

## Tuition and Fees

A \$40 non-refundable application fee must accompany the application for admission; it is not deductible from tuition and fees nor can it be paid by federal or state funding.

Tuition and all applicable fees are payable 30 days prior to the first day of class.

Day Division students are provided textbooks directly from the College to assist students in the timely receipt of the correct course materials. The textbook fees are charged directly to the student's account and paid with funding the student receives from various sources. This is a mandatory fee for students attending in the Day Division.

### Day Division Tuition:

<i>(includes institutional credit units)</i> .....	\$780 per credit
Computer and General Services Fee.....	\$150 per course
Textbooks vary by major please see below estimates:	
Accounting (BBA) textbooks .....	\$455/semester
Accounting (AAS) textbooks .....	\$365/semester
Intensive Accounting/Computer Applications (Certificate) textbooks .....	\$235/semester
Business Administration (BBA) textbooks .....	\$215/semester
Business Administration–Management/Marketing (AAS) textbooks.....	\$210/semester
Healthcare Services Administration (BBA) .....	\$380/semester
Health Care Administration (BBA) Completion Program textbooks.....	\$380/semester
Medical Assistant Management (AAS) textbooks.....	\$275/semester
Health Information Management (AOS) textbooks.....	\$370/semester
Health Information Specialist (Certificate) textbooks.....	\$530/semester
Medical Assistant Specialist (Certificate) textbooks.....	\$405/semester
Medical Office Specialist (Certificate) textbooks.....	\$530/semester
Interactive Digital Media and Marketing (BS) textbooks.....	\$155/semester
Information Technology (BS) textbooks.....	\$210/semester
Digital Media (AAS) textbooks.....	\$225/semester

Digital Media (Certificate) textbooks.....	\$205/semester
Computer Network Administration (AAS) textbooks.....	\$240/semester
Computer Networking Specialist (Certificate) textbooks.....	\$310/semester
Graduation Fee .....	\$100

### Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 302).....	\$100 per course
Medical Class Fee (MSC course: 301; 301A; 301B) .....	\$25
Registered Medical Assistant (RMA) Fee (MSC course 301) .....	\$60
1 set of Scrubs (non-refundable).....	\$24
1 Lab Coat (non-refundable).....	\$25
1 Blood Pressure Kit (non-refundable).....	\$49
1 CPR Mask (non-refundable) .....	\$9
PC Kit (non-refundable).....	\$750
Transcript Fee (non-refundable).....	\$10
Nonsufficient Funds Fee (non-refundable) .....	\$30
Late payment fee.....	\$29

### Adult Division/Online Division Tuition:

<i>(includes institutional credit units)</i> .....	\$780 per credit
Computer and General Services Fee:.....	\$150 per course
Books/Electronic Media.....	purchased separately
Graduation Fee .....	\$100

### Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 302).....	\$100 per course
Medical Class Fee (MSC course: 301; 301A 301B).....	\$25
Registered Medical Assistant (RMA) Fee (MSC course 301B) .....	\$60
1 set of Scrubs (non-refundable) .....	\$24
1 Lab Coat (non-refundable) .....	\$25
1 Blood Pressure Kit (non-refundable).....	\$49
1 CPR Mask (non-refundable) .....	\$9
PC Kit (non-refundable).....	\$750
Transcript Fee (non-refundable).....	\$10
Nonsufficient Funds Fee (non-refundable) .....	\$30
Late payment fee.....	\$29

A \$200 tuition deposit must be paid within two weeks of receipt of the Letter of Acceptance. This deposit is applied in full toward tuition and is refunded only when The College receives written notification of cancellation from the student at least 60 days prior to the start of the semester or term for which the student has been accepted. Textbooks/Electronic media are paid at the start of each semester for the Day Division. The materials become the property of the student and no refund is made for these items. Adult and Online students purchase textbooks/electronic media separately. The computer and general services fee covers student services, student activities, class scheduling, orientation programs, computer usage, registration, tutoring, accident insurance and locker usage. A graduation fee of \$100 is charged to all students in their final semester and/or term. Students who are not in good standing regarding tuition, fees and book/electronic media payments may be suspended or dismissed from The College. Reinstatement to The College may occur only after financial obligations are met. Students are subject to subsequent increases in tuition, books/electronic media and fees. The College reserves the right to withhold transcripts if a student has defaulted on a loan or is not in good financial standing with The College. The College of Westchester reserves the right to make any changes in the schedule of class hours or in the course of study that it deems appropriate. The College reserves the right, at its discretion, to change the schedule of tuition and other fees or charges.

