraws from the University. In the event that a student leaves the residence hall for other than academic/health reasons or graduation or at the end of an academic year, the deposit will be forfeited. Additionally, students who leave the residence halls between the fall and spring semesters to move to private accommodations will be held liable for spring semester room charges. Returning students who have reserved a room during spring room sign-up for the following fall semester must cancel in writing with the Office of Residence Life by May 15 in order to receive a refund of the housing deposit. Students who are graduating, transferring, studying abroad, or formally withdrawing from the University who fail to file an Intent to Vacate form by December 1 will forfeit the housing deposit.

All students who live in the residence halls during the fall semester will forfeit their housing deposit if they return to Southwestern and cancel their residence hall room reservation and live elsewhere during the spring semester. In addition, students who cancel after December 1 will be held accountable for the entire spring semester room charge. In the event that any fees or charges are due to the University upon withdrawal or graduation, the deposits will be applied to the balance due.

### **Student Accident & Sickness Insurance Plan**

All full-time students are automatically enrolled in the Student Accident & Sickness Insurance Plan, covering Sickness as well as Accidents for a full 12 months. The annual cost of the coverage is \$165 per student, which includes a fee for administration of the program. Participation in the Plan is required unless a signed waiver card identifying comparable coverage is returned to the Business Office prior to August 3, 2007.

### **Fine Arts Fees**

For private instruction in applied music, an additional semester fee of \$340 per clock hour of instruction per week is charged. For group instruction, the additional semester fee is \$170 per semester hour. Some students may be eligible for fee waivers. Contact the office of the Dean of the School of Fine Arts for eligibility information.

## Schedules of Special Fees and Deposits

Students registered for 12-18 semester credit hours will pay full tuition. *Special fees and deposits for the 2007–2008 academic year will be set in January 2008 by the Board of Trustees.*

Advanced standing examination .....	\$50.00
Application fee (new students only) .....	40.00
Audit charge (per semester hour).....	150.00
Motor Vehicle registration (per year).....	50.00
Charge per credit hour (less than 12).....	1,075
Final examination out of schedule .....	50.00
Housing deposit .....	250.00
Overload fee (per semester hour in excess of 18).....	350.00
Prepayment on tuition—new students .....	250.00
Returned checks (per item) .....	20.00
Late registration or late confirmation.....	50.00
Student Accident & Sickness Insurance Plan (full-time students) .....	165.00
Tuition Refund Plan Resident .....	336.00
Tuition Refund Plan Non-Resident.....	257.00

Georgetown residents who are not students may use Southwestern’s library for a fee of \$25.

## Payment of Accounts

As a means of providing experience and emphasizing punctuality and responsibility in business matters, the University prefers to deal directly with students rather than with their parents.

All charges are due and payable upon the issuance of semester billing statements. Students who have guaranteed financial assistance from an authorized agency outside the University must present a letter of guarantee to the Business Office on or before the day of registration.

All applications and paperwork required for financial aid must be completed and submitted on a timely basis. If any delays occur, the outstanding balance due, without regard to financial aid being considered, must be paid in accordance with the schedule noted below.

All students will be billed in advance by the Business Office for tuition and fees with the following arrangement possible:

1. Semester billing statements will be mailed on approximately July 20 and November 20.
2. Payment should be made within 10 days of receipt of the billing statement, either by mail or in person to the Business Office. All fees must be paid before registration.
3. No grace period or extension of time is permitted, except as stated above.
4. The University offers a Payment Plan. The Payment Plan is a partnership between Southwestern University and ECSI, Inc., our third-party Payment Plan administrator. ECSI provides administrative support for the Payment Plan, such as monthly billing, internet site maintenance, electronic payment capabilities and receipt of payments.
5. Students are encouraged to verify their account status before the day of registration so that financial aid and other questions can be addressed before the academic registration process begins. Students may view their student account on Web Advisor.

Before pre-registration for the next semester, all past due student charges, fees, etc. must be paid in full. A student will not be permitted to participate if any such charges are outstanding on the date of pre-registration.

## Tuition Refund Schedule

Students allowed to withdraw all or part of their registration will be granted a reduction of a portion of the original charges according to the schedule shown below. The written approval of the student’s academic dean and the Business Office are required to establish an official withdrawal.

Questions regarding the University’s refund policies should be addressed to the Controller. A student who is permitted to change courses by dropping and adding one or more courses will be given full tuition credit for the courses dropped to be applied toward the tuition charges for the courses added, if the drop and add occur simultaneously. The date the withdrawal or change in class load is received in the Registrar’s Office determines refunds as shown:

## TUITION

During first full week of classes.....	80% credit
During second full week of classes.....	60% credit
During third full week of classes .....	50% credit
During fourth full week of classes.....	40% credit
During fifth full week of classes .....	30% credit
After the end of the fifth full week of classes .....	None

Students may purchase tuition, room, and board insurance through A. W. G. Dewar, Inc. The Tuition Refund Plan is a private insurance program that supplements the refund policy by ensuring the refund of 100 percent of tuition, room, and board, if a student withdraws due to illness or accident after the beginning of the academic term. Participation in the Tuition Refund Plan offered by A. W. G. Dewar is entirely optional, and the University's refund program is applicable whether or not you enroll in the Plan.

## BOARD

75% of unused portion.

## ROOM

No refund is made on room charges, even if a student is asked to vacate an assigned residence hall room for disciplinary reasons.

*Federal and state grant programs have their own policies pertaining to first-time students and shall take precedence over the above refund policies in those instances. If a student withdraws because the student is called to active military service, the tuition paid by the student will be refunded for the semester in which the student withdraws.*

If students who receive financial aid through University scholarships or grants-in-aid withdraw because of illness or other unavoidable reasons, the scholarship or grant-in-aid credits are recomputed to the date of withdrawal.

Students withdrawing for any other reason forfeit University financial aid for the entire semester in which the withdrawal occurs.

A student whose financial aid is awarded on the basis of full-time status, but who drops to part-time status during the semester, will receive half of any University funds for six to eight academic hours and three-fourths of University funds for nine to 11 hours. In no case will a student receive any University funds in cash. Federal and state grant programs have their own policies pertaining to part-time students and shall take precedence over this policy in those instances.

## Telephone Service

Each student living in a residence hall or on-campus apartment is provided access to a campus telephone for on-campus, local, and long distance calls. Long distance calls require an account with the University's long distance service provider. Students use a personal security code (PSC) when placing calls. Each student's monthly long distance bill is payable upon receipt. All charges against the individually assigned PSC are the responsibility of the person assigned that PSC. Service may be suspended for late payment or when charges exceed the predefined credit limit.

If a student wishes to use an alternate long distance company, a telephone credit card or pre-paid card must be used. The configuration of the University's telephone system does not allow students to select a long distance carrier for 1+ dialing.

## Special Fees

Southwestern University has established a number of off-campus academic learning experiences which are designed to broaden the background of student scholars. Because of special costs associated with some of the programs, special fees may be assessed on a program by program basis. These fees reflect and are specifically set to cover only direct costs applicable to each individual program or adverse currency exchange rates.