



Student Financial Services

Payment and Refunds, Tuition Rates and Fees, Financial Aid

Payment and Refunds

Student Financial Services • 617.873.0403 • sfs@cambridgecollege.edu • www.cambridgecollege.edu/offices/bursar

The following is an overview of information you need to be aware of as you begin your time at Cambridge College. The following items are subject to change at any time. Please refer to www.cambridgecollege.edu/offices/bursar for the most up to date information.

Course registration is contingent upon the payment of all amounts due to the College. Students owing a balance of more than \$50 cannot register for courses. Once registered for a term, payment or acceptable arrangements must be made prior to the start of the term. If a student registers after the term starts, or after add/drop ends, or after the established payment due date is past, payment is due one week after the registration.

Communicating With You

The Bursar's Office will often communicate with you by email to your Cambridge College email account. You are responsible for checking your email on a regular basis so you don't miss important information.

Billing of Tuition

Tuition bills are emailed at least 30 days prior to the start of the term. Payments are to be remitted on or before the due date indicated on the statement. This date is typically at the start of the term.

It is easy to calculate your tuition bill each term. On our website, go to your Cambridge College location, click on your academic program, and see current tuition rates posted on the Tuition tab. Multiply the number of credits you are taking by the per-term rate. (In some cases there may be other expenses in addition to course tuition.)

Always refer to your account online for the most up-to-date balance information.

Late Payment Fee

Students will be assessed a late payment fee if acceptable payment arrangements are not made by the due date indicated on the statement. Acceptable payment arrangements include payment in full, pending financial aid, approved third-party billing and an active and current payment plan with the Bursar's Office.

Paying for Your Education

There are several ways to pay for your college education:

- Financial aid (federal student loans, scholarships, etc.) — to apply for aid, go to www.cambridgecollege.edu/financial-aid.
- Employer tuition assistance programs or third party sponsor — acceptable if payment is made directly to Cambridge College and is not contingent upon grades. Please contact the Bursar's Office prior to the beginning of the term so that an invoice can be generated.
- Veteran's Benefits — if you are eligible for veteran's educational benefits, please speak with your Educational Services Officer (ESO) or counselor within your military service prior to enrollment, and contact the Bursar's Office to discuss your own particular situation. (see *Military Servicemembers & Veterans* on page 55).
- Using your own funds — see "*How to Pay Your Bill*" below.

How to Pay Your Bill

Online — Cambridge College has partnered with Nelnet for easy online payment transactions. Students now have the option to either pay via E-Check, Credit or Debit card options. This is available 24 hours per day and can be done in a few easy steps:

1. Log in to MyCC using your Cambridge College student credentials.
2. Select the “Finance” tab. Under the “Payments and Refunds” section, click “Nelnet Portal”.

Once logged in, students are able to make one-time payments and sign up for monthly payment plans. Some service fees apply.

Mail — Checks or certified funds must be made payable to Cambridge College and include your college ID number. Mail payment to Cambridge College, ATTN: Student Financial Services, 500 Rutherford Avenue, Boston, MA 02129.

In Person — During business hours, you can make a payment in person at our main campus, 500 Rutherford Avenue, Boston, MA. Payments are not accepted at any other College location. During periods of remote learning, the Office of Student Financial Services will be open from 9 AM to 5 PM, Monday through Friday. In addition, please be aware, staff are working remotely with limited access to the campus. Please call ahead and make an appointment to ensure a staff member will be on site to assist you. We will make every effort to accommodate you during these periods. Credit cards are not accepted onsite—credit card payments must be made via the Nelnet online portal.

Wire Transfer — Please contact the Student Financial Services Office if you are interested in making a payment via wire transfer.

Payment Plan — Payment plans can be established with Nelnet Campus Commerce. The payment plan allows you to pay your tuition and fees in four payments in the fall (July through October) and spring (November through April) terms, and three payments in the summer term (May, June and July). Please visit Nelnet Campus Commerce to create your account and set up your payment plan. We highly recommend that this is done immediately after registering for your courses.

To establish a payment plan:

1. Log in to MyCC using your Cambridge College student credentials.
2. Select the “Finance” tab. Under the “Payments and Refunds” section, click on “Nelnet Portal”.

Once logged in, students are able to make one-time payments and sign up for monthly payment plans. Some service fees apply.

Non-Payment

You will not be able to register until you have paid your bill. Once acceptable payment arrangements have been made, we can clear your account to register. Students with a balance will have a Bursar restriction (“Hold”) placed on their account. This restriction prevents access to grades, official transcripts; diplomas, and certificates. Students are notified of impending restrictions via email to their Cambridge College email address. **Non-payment may result in being dropped from your courses.** Please do not hesitate to reach out to us to discuss your billing statement—we are here to assist you with your financial needs.

The College will make every effort to work out repayment plans. In the event a balance remains outstanding, student debts will be submitted to a collection agency if payment is not received. In such cases, the student is liable for any court costs and collection agency fees.

Collection agency fees may total up to 40% of the outstanding bill, as allowed by Massachusetts law. Cambridge College reserves the right to report account information to a credit bureau.