For more information, contact Student Financial Services at (914) 831-0473 for an appointment.

**Payment Methods**

*Credit Card:* Payment may be made by using MasterCard, Visa, Discover or American Express.

*Check, Money Order or Certified Check:* Students may also pay by check, money order or certified check. Please note that any refunds due to a student will not be issued until the student’s check has cleared the bank. Students should allow 30 days after bank clearance for receipt of refund check, if applicable.

Checks returned to The College unpaid by the account of the payee will result in an automatic \$30 handling fee. The student is expected to present payment in full for the amount of the check plus the \$30 fee. Payment must be made at the Student Accounting Office by cash, credit card or money order.

Late fees may apply if any part of any payment is more than 10 days late. Payment will be subject to a \$29 late fee.

**Withdrawal Policies**

In the event a student finds it necessary to withdraw during his/her attendance at The College, a tuition refund will be calculated based upon the semester or term institutional charges. Institutional charges consist of tuition and fees.

**Refund Policy for Day Division**

*(week is defined as Monday through Sunday):*

<b>Withdrawal Period</b>	<b>Percent Refunded</b>
Student withdraws during add/drop period .....	97%
Student withdraws 2nd week of the semester after the add/drop period .....	75%
Student withdraws 3rd week of the semester .....	50%
Student withdraws 4th week of the semester .....	25%
Student withdraws after the 4th week of the semester.....	0%

**Refund Policy for Adult Division and Online Division**

*(week is defined as Monday through Sunday):*

<b>Withdrawal Period</b>	<b>Percent Refunded</b>
Student withdraws first week of the term .....	97%
Student withdraws second week of the term.....	75%
Student withdraws third week of the term.....	50%
Student withdraws fourth week of the term .....	25%
Student withdraws after fourth week of the term.....	0%

The College strongly recommends an in-person appointment in the event of withdrawing from The College. This will allow for a thorough review of the withdrawal process including potential financial liability and/or potential loss of financial assistance with respect to satisfactory academic progress. Students are urged to contact the Student Financial Services Office to determine the financial aid consequences of withdrawing from The College.

### How a Withdrawal Affects Financial Aid

The College of Westchester's tuition/fee refund policy is separate from the Federal Title IV Refund Policy for Financial Assistance Programs.

Federal regulations require Title IV financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a student withdraws from courses for any reason, including medical reasons, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive. The College of Westchester students who receive federal financial aid and do not complete their classes during a semester or term could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the term.

### Federal Title IV Refund Policy for Financial Assistance Programs:

The U.S. Department of Education regulates the administration of all federal grants and loans. For those students who receive Federal Title IV aid and withdraw during a semester or term, The College is required to apply Return to Title IV calculation (R2T4). When a student withdraws from school during a term or semester before completing it, the Higher Education Act requires the institution to determine whether Federal Title IV funds must be returned by or on behalf of the student. The amount of Federal Title IV funds that were earned by the student is directly proportional to the length of time he or she remained enrolled within the payment period, as indicated by the student's withdrawal date. Federal regulations specify that for institutions that take attendance, the withdrawal date is determined from the institution's attendance records, whether the student withdrew officially or unofficially; this includes administrative withdrawals for non-attendance. Academic attendance and attendance at an academically-related activity includes, but is not limited to:

- Physically attending a class where there is an opportunity for direct interaction between the instructor and students;

- Submitting an academic assignment;
- Taking an exam, an interactive tutorial, or computer-assisted instruction;
- Participating in campus or online activities indicated in the course syllabus or assigned by the instructor, such as small group assignments, online discussion forums, or other collaborative activities.

A pro rata schedule is used to determine the amount of federal student aid funds the student will have earned at the time of withdrawal. The amount of Federal Title IV aid that a student must repay is determined via the Federal Formula for Return of Title IV funds as specified in Section 484B of the Higher Education Act. The Return to Title IV calculation is based on the number of days in the semester or term divided into the number of days attended which equals percentage completed. If the calculated percentage completed exceeds 60%, then the student has earned all Federal Title IV aid for the enrollment period. The Federal Refund Policy (R2T4) is very encompassing. For additional information on Federal Title IV Refunds (R2T4) federal policies and procedures you may reference Federal Student Aid Handbook, Volume 5 <http://ifap.ed.gov/ifap/byAwardYear.jsp?type=fsahandbook&awardyear=2016-2017>, or you may access a copy in the Student Financial Services Office at The College of Westchester.

