

## **Finances**

The student should come with sufficient funds to meet all initial expenses such as: tuition, fees, housing, books, etc. All fees are due and payable at the time of registration. Students are not officially enrolled in classes until their semester fees and any past due financial obligations have been paid or approved arrangements for payment made.

Fees are subject to change by the Seminary without prior notice in accordance with established policies and procedures. Any revisions are communicated to students prior to each semester.

## **EDUCATIONAL FEES**

### **Tuition Differential**

Through the Cooperative Program, Southern Baptist churches and state conventions underwrite the theological education of Southern Baptists enrolled at Midwestern. Each of the six SBC seminaries receives an amount proportional to the size of its student body, with more than \$30 million supporting over 10,000 students enrolled at the six schools. The entire Seminary community is thankful to Southern Baptists for making this lifeline of support available.

Students from churches not affiliated with the Southern Baptist Convention are required to pay a tuition rate that is higher than the Southern Baptist tuition rate. This tuition differential shall be approximately double the SBC student rate. Tuition and fees are subject to change at any time at the discretion of the Seminary in accordance with established policies and procedures. Changes are communicated to students prior to the semester they take effect.

### **General Fees**

All semester fees are due and payable at the time of registration or when the service is requested.

**Advanced Standing Examination Fee** (per credit hour)

**Application Fee** (nonrefundable fee submitted with an application for admission to Midwestern)

**Audit/Continuing Education Fee** (noncredit; per hour fee plus a \$10 auditor's registration fee and course fees, if applicable)

**Clinical Pastoral Education (CPE)/Orientation (CPO) Transcription Fee** (registration fee plus 25% of the applicable per hour tuition rate for MN5360 Clinical Pastoral Education)

**Course Fees** (nonrefundable; per course, if applicable; amount is listed in course descriptions)

**Course/Schedule Change Fee** (after registration; per Schedule Change form)

**Diploma for the Ministering Wife/WISDOM—DW Courses** (per hour)

**EXCEL Testing** (per course)

**Graduation Fee**

**Late Payment Fee** (assessed for paying academic fees after the published deadline)

**Late Pre-enrollment Fee** (assessed for pre-enrolling after the pre-enrollment period)

**Late Registration Fee** (assessed when enrollment is not completed by the published deadline)

**Midwestern Journal of Theology Fee** (nonrefundable Journal purchase fee assessed to students enrolled for credit and/or doctoral enrollment; per semester)

**Miller Analogies Test Fee**

**Profiles in Ministry Fee**

**Registration/Activity Fee** (nonrefundable, per semester/term; music ensemble hours are not included or counted)

**Student Child**-the **tuition rate** for the child of a full-time, degree-seeking student (9 or more credit hours for master's students and 12 or more credit hours for undergraduate students) is 75% of the applicable tuition rate of the child. Both pay the Registration and other applicable fees, if any

**Student Spouse**-the **tuition rate** for the spouse of a full-time, degree-seeking student (9 or more credit hours for master's students and 12 or more credit hours for undergraduate students) is one-half the tuition rate of the full-time student and applies to the spouse taking the least hours. Both pay the Registration and other applicable fees, if any.

**Transcript Fee** (per transcript; first official copy is complementary)

### **Master's Programs**

Educational fees are to be paid on or before the first day of the semester or term for which the student has pre-enrolled or plans to enroll; except for Computer, Campus, Computer (CCC) courses where education fees are due the Monday four weeks prior to the first on-campus class session or the first day of the semester, whichever occurs first. Students are not officially enrolled in classes until their educational fees and any past due financial obligations have been paid or approved arrangements for payment made.

### **Doctoral Programs**

**Course Drop/Withdrawal Fee** for withdrawing from a seminar prior to the first on-campus class session

**Enrollment Maintenance Fee** (per semester enrollment fee, assessed if D.Min. requirements are not finished in 6 semesters or D.Ed.Min. requirements are not finished in 8 semesters)

**Inactive Status Fee** (per semester for a maximum of three years or six semesters)

**Interrupted Status Fee** (per semester for a maximum of one year or two semesters)

### **Nondegree-Seeking Doctoral Student Fees**

### **Doctoral Program Fees**

Program fees are assessed and paid for the entire program independent of the student's enrollment in seminar courses. To maintain active status, doctoral students must successfully complete at least two seminars courses per academic year.

Monthly payments may be arranged through the FACTS payment program where automatic monthly payment are withdrawn from the participant's checking or savings account—details are described later in this section. Monthly payments may also be arranged directly with the Doctoral Studies Office. The Late Payment Fee is assessed for payments not received by 20th of the month due.

Bi-annual or semester payments may also be arranged through the Doctoral Studies Office. Payments are due by July 15 for the fall semester and January 15 for the spring semester. The Late Payment Fee is assessed for payments not received by 20th of the month due.