Leave of Absence or Withdrawal

Students considering leave of absence or withdrawal are urged to see the Student Financial Services Office before leaving the College in order to arrange payment of any outstanding balance. Students who have received financial aid are required to contact the Financial Aid Office prior to withdrawing.

Cambridge College policy and procedures regarding withdrawal or leave of absence can be found in *Appendix A: Leave of Absence and Withdrawal Policy* on page 388 or at <https://www.cambridgecollege.edu/academic-policies-procedures/leave-absence-or-withdrawal>. Students must consult applicable policy and procedures in case of any questions regarding this withdrawal or leave of absence.

Refunds and Repayment

Tuition may be refunded. No other charges are refundable. Refunds of non-Federal/State funds are processed at the end of the academic year.

Financial aid repayment/return — Title IV financial aid or state scholarship monies are subject to federal regulations. See Repayment of Federal Funds or Repayment of Massachusetts Funds, under *Financial Aid*, below.

Refunds — Students who paid current tuition charges themselves (not from federal or state aid) are eligible for a refund of current term charges paid as follows:

<u>Date of Withdrawal from 8-20-week courses</u>	<u>Refund</u>
<i>(Week of instruction is 7 days)</i>	
Before add/drop deadline	100%
During week 3.	75%
During week 4.	25%
Thereafter	0%

<u>Date of Withdrawal from 5-week Courses</u>	<u>Refund</u>
<i>(Week of instruction is 7 days)</i>	
Before or during week 1	100%
During week 2.	75%
Thereafter	0%

<u>Date of Withdrawal from Intensive & Weekend Courses</u>	<u>Refund</u>
<i>(Weekend intensives: two-weekend schedule, 4 classroom days)</i>	
Before first class	100%
During week 1.	75%
Thereafter	0%

Excess Funds — Title IV

In accordance with federal regulations, excess funds from federal financial aid, over and above current charges, cannot be held without written authorization from the student.

Veteran's Addendum

The refund of the unused portion of tuition, fees, and other charges for veterans or eligible persons who fail to enter a course, withdraw or discontinue prior to completion, will be made for all amounts paid which exceed the approximate pro rata portion of the total charges that the length of the completed portion bears to the total length of the course. The proration will be determined on the ratio of days or hours of instruction completed to the total number of instruction all days or hours in the course.

Military Tuition Assistance (TA) Refund Policy

Military Tuition Assistance is a benefit paid to the school for eligible military student recipients who are active members of the Army, Navy, Marines, Air Force, and Coast Guard. The student is awarded the TA benefit with the understanding that the student will attend the entire term. Cambridge College is required to calculate Military Tuition Assistance (TA) earned when a military student using TA withdraws.

As participants in the Department of Defense (DoD) Voluntary Education Partnership Memorandum of Understanding (MOU), students who officially or unofficially withdraw from a course before completing 61 percent of the term have not earned 100% of the amount of their voucher for the withdrawn course. Cambridge College is required to return the unearned portion of the TA funds to the military service that provided the TA funding. Unearned TA funds that are returned to the appropriate military branch of service will become a debt to the student.

Cambridge College will calculate the amount of unearned Tuition Assistance funds using the official last date of attendance, as determined by the institution's attendance records. The last date of attendance is used to determine the number of days completed.

To remain in compliance with the Department of Defense's policy, Cambridge College will return any unearned TA funds through at least 60% of the term on a prorated basis. The amount of unearned TA that is returned is based on the date of withdrawal from the course.

After 60% of the term has passed, TA will not be evaluated for a return to the DOD.

As an institution, the DOD will be billed after 60% of the term has passed to reduce the amount of incorrect TA funds being disbursed by the DOD to Cambridge College. We will only bill for the amount the student earned given their enrollment.

Schedule for returning unearned TA:

Date of Withdrawal from 14-16 week Courses Refund

(Fall and Spring traditional courses: week of instruction is 7 days)

Before or during weeks 1 – 2 100% return
 During weeks 3 – 4 75% return
 During weeks 9 – 10 40% return (60% of course is completed)
 During weeks 11 – 16 0% return

Date of Withdrawal from 8-9 week Courses Refund

(Online and Summer courses: week of instruction is 7 days)

Before or during week 1 100% return
 During week 2 75% return
 During weeks 3 – 4 50% return
 During week 5 40% return (60% of course is completed)
 During weeks 6 – 8 0% return

Date of Withdrawal from Intensive Courses Refund

(Intensive courses meet for 9.375 hours)

Prior to Day 1 100% return
 Prior to Day 2 60% return
 Prior to Day 3 40% return (60% of course is completed)
 After Day 3 0% return

For courses that have durations differing from those listed above:

Unearned TA funds will be returned on a prorated basis, depending on the length of the course. To determine the amount of TA that needs to be returned, the institution will determine the date the withdrawal was submitted, and then divide that by the number of days in the term to determine the percentage of TA that was earned by the student.

Example: The student enrolled in a course that's duration is 30 days. The withdrawal was submitted on the 14th day. The institution would perform the calculation to determine how much TA was earned by the student's attendance: (14 divided by 30 equals 46.6%. 47% of the TA authorized was earned by the student, which means 53% of what was authorized will be returned to the DOD).

