



# FINANCIAL INFORMATION

## EXPENSES

The expenses involved in attending Francis Marion University include basic fees and certain other University fees as listed on the website at the following link: [www.fmarion.edu/about/fees](http://www.fmarion.edu/about/fees). Students living on campus will also pay housing and dining costs depending upon options chosen. Students should also take into consideration costs for books and supplies as well as the cost of clothing, snacks, recreation, laundry, transportation, etc., in planning their expenses for each semester.

FMU reserves the right, with the approval of proper authorities, to make changes in tuition and fees at any time. All fees are due and payable on the date they are incurred or the due date specified.

## LEGAL RESIDENT DEFINED

Charges for tuition and fees depend upon the student's status as a resident or non-resident of South Carolina. A non-resident pays a higher rate of tuition and fees than a legal resident of South Carolina.

For fee purposes, the State's Code of Laws defines South Carolina residents as independent persons who reside in and have been domiciled in South Carolina for a period of no less than 12 months with the intention of making a permanent home therein. Those who meet these criteria and/or their dependents may be considered eligible to pay general university fees at state-supported higher education institutions at in-state rates.

Eligibility begins with the next academic semester after expiration of the required 12 months.

Exceptions to the 12-month requirement may be made for independent persons and their dependents who locate in South Carolina for full-time employment and for military personnel and their dependents. A student who believes he/she meets the state's criteria should contact the Admissions Office at least two weeks prior to registration.

## FINANCIAL CERTIFICATION FOR INTERNATIONAL STUDENTS

An international student applicant must provide proof of his or her ability to pay expenses. This support can come from the applicant's family or sponsor. The cost of attendance changes annually. Please call the Admissions Office or check the website for current information. This sum includes tuition, room, food, books, and miscellaneous expenses. The University requires an official statement from a bank, employer, sponsor or some other official affidavit of support. Financial certification must be sent to the University before an I-20 can be sent to the student. Financial certification should come directly from the source. No facsimiles will be accepted.

## PAYMENT SCHEDULE

To complete registration and/or to maintain housing reservations, students must pay any balance due, receive sufficient financial assistance, or provide a combination by the following dates:

	Fall 2016	Spring 2017
Preregistered students completing registration and mail-in payments	by Aug. 2, 2016	by Dec. 12, 2016
Housing students	by Aug. 2, 2016	by Dec. 12, 2016
Students who register on or after these dates	on the day of registration	on the day of registration

All checks and money orders should be made payable to Francis Marion University. Visa, Discover, American Express, and MasterCard may be used. The University will impose a check return fee of \$30 for a check drawn on a financial institution and returned.

All required fees must be paid on or before the specified date of enrollment or the student's enrollment may be canceled. A student who fails to resolve any other indebtedness to the University or to any of its auxiliary agencies on the date such obligations are due and payable may not be permitted to register for classes or be issued a transcript.

Francis Marion University uses electronic means (such as email and the Internet) as a method of communication and of providing billing, payment, and enrollment services. Signatures or acknowledgments provided by the student electronically (use of PIN number) to FMU via FMU's systems and/or @fmarion.edu email are valid and legally binding. Additionally, by accepting Francis Marion University's offer of admission and enrolling in classes, each student accepts responsibility for paying all debts to the University, including tuition and fees, for which he or she is liable. An individual's registration as a FMU student constitutes his or her agreement to make timely payment of all amounts due.

A payment plan is available for eligible students. Applications may be obtained from the Cashier's website [www.fmarion.edu/about/accounting](http://www.fmarion.edu/about/accounting).

A student is responsible to pay FMU or agency acting on behalf of the University, the fees of any collection agency, which may be based on a percentage of the debt, and all costs and expenses, including reasonable attorney's fees, incurred in such collection efforts.

## REFUNDS

**Required Student Fees** - Semester fees are refundable for full-time and part-time students according to the following schedule:

### Complete Withdrawal from the University

- 100% Withdrawal through late registration
- 90% Withdrawal between the end of the 100 percent refund period and the end of the first 10 percent of the term
- 50% Withdrawal between the end of the 90 percent refund period and the end of the first 25 percent of the term
- 25% Withdrawal between the end of the 50 percent refund period and the end of the first 50 percent of the term

An administrative fee equal to five percent of the total fees charged for the semester or \$100, whichever is less, will be withheld from the refund after the 100 percent refund period.

A special refund schedule for summer school is outlined in the Summer Schedule published in early spring.

Refunds are computed from the date of official withdrawal from the University. No refunds are made for full-time students dropping courses and not withdrawing from the University, unless by dropping courses a student's enrollment status drops below 10 hours. Fees are refundable for part-time students officially dropping courses without withdrawing from the University according to the following schedule:

**Changes in Enrollment Status (below 10 hours)**

- 100% Withdrawal through late registration
  
- 50% Within 14 calendar days of the University's official first day of classes

Certain fees are non-refundable and are so noted. No refunds are allowed because of irregularity in attendance of classes. Refunds are held pending the settlement in full of all outstanding and current obligations payable to the University. Circumstances may warrant the assessment of a reinstatement fee for the purpose of academic reinstatement.