**Doctor of Ministry**—program fees are paid in 36 monthly or six bi-annual payments over three years; continuous enrollment during this period is required.

**Doctor of Educational Ministry**—program fees are paid in 48 monthly or eight bi-annual payments over four years; continuous enrollment during this period is required.

### **Textbooks**

Textbooks typically average \$50 to \$60 per course and may be purchased at the LifeWay Bookstore located on Midwestern's Kansas City campus, or by calling 816-455-3925 or emailing [mbtstextbooks@lifeway.com](mailto:mbtstextbooks@lifeway.com).

### **MEAL PLAN/HOUSING FEES**

**Meal Plan** (includes 50 lunches and dinners; required of undergraduate students living in the Residence Hall and under 21 years of age, per semester)

**Explanation of Meal Plan fee.** Midwestern's meal plan is based on a per semester fee for 50 meals and may be purchased in the Business Office. Meals are served for lunch from 11:30 am to 1:30 pm and for dinner from 6:30 to 7:30 pm. All undergraduate students living in the Residence Hall and under 21 years of age are required to purchase the meal plan each semester they live in the dorm. The meal plan may also be purchased by other students or staff who are interested. Additional meals may also be purchased if desired.

### **Housing**

Trash pick-up and water are included in the monthly rent.

#### **Dormitory/Residence Hall**

Deposit (due with application for housing)

Double occupancy room (per month)

#### **Apartment**

Deposit (due with application for housing)

1 Bedroom (per month)

2 Bedrooms (per month)

Basic Unit

Double occupancy (requires special approval)

All electric with washer/dryer hookup

All electric with washer/dryer hookup & dishwasher

3 Bedrooms (per month)

Basic Unit

All electric with washer/dryer hookup

All electric with washer/dryer hookup & dishwasher

#### **Explanation of Housing Fees**

Only degree-seeking students may reside in campus housing. As such, applications for housing are not accepted until after notice of acceptance as a degree-seeking student has been received. All housing rates are subject to change upon 30 days notice; however, housing rates

normally are adjusted on an annual basis. Lease information is available through the Seminary Housing Office (816-414-3732).

A deposit of \$100 is required with the application for a room in the Residence Hall. A \$200 deposit is required with the application for an apartment. Students who decide not to reside in campus housing after making application may have the deposit refunded provided it is requested in writing at least 30 days prior to the intended date of occupancy. If campus housing is not available at the time of the request, applicants are placed on a chronological waiting list based on receipt of the application and deposit.

Rent for campus housing is due on the first day of each month. A late fee of \$20 for apartments or \$10 for residence halls is charged after the 10th of each month. The Seminary reserves the right to request that student housing be vacated for nonpayment of rent. A \$10 charge is assessed for each key that is lost or not returned. Exceptions to these policies due to exigent circumstances are at the discretion of the Vice President for Student Development. Criteria that influence exceptions are on file in the Student Development Office.

## **WITHDRAWALS AND REFUNDS**

### **Withdrawal from Seminary**

Students may withdraw from school at their discretion. The student is responsible to secure and process the Exit Form with the Registrar's Office in order that the withdrawal be made official. The academic record of students withdrawing during a term is described under "Course Drop" in the Academic Policies section of this catalog.

Students withdrawing from the Seminary should also make proper arrangements with the Financial Aid Office, concerning any remaining loans which a student has, and with the Housing Office to ensure that proper notification is given concerning moving from student housing. In addition, the withdrawing student must communicate with the Financial Services Office in order to arrange for the appropriate payment of any unpaid accounts and to avoid the assessment of late fees, penalties, or additional charges. An exit interview with the Financial Aid Coordinator is required for any student with a U.S. government student loan.

### **Tuition Refunds for Withdrawals from a course(s) or from School**

Occasionally it is necessary for a student to withdraw from a course(s) or from school after having registered for classes. Requests to withdraw from school or from a course(s) are to be initiated in the Registrar's Office. Refunds of tuition will be made according to the applicable refund schedule below:

Refunds for **Off-Campus/Extension Students** are listed in the Off-Campus Programs section of this catalog.

### **Seven to Fifteen Week Courses**

- 100% Withdrawal or drop through the end of the first day of classes (i.e., the first day of any term when classes are offered-not necessarily the first day a student attends a class or the day a student's class first meets)
- 90% Withdrawal or drop after the end of the first day of classes through the end of the first week of classes.