Overpayment — Non-Federal Funds

Payments received on a student account, exceeding the account balance or anticipated charges, will remain on the account and be applied toward future term charges within the academic year. Remaining overpayments are refunded at the end of the academic year. No refunds will be issued at any other time unless the student is withdrawing or has completed their degree.

Graduation Clearance

All tuition and other charges must be paid in full by the published graduation clearance deadline in order to receive graduation clearance from the Bursar's Office.

California: Student's Right to Cancel

You have the right to cancel or withdraw and receive a refund of 100% of the amount paid for institutional charges, less the STRF of \$2.50 per \$1000, and a reasonable deposit or application fee not to exceed \$250, through attendance at the first class session, or the seventh day after enrollment, whichever is later, if notice of cancellation is received on or before the *right to cancel date*. See table below.

First Term of Enrollment, 2022-2023 Academic Year	Application Deadline	Classes Begin	Right to Cancel Date
Fall Term 2022	Aug 31, 2022	Sept 6, 2022	Sept 13, 2022
Spring Term 2023	Jan 13, 2023	Jan 17, 2023	Jan 24, 2023
Summer Term 2023	June 1, 2023	June 5, 2023	June 12, 2023

To cancel, download the Withdrawal form from www.cambridgecollege.edu/resources/student-forms, and submit the completed Withdrawal form to the Registrar's Office by the **right to cancel date** (Add/Drop Deadline).

After the **right to cancel** period, students are entitled to a pro-rata refund of services paid for, but not received, up to and including 60% of the period of attendance. The California Code of Regulations [CEC §94919](#), [§94920](#), [CCR §71750](#) pro-rata calculation will be applied.

Students are not required to purchase books, supplies or equipment through Cambridge College, and the College does not offer student housing or transportation. Therefore these expenses cannot be refunded by the College.

Student Health Insurance

Massachusetts law states that students who meet **all** the following criteria are required to be enrolled in the College's student health insurance plan or participate in a plan with comparable coverage.

- Attend classes within Massachusetts.
- Are enrolled in a certificate or degree program.
- Are enrolled full-time or three-quarter time (undergraduate: 9 credits or more; graduate: 6 credits or more).

A student's status as full or three-quarter time is determined as of the last date of the add/drop period.

International students (active for SEVIS) are assessed for health insurance regardless of credit load.

Annual Insurance waiver — Students who have insurance with coverage comparable to Massachusetts state criteria may waive out of the College's student health insurance plan by submitting an annual waiver request by the term deadline. It is the student's responsibility to determine and certify that their insurance is comparable. To submit the annual waiver request, go to https://mycc.cambridgecollege.edu/ICS/Welcome.jnz?portlet=Office_of_the_Bursar, and follow the instructions under Student Health Insurance; click on the external link provided, and follow the online instructions. In so doing they grant permission for the insurance provider to audit their insurance information, and if it is found to be falsified, inactive, or non-comparable to Massachusetts criteria, they will be enrolled in the insurance plan and will be charged the full insurance premium.

Students who do not submit an annual waiver request by the deadline are automatically enrolled in and billed for the College's student health insurance plan and are responsible for the cost of the plan. The deadline for the current term is posted on the *MyCC web portal* homepage.

Students are required to submit an annual waiver request in the first term they are enrolled and every fall term thereafter. Students returning after a leave of absence must submit the waiver request in the term when they return.

CC locations in other states — Students at Cambridge College locations outside Massachusetts are not required to purchase student health insurance.

CC Online — Fully online degree students do not require the College's health insurance plan and are not required to submit a waiver. If at any point in your program you register for an in-seat or hybrid course, you will be required to either enroll in the College's health insurance plan or submit a waiver.

CC Summer Institutes — Summer Institute students enrolled in more than three weeks of classes will need to show proof of health insurance. Massachusetts law does not require students enrolled in short-term courses (defined as no more than 15 days of classes for each term and 30 days total for the entire school year) to purchase student health insurance.

Adding Courses

Students who add courses after the term has begun are responsible for payment immediately. Students must check their account online for changes to their balances as a result of adding courses.

Dropping Courses

Tuition Charged

You must pay the full tuition for all courses for which you have registered, by the payment due date.

- However, if you correctly drop the course, you may get tuition credit as outlined below under **Tuition Credit**.
- If you do not attend class and do not correctly drop the course, you remain responsible for the full tuition.
- If you begin attending class and later cease attending classes without formally withdrawing, you remain responsible for the full tuition.

Tuition Credit

Date Drop Request is Received	Tuition Credit
8-20-week courses:	
Before add/drop deadline	100%
During week 3.	75%
During week 4.	25%
Thereafter	0%
5-week courses:	
Before or during week 1	100%
During week 2.	75%
Thereafter	0%
Intensive & weekend courses:	
Before first class	100%
During week 1.	75%
Thereafter	0%

Online courses have the same tuition credit policy as standard seated courses.

Withdrawals

The last day to withdraw is 10 days prior to the end of the term. Withdrawals are not permitted after the term ends. Medical or other withdrawal does not guarantee a tuition credit.