In the event a student finds it necessary to withdraw or is dismissed from The College, the order in which funds are returned will be as follows:

1. Unsubsidized William D. Ford Federal Direct Loan
2. Subsidized William D. Ford Federal Direct Loan
3. PLUS William D. Ford Federal Direct Loan
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant
6. Other Federal Title IV Programs
7. Other Federal, State, Private or Institutional financial assistance
8. Student

Please note that Federal Work Study (FWS) must be earned and is not included in the R2T4 calculation. Funds earned prior to withdrawal may be kept by the student or retained with student authorization, by the school for a balance owed. Students may not continue working in the FWS program after their withdrawal date.

Should a student with a subsidized or unsubsidized Federal Direct Loan separate from The College and an overpayment exists, The College will repay those funds to the U.S. Department of Education on behalf of the student's account. Also, if a student withdraws before the end of the term or semester, he/she will forfeit any CW grant or scholarship. Administrative credit or institutional grants/scholarships posted to a student's account cannot be converted to cash. Refunds or repayments cannot be made against these credits. Any institutional funds awarded cannot exceed the cost of tuition, fees and books/electronic media, and if such credit balance exists as the result of institutional funds, the excess will be refunded to The College. For further explanation of this policy, please contact the Director of Student Financial Services.

### **Post-Withdrawal Disbursements**

The school must make any Post-Withdrawal Disbursements (PWD) of a grant as soon as possible but within 45 days from the date it determined the student withdrew. The school must make any post-withdrawal disbursement of a loan as soon as possible but within 180 days of the date it determined the student withdrew. In compliance with federal regulations, an evaluation will be done to determine if all eligible aid had been disbursed as of the withdrawal date. If not, and the student meets the federal criteria for a PWD, the student will be notified of their eligibility within 30 days of determining the student's date of withdrawal. After being notified of PWD eligibility, students must reply if they wish to accept the post withdrawal disbursement. A PWD would first be used toward any outstanding charges before any funds are returned to the student. If no response is received within approximately 30 days of notification, the award may be canceled.

**Note:** The procedures and policies listed above are subject to change without advance notice based on changes to federal laws, federal regulations, or school policies. If changes are made, students must abide by the most current policy. The Federal Return of Title IV Funds (R2T4) regulation is very encompassing and the above is intended to be an overview.

## 2018-2019 Average Student Cost of Attendance Budget

The Cost of Attendance is an estimate of expenses to attend school for one academic year.

### Day Division Student Expense Budget A (27 credits/2 semesters)

One Academic Year for a dependent student, without dependents living with parents, other budgets may apply:

Tuition.....	\$21,060
Textbooks.....	vary by major please see below*
General Student Services Fees.....	\$1,350
Housing/Meals.....	\$1,824
Transportation.....	\$1,128
Miscellaneous and Personal.....	\$3,637
TOTAL ESTIMATED COST (will vary based on book costs see below).....	\$28,999*

*Accounting (BBA) textbooks.....	\$910
*Accounting (AAS) textbooks.....	\$730
*Intensive Accounting/Computer Applications (Certificate) textbooks.....	\$470
*Business Administration (BBA) textbooks.....	\$430
*Business Administration–Management/Marketing (AAS) textbooks.....	\$420
*Healthcare Services Administration (BBA).....	\$760
*Health Care Administration (BBA) Completion Program textbooks.....	\$760
*Medical Assistant Management (AAS) textbooks...\$550	
*Health Information Management (AOS) textbooks.....	\$740
*Health Information Specialist (Certificate) textbooks.....	\$1060
*Medical Assistant Specialist (Certificate) textbooks.....	\$810
*Medical Office Specialist (Certificate) textbooks..\$1060	
*Interactive Digital Media and Marketing (BS) textbooks.....	\$310
*Information Technology (BS) textbooks.....	\$420
*Digital Media (AAS) textbooks.....	\$450
*Digital Media (Certificate) textbooks.....	\$410
*Computer Network Administration (AAS) textbooks.....	\$480
*Computer Networking Specialist (Certificate) textbooks.....	\$620