- 50% Withdrawal or drop after the end of the first week of classes through the first 25 percent of the term or semester
- 25% Withdrawal or drop after the first 25 percent through the first 50 percent of the term or semester
- 0% Withdrawal or drop after the end of the first 50% of the term or semester

**Two to Four Week Courses** (January or summer terms)

- 100% Withdrawal or drop through the end of the first day of the class (i.e., the first day of any term when classes are offered-not necessarily the first day a student attends a class or the day a student's class first meets)
- 90% Withdrawal or drop after the end of the first day of the class through the end of the second day after the first day of the class
- 50% Withdrawal or drop after the end of the second day after the first day of the class through the first 25 percent or end of the fourth day after the first day of the class
- 25% Withdrawal or drop after the first 25 percent or end of the fourth day after the first class through the end of the first 50 percent of the class
- 0% Withdrawal or drop after the end of the first 50 percent of the class

**CCC (computer/campus/computer) Intensive courses**

- 100% Withdrawal or drop through the end of the day four weeks prior to the first on-campus class session
- 90% Withdrawal or drop during the four weeks prior to the first on-campus class session
- 50% Withdrawal or drop on the day of the first class session
- 25% Withdrawal or drop on the second day of the classes
- 0% Withdrawal or drop after the end of the second day of classes

**Workshop courses**

- 100% Withdrawal or drop up to the first meeting session of the workshop
- 0% Withdrawal or drop after the first meeting session begins

**FINANCIAL SERVICES**

Institutions of higher learning, and especially those that primarily teach Christian principles, are responsible to teach students not only academics, but also to be responsible citizens of good character. Financial integrity and responsibility are character traits of the highest priority. Enforcing accountability is a primary tool for teaching students to be responsible citizens. Students are responsible for the costs of attending or taking classes at Midwestern and for living within Midwestern's financial guidelines.

**Academic Impact for Non- or Late Payment**

Students with past due financial obligations to Midwestern may not pre-enroll for future semesters or terms and will not be officially enrolled in classes until their semester fees and any past due financial obligations have been paid or approved arrangements for payment made. Students who are more than four weeks delinquent in meeting their financial obligations (including rent, if applicable) will automatically be suspended from classes. During the

suspension period, the student will be administratively marked absent from classes, and assignments and exam grades will not be counted. The student may be reinstated only after all delinquent financial obligations are paid and clearance is obtained from the Business Office.

Students who have an outstanding financial obligation to Midwestern or who are two months or more behind in their rent by the end of the eighth week of classes (the end of 25 percent refund period), may be administratively withdrawn from all classes for that semester, and in the case of late payment of rent, may be required to vacate Midwestern housing.

Any appeals should be made according to the Academic Appeals Process or the Grievance Process. The Academic Appeals Process is listed in the Academic Information section of the Catalog. The Grievance Process is listed in the Student Handbook section of the Catalog.

### **Business Office Hours/Student Accounts**

The Business Office is open to serve students Monday through Friday, 8:30 a.m. to 12:00 p.m. and 1:00 to 4:00 p.m. The Office is closed for chapel services on Tuesday & Wednesday from 10:00 to 11:00 a.m. Students have access to their account information, showing tuition amounts billed and paid, scholarships posted to their accounts, book fees, housing and utility costs. Students may pick up their student loan checks, cash personal checks, obtain change, and buy stamps. Students may pay enrollment fees, housing costs, library fines, etc. Should financial problems concerning payment of bills arise, the student may discuss arrangement for payments, including extensions, with the Director of Financial Services.

### **Cashing Checks**

Personal checks up to \$50 may be cashed in the Business Office. A \$20 charge will be made each time a check is returned unpaid by the bank.

### **Late Fees**

Late fees of \$50.00 will be assessed for late payment of tuition. The late fee for campus housing is \$20.00 for rent paid after the 10<sup>th</sup> of the month (\$10 for student in the Residence Hall). Overdue balances will be addressed on a monthly basis by the Business Office and nonpayment may lead to a termination of enrollment and withholding of grades, degrees, and/or transcripts.

### **Returned Checks**

A check received in payment of tuition fees but returned for any reason invalidates a student's enrollment and jeopardizes the student's status. All returned checks must be redeemed within two weeks. A \$20 returned check fee is assessed for each check returned by the bank. In addition appropriate late payment fees may be added. Upon the receipt of the third returned check from a student or member of their immediate family, Midwestern will no longer receive a check in payment of fees and check cashing privileges will be revoked. Future payments of tuition, rents, utilities, etc., must be made in cash, money order, or cashier's check. Bad checks may be subject to collection or prosecution.

### **Student Payments**

All fees are paid in the Business Office. Seminary accounts are to be paid on or before the due date. Accounts which remain unpaid past their due date are subject to late fees and may lead to a termination of enrollment and withholding of grades, degree, or transcripts. Payments may

be made in person, by mail, or by telephone. Payments by mail related to time sensitive charges will be documented according to the US postal date on the envelope. No two-party checks are accepted for payments or cashed.