

FEES AND REFUNDS

Active Duty Military Service

A refund for classes in progress will be issued to students forced to withdraw as a result of being called to active duty military service.

It is the responsibility of the student to complete withdrawal procedures and submit a copy of military orders.

For more information on withdrawals and the latest on policy changes concerning Veterans, visit the STLCC's Veteran Affairs' webpage (<https://www.stlcc.edu/admissions/apply-to-stlcc/veterans.aspx>).

Federal Financial Aid (Title IV) Recipients

Refunds

Refunds to all Title IV recipients who withdraw during an enrollment period for which they have been charged will be identified and processed to comply with federal regulations.

Title IV of the Federal Higher Education Act (HEA) requires that students who receive federal grants (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant) and federal loans repay some of their federal financial aid if they do not attend class through 60 percent of the term. Most students who do not attend at least one class through the 60 percent point of the term will owe some of their Title IV aid back to the U.S. Department of Education.

Please refer to the Financial Aid Return of Federal Funds' webpage for more information about the return of unearned Title IV funds as required by HEA Title IV law and regulations (<https://www.stlcc.edu/admissions/financial-aid/financial-aid-return-of-federal-funds.aspx>).

Unearned Funds

When the Federal Higher Education Act (HEA) of 1965 was amended in 1998, a new concept was established with regard to HEA Title IV student financial aid programs. The new concept is that students earn their Title IV federal financial aid; if they do not stay enrolled long enough to earn all of their aid, then some of the aid has to be returned to the HEA Title IV programs as unearned Title IV aid. Colleges are required to implement the return of unearned Title IV funds policy.

HEA Title IV financial aid programs include Federal Pell Grant, Federal Supplemental Education Opportunity Grant (FSEOG), Federal Work-Study (FWS), and Federal Stafford Loans. Federal Work-Study earnings are NOT affected by HEA Title IV law and regulations concerning the return of unearned federal financial aid. Only grants and loans are impacted by the new policy.

Students who want to withdraw from a course(s) should withdraw from the course(s) by using the appropriate form that is submitted to the Enrollment Services office. The return of unearned Title IV funds policy will impact only those students who withdraw from all of their courses before 60 percent of the semester is completed. The policy will affect those students who do not withdraw from their course(s) but simply cease to attend classes. Pursuant to federal guidelines, the college will determine the last date of attendance for those students.

Unearned HEA Title IV funds are returned to the Title IV programs based on a federally mandated formula. Under this formula, colleges are obligated to return unearned funds used for institutional charges, and students are obligated to return unearned funds beyond the institutional charges.

Unearned Funds Formula

The following is an example of the HEA Title IV return of unearned funds formula supplied by USDE:

A student withdrew from all courses with 40 percent of the days in the semester completed. The student paid \$1,000 in institutional charges (maintenance fees). This student received \$3,000 in HEA Title IV aid - \$1,000 in a loan and \$2,000 in grants. The student earned \$1,200 of Title IV aid (40 percent times \$3,000). The unearned Title IV aid is \$1,800 (\$3,000 minus \$1,200).

Because only 40 percent of the HEA Title IV aid is earned, the college has to return \$600 of the \$1,000 paid in institutional charges to Title IV programs (\$1,000 minus \$400). Since loans are prioritized for the return of unearned funds, the \$600 is paid to the student's federal loan.

The student now owes \$1,200 in unearned Title IV funds, the difference between the \$1,800 total of unearned Title IV funds and the \$600 that the school has paid back from institutional charges. Because loans are prioritized for the return of funds, \$400 is paid to the federal loan by the school for unearned institutional charges.

The remaining \$800 in unearned Title IV aid (the \$1,800 minus the \$600 in unearned institutional charges paid to the loan and the \$400 in unearned aid to the student paid to the loan) is owed to the federal grants. Because the student's liability for the return of unearned Title IV aid to grants is reduced by 50 percent, the student owes \$400 to the federal grant program.