### Day Division Student Expense Budget B (27 credits/2 semesters)

One Academic Year, for all other students, other budgets may apply:

Tuition.....	\$21,060
Textbooks.....	vary by major please see below*
General Student Services Fees.....	\$1,350
Housing/Meals.....	\$9,520
Transportation.....	\$1,128
Miscellaneous and Personal.....	\$3,637
TOTAL ESTIMATED COST (will vary based on book costs see below).....	\$36,695*

*Accounting (BBA) textbooks.....	\$910
*Accounting (AAS) textbooks.....	\$730
*Intensive Accounting/Computer Applications (Certificate) textbooks.....	\$470
*Business Administration (BBA) textbooks.....	\$430
*Business Administration–Management/Marketing (AAS) textbooks.....	\$420
*Health Care Administration (BBA) Completion Program textbooks.....	\$760
*Medical Assistant Management (AAS) textbooks...\$550	
*Health Information Management (AOS) textbooks.....	\$740
*Health Information Specialist (Certificate) textbooks.....	\$1060
*Medical Assistant Specialist (Certificate) textbooks.....	\$810
*Medical Office Specialist (Certificate) textbooks..\$1060	
*Interactive Digital Media and Marketing (BS) textbooks.....	\$310
*Information Technology (BS) textbooks.....	\$420
*Digital Media (AAS) textbooks.....	\$450
*Digital Media (Certificate) textbooks.....	\$410
*Computer Network Administration (AAS) textbooks.....	\$480
*Computer Networking Specialist (Certificate) textbooks.....	\$620

**Adult Division Student Expense Budget A  
(24 credits/4 terms)**

*One Academic Year for a dependent student, without dependents living with parents, other budgets may apply:*

Tuition.....	\$18,720
Textbooks.....	\$1,000
General Student Services Fees.....	\$1,200
Housing/Meals.....	\$1,824
Transportation.....	\$1,128
Miscellaneous and Personal.....	\$3,637
<b>TOTAL ESTIMATED COST.....</b>	<b>\$27,509</b>

**Adult Division Student Expense Budget B  
(24 credits/4 terms)**

*One Academic Year, for all other students, other budgets may apply:*

Tuition.....	\$18,720
Textbooks.....	\$1,000
General Student Services Fees.....	\$1,200
Housing/Meals.....	\$9,520
Transportation.....	\$1,128
Miscellaneous and Personal.....	\$3,637
<b>TOTAL ESTIMATED COST.....</b>	<b>\$35,205</b>

**Online Division Student Expense Budget A  
(24 credits/4 terms)**

*One Academic Year for a dependent student, without dependents living with parents:*

Tuition.....	\$18,720
Textbooks.....	\$1,000
General Student Services Fees.....	\$1,200
Housing/Meals.....	\$1,824
Miscellaneous and Personal.....	\$3,637
<b>TOTAL ESTIMATED COST.....</b>	<b>\$26,381</b>

**Online Division Student Expense Budget B  
(24 credits/4 terms)**

*One Academic Year, for all other students:*

Tuition.....	\$18,720
Textbooks.....	\$1,000
General Student Services Fees.....	\$1,200
Housing/Meals.....	\$9,520
Miscellaneous and Personal.....	\$3,637
<b>TOTAL ESTIMATED COST.....</b>	<b>\$34,077</b>

*CW reserves the right, at its discretion, to change the schedule of tuition and other fees or charges.*

**Note:** Loan Fees and Other Expenses are built into the Cost of Attendance on an individual basis.

**The following additional fees may apply for all Cost of Attendance:**

PC Kit Fee for students taking PC Technology (A+) course NET111 .....	\$750
Medical Class Fee for MSC126; 131; 207; 209; 212; 220; 302 .....	\$100
Medical Class Fee for MSC 301; 301A; 301B.....	\$25
Registered Medical Assistant (RMA) Fee for MSC 301; MSC 301B .....	\$60
Blood Pressure Kit Fee for MSC207.....	\$49
Lab Coat Fee for MSC 207 .....	\$25
CPR Mask Fee for MSC 301; 301A .....	\$9
Medical Scrubs Fee for MSC 110.....	\$24

**Part-Time Budgets**

Budgets for students enrolled less than full-time are reduced proportionally based upon enrollment status.