

FINANCIAL REGULATIONS FOR STUDENTS ON THE CHICAGO CAMPUS

2016–17



Northwestern

CONTENTS

Your Financial Obligations 2

Bills and Payments 2

Withdrawal from the University and Refunds 8

Tuition, Fees, and School-Specific Refund Policies

The Graduate School **11**

Pritzker School of Law **12**

Kellogg School of Management **13**

Feinberg School of Medicine

Doctor of Medicine (MD) **14**

Physical Therapy (DPT) **15**

Physician Assistant (PA) **15**

Prosthetics-Orthotics (MPO) **15**

School of Professional Studies

Undergraduate Degree Programs **16**

Graduate Degree Programs **18**

Residence Halls 18

Health Insurance Coverage 19

Educational Benefits Programs 21

WE'RE HERE TO HELP

Responsible for the billing and collection of tuition, fees, and room and board charges, Northwestern's Office of Student Accounts handles more than 24,000 student accounts each year. We're here to answer your questions and resolve any problems concerning the University's financial regulations. Please direct your questions to

Office of Student Accounts
Northwestern University
710 North Lake Shore Drive, Room 120
Chicago, Illinois 60611-3078
312-503-8503 · 312-503-0342 (fax)
studentaccounts-chicago@northwestern.edu
www.northwestern.edu/sfs

ABOUT THIS BOOKLET

This booklet provides information on financial regulations for the 2016–17 academic year that apply to students on the Chicago campus. It replaces all listings of fees and financial regulations published before May 1, 2016.

Please read this booklet carefully. Failure to read *Financial Regulations for Students on the Chicago Campus* does not excuse you from compliance with the rules and regulations included here.

Northwestern University reserves the right to change without notice any statement in this booklet concerning, but not limited to, rules, policies, tuition, fees, curricula, and courses.

YOUR FINANCIAL OBLIGATIONS

As a Northwestern student, you are responsible for fulfilling your financial obligations to the University. If your account becomes overdue, you must pay a late payment fee. In addition, you are liable for any costs associated with the collection of your unpaid bills, including, but not limited to, collection agency costs, court costs, and legal fees.

The director of student accounts may cancel or prevent the registration of students whose accounts are overdue. Students whose University bills are unpaid when due may not be issued their diplomas or transcripts until all financial obligations are paid in full.

BILLS AND PAYMENTS

Billing Address

Northwestern sends bills electronically and will notify you at your Northwestern email address when a bill is ready for viewing on eBill/ePay via CAESAR. Your account will be available 24 hours a day. Instructions on eBill/ePay guide you through setting up a password to allow your parents to see and pay your bills. For those who opt to have a paper bill, invoices will be sent to the designated billing address. It is your responsibility to keep all your addresses (including email) up to date. Failure to receive bills is not sufficient cause for extending payment due dates.

Bill Payment Due Dates

The Graduate School

Fall

Returning students September 1, 2016

New students October 1, 2016

Winter January 1, 2017

Spring April 1, 2017

Summer July 1, 2017

Pritzker School of Law

Fall September 1, 2016

Spring January 1, 2017

Summer July 1, 2017

Accelerated JD June 1, 2017

LLM June 1, 2017

Kellogg School of Management

Evening and Weekend MBA Program

Fall September 1, 2016

Winter January 1, 2017

Spring April 1, 2017

Summer June 1, 2017

Feinberg School of Medicine

MD Candidates

First- and second-year students:

First payment September 1, 2016

Second payment January 1, 2017

Third- and fourth-year students:

First payment July 1, 2016

Second payment January 1, 2017

Physical Therapy (DPT) Program

Fall September 1, 2016

Winter January 1, 2017

Spring April 1, 2017

Physician Assistant (PA) Program

Summer June 1, 2016

Fall October 1, 2016

Spring February 1, 2017

Summer June 1, 2017

Prosthetics-Orthotics (MPO) Program

First payment July 1, 2016

Second payment January 1, 2017

School of Professional Studies

Fall September 1, 2016

Winter January 1, 2017

Spring April 1, 2017

Summer July 1, 2017

Billing Information for All Chicago Campus Students

Failure to receive bills is not sufficient cause for extending payment due dates. If you do not receive your bill, you can find out the amount due by viewing your student account online at www.northwestern.edu/caesar or by contacting the Office of Student Accounts before the payment deadline. For estimates of what you owe, refer to this booklet's rate schedules and to your housing contract. Transactions completed online by the Office of Student Accounts are applied to your account the day of the transaction. Payments made in person at the bursar's office will be reflected in your account immediately; eBill and ePay transactions will be reflected within two business days.