**Appeal Process** – An appeal process exists for students or parents who believe that individual circumstances warrant exceptions from published policy. Appeals must be submitted in writing to the University's Withdrawal Appeals Committee. Address appeals to the Withdrawal Appeals Committee, Office of the Registrar, Francis Marion University, PO Box 100547, Florence, SC 29502-0547.

**Refund Request** – All requests for refunds must be made during the academic year for which fees were paid. The academic year begins with the Summer II term and ends with the Summer I term.

**Financial Impact of Complete Withdrawal** – Students who receive Title IV Funds (Federal Pell Grant, Federal SEOG, Federal Perkins, Direct Loans, sub and unsub) and withdraw completely from the University are subject to the Return of Title IV Funds regulation. Students with funds from any of these programs "earn" their financial aid dollars while enrolled. If a student withdraws prior to completing 60 percent of a term, a pro-rated portion of the federal financial dollars must be considered "unearned" and returned to federal programs. Unearned financial aid dollars which have to be returned to the federal aid programs could cause students to owe the University a significant amount upon withdrawal.

In addition to the amount of federal aid that FMU must return, students who received financial aid for other educational costs including off-campus living expenses, may be required to repay a portion of those funds to the federal programs. Failure to return aid due to the federal aid programs will result in loss of eligibility for federal financial aid assistance.

Federal aid funds to be returned are distributed to the programs in the following order: Unsubsidized Direct Loan, Subsidized Direct Loan, Federal Perkins Loan, Federal PLUS Loan, Federal Pell Grant, Federal SEOG, and other Title IV programs.

**Institutional Refund Distribution** - The Financial Assistance Office returns funds according to the Return of Title IV Funds regulations. Once Title IV programs have been satisfied, the balance of the refund is distributed as follows: Institutional Scholarships, Institutional Waivers, Need-Based, Enhancement, LIFE, HOPE, Palmetto, and student.

**Housing and Dining** – The Housing and Dining Refund Policy is separate and apart from the Academic Refund Policy and follows different procedures than the Academic Refund Policy due to the unique business of providing food and housing services to students.

Students who withdraw from on-campus housing during the period between the authorized move-in date through 14 calendar days into the fall and spring semesters will receive a 90% refund of the housing fee, less the \$150 housing application reservation fees. The 90% refund period begins on the authorized move-in date and continues through 14 calendar days into the fall and spring semester. During this period, students with a mandatory meal plan who withdraw from the residence halls or move from the residence halls to the apartments will receive a 90% refund of the meal plan assessment. All other students who wish to change or withdraw from a voluntary meal plan during this period may request a refund by completing and submitting the Dining Services Refund Request form (available at the Ervin Dining Hall). This policy does not apply to any declining balance accounts.

After the 90% refund period, there is no guaranteed refund of housing and meal plan fees. However, appeals will be considered for situations such as marriage, activation for military service, or uniquely extenuating circumstances that occur during the term of the contract. Appeals must be made within the academic semester that the appeal is based upon and should be submitted as soon as possible after the change of status occurs. The decision of the Appeals Refund Committee is final.

All appeals require completion of the Housing and/or Dining Refunds - Appeal Form which must be submitted to the Director of Housing and/or the Director of Dining Services who will forward the request to the Housing and Dining Refund Committee. Students will be notified in writing of the committee's decision. The decision of the Housing and Dining Refund Committee is final.

A refund of funds placed on the FMU ID Card (debit account) may only be requested upon graduation or official withdrawal from the University. Requests should be submitted to the Accounting Office, Stokes Administration, Room 103. See the FMU ID Card Holder Agreement at [www.fmarion.edu/about/fees](http://www.fmarion.edu/about/fees) for more information on the terms and use of the FMU ID card as a debit card.

Refund checks are held in the Cashier's Office for 10 days and then are forwarded to the student's permanent home address.

**FEES WAIVED FOR SENIOR CITIZENS**

South Carolina law authorizes state-supported colleges and universities to permit legal residents of South Carolina who are 60 years old or older to attend classes for credit or non-credit on a space available basis without the required payment of general University fees. While the application fee and general University fees are waived for these persons, all other fees must be paid.

## FINANCIAL ASSISTANCE

It is recognized that the costs of higher education are a significant addition to one's budget. The mission of the Financial Assistance Office is to provide access and retention opportunities for students choosing to pursue a course of study at FMU. This is met by (1) providing information services to prospective students and their families, (2) assisting students and their families in the financial assistance application process, (3) determining eligibility for assistance and making financial assistance awards, and (4) facilitating the timely delivery of financial assistance proceeds to students.

Student financial assistance programs are administered according to a nationally accepted policy that the student and his or her parents are responsible for the student's educational expenses. Therefore, eligibility for financial assistance will be based on a comparison of educational expenses for the period of attendance and what the student's family can reasonably be expected to contribute as determined by the FAFSA (Free Application for Federal Student Aid).

General program descriptions and application information follow. More detailed information is available by visiting our website by going to "Financial Assistance" under "Quick Links" at [www.fmarion.edu](http://www.fmarion.edu).