Unearned Funds from Federal Grant

If a student owes unearned Title IV funds from a federal grant, the college must notify the student within 30 days of determining the student's withdrawal. The student retains eligibility for Title IV funds from an initial 45-day period, during which one of the following should happen:

1. Student repays unearned Title IV grant money in full, or
2. The student makes satisfactory arrangements with the U.S. Department of Education (USDE) to repay the unearned Title IV grant money. If the student does not take one of these two steps, he/she loses eligibility for HEA Title IV funds.

The institutional charges (maintenance fees) incurred by the student are considered to be paid by HEA Title IV funds for the purpose of the formula, even if the institutional charges were directly paid by a source other than Title IV funds. USDE gives colleges the option of billing students for unearned HEA Title IV funds that the school has to repay as part of the institutional charges.

Unearned Funds from Federal Loan

If a student owes unearned Title IV funds from a federal loan, the money is returned (repaid) in accordance with the terms and conditions of the promissory note.

When College Returns Unearned Funds

When a college has to return unearned Title IV funds from institutional charges, the money is returned to programs in the following order: Unsubsidized Federal Stafford Loans, Federal PLUS Loans, Federal Pell Grants, Federal SEOG, and other Title IV assistance. The Access Missouri Assistance Program (Missouri state grant) potentially falls in the category of other Title IV assistance, since state grant programs receive some of their funds through HEA Title IV.

When Student Returns Unearned Funds

When a student has to return unearned Title IV funds that he/she received beyond the institutional charges, the money is returned to the programs in the following order: Unsubsidized Federal Stafford Loans, Federal PLUS Loans, Federal Pell Grants (multiplied by 50 percent), Federal SEOG (multiplied by 50 percent), other Title IV assistance (multiplied by 50 percent for grants). Note

that students' responsibility for the repayment of unearned Title IV money is reduced by one-half.

Fees and College Revenues

Net tuition and fees charged to students attending St. Louis Community College are a primary source of College operating funds and represent 14 percent of the total College revenue budget. Other revenue sources include appropriations from the state through the Missouri legislature and approved by the governor (17 percent); and, revenue from local property owners who pay taxes within the College's taxing districts (42 percent). The remaining 27 percent of College revenue sources include public and private grants (24 percent) and miscellaneous receipts including auxiliary services (3 percent).

Additional Fees

Course Fees: Students enrolling in courses that require special equipment, field trips, insurance, etc., will be charged additional fees. These are outlined in the course information.

Electronic Billing Notification

Students normally pay fees in full when registering. The college sends monthly electronic billing notifications to students with a balance due throughout each term, to their STLCC email account (<https://stlcc.edu/departments/information-technology/office-365/email-access.aspx>).

The college accepts cash and checks for payments made at the Cashier's office. Checks may be processed as automated clearing house (ACH) network debit. In addition, the college accepts online payments when using MasterCard, Visa, American Express, and Discover or ACH payments using checking or saving account information. Check with the Cashier's office concerning fee payment.

- The service fee for domestic card payments will be 2.85%.
- The service fee for international card payments will be 4.25%.
- The minimum service fee for card transactions over \$20 and less than \$106 will be \$3.

Fees for International Students

Maintenance fees for international students residing in the United States on non-immigrant visas will be assessed according to their visa category and their residency. Those on permanent resident visas will be charged district fee rates based upon appropriate documentation. Contact the Enrollment Services office (<https://stlcc.edu/admissions/contact-admissions-enrollment-services.aspx>).

Fees for Seniors

Residents of the college service area, who are 60 years and older, may enroll for half the usual fees. Missouri residents ages 65 years and older, may enroll on an audit (no credit), space available basis in any credit course for a \$15 non-refundable registration fee.

For a current schedule of maintenance fees, visit Tuition and Fees (<https://www.stlcc.edu/admissions/tuition-and-fees/>) or contact a campus Enrollment Services office (<https://stlcc.edu/admissions/contact-admissions-enrollment-services.aspx>), or cashier's office.