The first bill for each term is based on information available before the start of the term; additional charges or adjustments may appear on subsequent bills. Read each invoice carefully, including the spaces for special messages.

Financial aid credits will not be reflected on your account until you are registered for the term and tuition charges are calculated. Additionally, aid credits may be removed from your account if you do not comply with necessary procedures. It is your responsibility to contact the appropriate financial aid officer if problems or delays occur.

Adjustments

We strongly recommend keeping each bill as an itemized record of charges and credits. *If you wish to contest a portion of the bill, pay the uncontested portion by the due date and immediately contact the appropriate office to request an adjustment.* To avoid a hold on your registration for the next term, you should pursue adjustments promptly.

Payments

CAESAR (www.northwestern.edu/caesar) allows you to view your bill and to connect to QuikPAY. Online payments may be made at any time by electronic check or, for an additional fee, by using a credit card.

If paying by mail, allow five working days for delivery. You may pay in person and receive a receipt at the Chicago campus bursar's office (Abbott Hall, room 130, 710 North Lake Shore Drive, 9 a.m.-1 p.m. and 2-4 p.m., Monday through Friday).

Paper checks or money orders must be made payable to Northwestern University. All checks must be payable in US dollars and drawn from US banks. Include your name and University ID number when paying by check. Because payments are cashed on receipt, postdated checks will not be honored. Your cancelled checks will serve as receipts.

To assist international students, Northwestern has partnered with Flywire to provide a convenient method of sending international payments to the University. Information can be found at www.flywire.com and on the Student Financial Services website.

Late Payments

A late payment fee is assessed on amounts remaining unpaid after the due date. Fees vary by school.

Invoices for Tuition and Fees

Northwestern's preferred means of transmitting bills is via electronic bills (eBills) through QuikPAY, the University's electronic billing and payment service. QuikPAY provides email notification of each new bill, allows payments to be made online, can provide parents with access to a student's account, and offers the option (under User Preferences) to receive paper bills. QuikPAY is free of charge to students and authorized payers such as their parents. See www.northwestern.edu/sfs for more information.

9PAY Payment Plan

The University provides a tuition and fee installment plan called 9PAY that allows participants to divide educational costs for an entire academic year (fall through summer)

into nine monthly payments. Information and application forms are available at www.northwestern.edu/sfs. Additional questions may be directed to the Office of Student Accounts at 847-491-5224.

Employer Reimbursement Plan

Northwestern offers the employer reimbursement plan for students in School of Professional Studies and Kellogg School of Management evening programs who receive reimbursement from their employers for educational costs. To be eligible for the plan, you must be in good standing with the University (i.e., have no past-due balance), and your employer must complete and sign Part II of the application form (available at www.northwestern.edu/sfs/documents/publications_and_forms/ERP.pdf). After you submit the application form and the application fee, Northwestern will extend you credit for the amount covered by your employer. Your payment of the amount credited will be due after the academic term has ended and by the date listed on your application form.

Third-Party Payments

If a third party such as your employer or other sponsor pays your tuition at the beginning of the term without stipulations, the Office of Student Accounts is able to facilitate the billing and payment process for you.

First, your employer or sponsor must agree to pay your tuition regardless of the courses taken or the grades received. A written statement of this agreement, which is renewable annually, must reach the Office of Student Accounts no later than one month before the term begins. It should specify the appropriate contact person's name, telephone number, email address, the address to which invoices should be sent, the period covered by the authorization, and the charges to which it applies (tuition, fees, books, etc.). It is expected that payment will be made within 30 days of the invoice date.

If your employer or sponsor does not agree to these terms, you may be able to negotiate alternative arrangements in which the Office of Student Accounts does not work directly with the third party. For example, some employers are unwilling to pay unless students receive passing grades. In these cases, students pay their tuition and fees on their own and later apply for reimbursement from their employer.

If your employer or sponsor fails to make payments on time, the University will cease to facilitate the third-party payment process for you, and it becomes your responsibility to make payments when expected.

Additionally, you are required to provide your consent for release of information to the individual or company to which invoices will be sent. The FERPA Release Consent Form is available at www.registrar.northwestern.edu/forms/FERPA/gen_consnt-1.pdf. Like the company information, this needs to be renewed at the beginning of each academic year.

Since you as a student are responsible for your account at all times, you will receive invoices even while a third party is also receiving invoices. In the event that the third party fails to pay, responsibility for paying the invoice and any applicable late payment fees reverts to you. The third party may or may not reimburse you for these charges.

Returned Checks

If the bank returns your check for any reason, you will be charged a \$35 fee. If the check was made in payment of a University charge, a late payment fee may also be assessed.

Inactive Accounts

An inactive account maintenance fee of \$5 will be charged in each month your tuition and fee account remains open after your last term of registration has ended.

Financial Aid Payments

Federal Title IV financial aid, excluding federal work-study, is applied directly to your tuition and fees account. Your account may include charges other than tuition, allowable fees, and room and board—e.g., Health Service fees, library fines, parking fines, and room damage charges. You may authorize the University to use your Title IV aid to pay for such charges, and you may rescind your authorization at any time through the Office of Financial Aid.

Institutional financial aid, outside scholarships, and state assistance will also be applied directly to your tuition and fees account. Therefore, you must forward scholarship checks to the Office of Financial Aid for appropriate application of the funds.

Student loan funds that are transferred electronically from the lender to the University will be applied to your account. Likewise, student loan checks made copayable to you and the University must be applied to your account; they cannot be endorsed and returned to you. To endorse a student loan check, you must present a valid Wildcard. Parent loan checks will be forwarded to the parent for proper endorsement.

If the financial aid applied to your bill exceeds the charges, after the term begins you may request a refund of the

balance by contacting the Office of Student Accounts or using the self-service feature of CAESAR. For easiest access to any excess funds, set up direct deposit using CAESAR. If you request a refund check, it will take several business days to reach you.

First-time student loan recipients must complete entrance counseling before the proceeds of any Federal Stafford Loans (unsubsidized and subsidized FSL and GradPLUS loans) and Federal Perkins Loans can be applied to their accounts. Entrance counseling should be completed online at www.studentloans.gov (Federal Perkins Loan counseling is part of the application process). Students must complete exit counseling when leaving the University for any reason, including graduation. Contact the Student Financial Services Office (Evanston) and, if you have Northwestern University loans, the Student Loan Office (Evanston) to schedule exit counseling.

Notice of Right to Cancel. You have the right to cancel all or part of your Federal Stafford Loan within 14 days of receipt of the disbursement notice. If you decide to cancel your loan, contact the Office of Financial Aid.

Tax Liability. If your grant or scholarship exceeds qualified tuition and related expenses, it may be taxable and therefore reportable to the Internal Revenue Service. Qualified tuition and related expenses are defined as tuition and fees required for enrollment or attendance as well as fees, books, supplies, and equipment required for courses and instruction. Questions concerning the taxability of a grant or scholarship should be directed to the IRS or a qualified tax consultant.

Additional information regarding financial aid is available in the respective catalogs and websites of the University's schools and colleges and from the Office of Financial Aid.

Email Communication

Email is a valid mode of official communication with students at Northwestern. The University has the right to send official communication to you by email and to expect you to receive and read your messages in a timely manner.

The University provides a convenient mechanism for forwarding email from your official Northwestern email address to the alternate address of your choice. Students who have their email forwarded do so at their own risk; the University is not responsible for email forwarded anywhere other than your official Northwestern address. Failure to receive or read in a timely manner official University communications sent to your Northwestern email address does not absolve you from knowing and complying with the content of the communication.

WITHDRAWAL FROM THE UNIVERSITY AND REFUNDS

If you withdraw after registering for classes, you must immediately file a Withdrawal Form, bearing the proper signatures, at the registrar's office of your school. The Offices of Student Accounts and Financial Aid consider the date the completed form is received at the registrar's office as the official date governing financial adjustments. If you do not notify your school's registrar of your intent to withdraw, the midpoint of the term is considered the official date for calculating charges and the Return of Title IV Funds.

Tuition deposits are not refundable under any circumstances. Tuition, less the tuition deposit, and refundable fees may be fully refunded. The percentage of tuition refunded depends on the percentage of time you were enrolled in the term. The refund period for the term is defined as the official first day of the term to the official last day of the term.

Unless otherwise noted in this booklet under a particular program, the following policy applies: *If you withdraw*

- when or before the first 25 percent of the term has elapsed, 75 percent of the tuition for the term is refunded
- after 25 percent but not more than 50 percent of the term has elapsed, 50 percent of tuition is refunded
- after 50 percent of the term has elapsed, no refunds are given

Regardless of the time of withdrawal, you are responsible for all applicable fees. In the case of exclusion for non-payment of tuition, charges are made according to the above schedule. In all cases, the date of the filing of a written withdrawal notice with the registrar's office or the date of formal exclusion is used in figuring any adjustment of tuition.