In Case of Outstanding Debt

Students must have no outstanding debt with St. Louis Community College in order to register for credit or continuing education classes or programs, engage in any new services, or receive a transcript. Debt for maintenance fees incurred through returned checks, failed payment plans, or failed financial aid may result in a financial hold on a student's account.

If a student is not paid in full or completed term payment plan, a financial hold will be placed against the student's record until this debt has been cleared.

Payment Plan

The college offers an automatic payment plan¹ for all term maintenance fees (tuition) which is available for a \$26 fee per semester. Card payments incur a 2.85% convenience fee. This plan is not a loan program, but a service that automatically deducts maintenance fees from a bank account or credit card. There is no interest or finance charge assessed, and there is no credit check. Flexible payment options are available—the sooner students sign up, the more months they have to pay. Enrolling online is simple, secure, and easy.

¹ Details of the payment plan are subject to change. For the latest information about payment plans, visit the STLCC's Payment Plans webpage.

Refunds

Students withdrawing from a course prior to or during the early part of the semester will be eligible for a refund of fees based on the following schedule.

After the 50 percent refund period, no refunds will be given.

Pre-Defined Table

Length of Course	80% Refund Before the End of the	50% Refund Before the End of the
16 week session ¹	2nd week of session	3rd week of session
15 week session	1st week of session	3rd week of session
14 week session	1st week of session	3rd week of session
13 week session	1st week of session	3rd week of session
12 week session	1st week of session	3rd week of session
11 week session	1st week of session	2nd week of session
10 week session	1st week of session	2nd week of session
9 week session	1st week of session	2nd week of session
8 week session	4th day of session	2nd week of session
7 week session	3rd day of session	1st week of session
6 week session	3rd day of session	1st week of session
5 week session	2nd day of session	1st week of session
4 week session	2nd day of session	1st week of session
3 week session	1st day of session	3rd day of session
2 week session	1st day of session	2nd day of session
1 week session	1st day of session	None

¹ For 16-week course, 100 percent of the course fee will be refunded during the first week of class designated as the official drop/add period.

Residency Status

Because much of the support for St. Louis Community College comes from state funds and local taxes, students who live within the service area of the college pay a small part of the cost of their education. The service area includes St. Louis City, St. Louis County, and portions of Franklin and Jefferson counties which are part of the Meramec Valley R-3 School District and the Rockwood R-6 School District. Students may be required to submit an affidavit showing residency.

A resident student is defined as follows:

1. An unemancipated minor student who has not attained the age of 21 and is under the care, custody, or support of the individual or individuals having legal custody of the student and who live in the district.
2. An emancipated minor student who has not attained the age of 21 and who is not under the care, custody, and support of an individual or individuals having legal custody, but lives in the district.
3. An adult student who has attained the age of 21 and who has established residency within the St. Louis Community College District.
4. A non-immigrant unemancipated minor alien student, holding a visa type B, F, H (except H-1B), J, M, O-2, P or Q and who is a legal dependent of an individual(s) who holds permanent alien status or who holds a visa in a category other than those specified above and who lives within the district.
5. A non-immigrant alien holding a visa in a category other than those specified above will be assessed in-district fees if he/she has established residency within the district.

Burden of Proof

The burden of proof to establish eligibility for resident status rests completely with the student. The factual criteria used to determine resident status is as follows:

- Missouri domicile lease/deed
- Missouri driver's license with current address
- Missouri personal property tax receipt

Refer all questions concerning residency to the Enrollment Services office (<https://stlcc.edu/admissions/contact-admissions-enrollment-services.aspx>).

Withdrawing from a Class

If a student withdraws from all classes, he/she may receive a pro-rated refund when acceptable evidence of the necessity to withdraw (verified by a physician/employer) is presented. An instruction sheet detailing the procedure is available from the Enrollment Services office (<https://stlcc.edu/admissions/contact-admissions-enrollment-services.aspx>).

Visit the College Policy Procedures webpage (<https://www.stlcc.edu/college-policy-procedures/registration-medical-appeals/>) for more information on registration and medical appeals.