Financial aid recipients who withdraw from the University may be required to repay some of their state assistance, outside scholarships, and institutional financial aid as well as return a portion of their Title IV aid to the federal programs. To determine such repayments, the Office of Financial Aid considers the date of the last class attended (if known) as the date of withdrawal, and this becomes the basis for the Return of Title IV Funds calculation.

Institutional Refund. The Institutional Refund calculation determines the amount of tuition to be refunded if you withdraw from the University as outlined above.

Example

You enroll in the Pritzker School of Law's JD program for the fall term. The tuition charges total \$29,775. You receive

an \$8,000 Law School Grant, a \$8,500 subsidized Federal Stafford Loan (FSL), a \$6,500 unsubsidized FSL, and a \$10,000 NU Loan; you pay \$6,649 of the NU Loan toward University charges and retain the remaining \$3,351 for living expenses. You then withdraw when 20 percent of the term has elapsed. In this case, University policy mandates a 75 percent refund of the tuition for the term, while the University retains the remaining 25 percent.

Example, Part A: Institutional Refund Amount

Institutional charges retained by school:		
	(25% x \$29,775)	\$7,443.75
Institutional Refund amount:		
	\$29,775.00 (<i>total institutional charges</i>)	
	- 7,443.75 (<i>amount retained by school</i>)	
	<hr/>	
	\$22,331.25 (<i>amount of institutional refund</i>)	

The Institutional Refund calculation reflects only the adjusted tuition amount. If you are a financial aid recipient, the Return of Title IV Funds calculation also applies.

Return of Title IV Funds. The Return of Title IV Funds calculation determines how much (if any) of your Title IV aid for the term must be returned to the federal programs as a result of your withdrawal from the University.

If you withdraw when the first 60 percent of the term has elapsed, the amount of federal aid you retain is 100 percent, and no return of Title IV funds is required. However, a portion of your non-Title IV funds—i.e., state assistance, outside scholarships, and/or institutional financial aid—may have to be returned. (Refer to Example, Part C.)

If you withdraw before the first 60 percent of the term has elapsed, the amount of Title IV aid you retain is based on the number of days in the term that elapsed before you withdrew divided by the total number of days in that term.

Example, Part B: Return of Title IV Funds

Total Title IV (e.g., FSL) funds disbursed:	\$15,000
Title IV funds retained by student: (20% x \$15,000)	\$3,000
(based on withdrawal when 20 percent of the term has elapsed)	

Title IV funds to be returned:	
	\$15,000 (<i>total Title IV funds disbursed</i>)
	- 3,000 (<i>amount retained by student</i>)
	<hr/>
	\$12,000 (<i>amount to be returned</i>)

In this case, the amount of Title IV funds to be returned is due entirely from the University. Other situations may require the student to make repayments.

Any Title IV funds to be returned will be due and distributed according to the order prescribed by federal regulations:

- (1) Unsubsidized Federal Stafford Loan
- (2) Subsidized Federal Stafford Loan
- (3) Federal Perkins Loan
- (4) Direct PLUS Loan
- (5) Federal Pell Grant
- (6) Federal SEOG
- (7) Teach Grant
- (8) Other Title IV assistance programs

In terms of the example, the reimbursement distribution is as follows:

Unsubsidized Federal Stafford Loan	\$6,500
Subsidized Federal Stafford Loan	<u>+ 5,500*</u>
Total amount refunded	\$12,000

* Because of its place in the prescribed order of distribution, the subsidized FSL was not reimbursed for the full amount of its contribution.

Return of Non–Title IV Funds. The Return of Non–Title IV Funds calculation determines how much (if any) of your state assistance, outside scholarships, and/or University-appropriated loan for the term must be returned as a result of your withdrawal from the University.

Example, Part C: Return of Non–Title IV Funds

Institutional charges retained by school (See Example, Part A):

$$(25\% \times \$29,775) \qquad \qquad \qquad \$7,443.75$$

Title IV funds retained by student: \$3,000.00*

Unpaid institutional charges:

$$\qquad \qquad \qquad \$7,443.75 \text{ (institutional charges retained by school)}$$

$$\qquad \qquad \qquad - \underline{3,000.00 \text{ (Title IV funds retained by student)}}$$

$$\qquad \qquad \qquad \$4,443.75 \text{ (unpaid institutional charges)}$$

* This amount is the subsidized FSL award of \$8,500 less the \$5,500 returned to the Title IV program.

In this case, the amount of Non–Title IV funds—i.e., the Law School Grant of \$8,000 and the NU Loan of \$10,000—exceeds the unpaid institutional charges; therefore, a portion of the grant must be returned. The need (if any) to return NU Loan funds will be subject to review by your financial aid officer.

Non–Title IV funds (grants) to be returned:

$$\qquad \qquad \qquad \$8,000.00 \text{ (amount of Law School Grant)}$$

$$\qquad \qquad \qquad - \underline{4,443.75 \text{ (unpaid institutional charges)}}$$

$$\qquad \qquad \qquad \$3,556.25 \text{ (amount of grant to be returned)}$$

As shown in the example above, financial aid repayments may be distributed among several different programs, but the amount returned to a program cannot exceed the amount of its original award.

If any funds remain after all necessary adjustments have been made, they will be released to you. However, if the refund calculations cause a balance due on your tuition account, you will be required to make the appropriate payment to the University.

Student Repayment of Title IV Funds

If you leave the University, you may be required to repay Northwestern some of the financial aid that was given directly to you as a cash disbursement (excluding federal work-study) to cover living expenses. Living expenses are defined as your educational cost above and beyond the amount the University charges for tuition and fees. Living expenses include estimated costs for room and board (not contracted with the University), books, supplies, transportation, and personal expenses.

The University will determine whether you need to repay a portion of the cash disbursement you received prior to your withdrawal. If the cash disbursement is greater than the amount of Title IV aid to be returned by the school, you are required to repay the excess amount. Until the repayment is collected in full, you will be ineligible to register for classes or receive transcripts. The Office of Student Accounts will update your CAESAR account to show the amount owed to the University after the funds have been returned to your lender.

Military Service

If you are ordered to report for active duty in a military service during an academic term and thus are unable to complete coursework that term, you will receive a full refund of tuition and fees for the term. However, if you arrange with the instructor and school to receive credit for one or more courses, the refund will be prorated according to the credit received. You must present proof of induction or recall to active duty to the Office of Student Accounts.

TUITION, FEES, AND SCHOOL-SPECIFIC REFUND POLICIES

Tuition and fees listed here are for the 2016–17 academic year. Increases should be expected in subsequent years.

The Graduate School

Tuition:

Full-time (3–4 courses): each quarter	\$16,808
Part-time (MA/MS students only): each course	\$5,980
Doctoral registration beyond 8 terms: each quarter	\$4,202
512 Continuous Registration: each quarter	\$100
513 Advanced Continuous Registration: each quarter	\$1,000
588 Resident Master's Study fee: each quarter	\$5,603
Late payment penalty fee	\$200
Late registration fee (\$5 surcharge if billed)	\$25
Readmission fee (for adding terms through retroactive registration):	
within degree deadline: per term	\$100
after degree deadline: per term	\$1,000

Retroactive registration fee	\$225
Student activity fee	\$110
Student health insurance (NU-SHIP)	see page 19
Transcript fee (varies by format)	\$8/10

Graduate School Withdrawals and Refunds

If you are a graduate student and withdraw from the University in any quarter after registering for classes, you must immediately file a Withdrawal Form, bearing the proper signatures, at the registrar's office. The Office of Student Accounts considers the official date governing financial adjustments to be when the registrar's office receives the completed form.

The following refund policy applies: *If you withdraw*

- when or before the first 10 percent of the quarter has elapsed, 100 percent of tuition for the quarter is refunded
- after 10 percent but not more than 25 percent of the quarter has elapsed, 75 percent of tuition is refunded
- after 25 percent but not more than 50 percent of the quarter has elapsed, 50 percent of tuition is refunded
- after 50 percent of the quarter has elapsed, no refunds are given

The refund period for the quarter is defined as the official first day of classes to the official last day of classes and does not include final examination periods. Regardless of the date of withdrawal, you are responsible for all fees. Tuition deposits are nonrefundable.

Graduate School Changes of Registration

No refunds or billing adjustments can be made for any course *dropped* past the fifth day after the start of the quarter.

Pritzker School of Law

Tuition Charges

JD Degree Candidates

Full-time (10 or more semester hours):	
each semester	\$29,775
Part-time (fewer than 10 semester hours):	
each hour	\$2,978
Absentia fee (for students who visit away)*	Varies
Auditor's fee: each semester hour	\$2,978
Resident in research fee: each semester	\$8,678

Accelerated JD Degree Candidates

Each semester	\$35,731
---------------	----------

JD/MBA Degree Candidates

Each semester	\$41,964
---------------	----------

Law MS Degree Candidates

Each unit	\$1,751
-----------	---------

Graduate Program in Law and Business

LLM Certificate Candidates

Each semester	\$31,153
---------------	----------

LLM Tax Certificate Candidates

Each semester	\$30,853
---------------	----------

Accelerated LLM Degree Candidates

Each semester (effective summer 2016):

Single summer	\$62,306
---------------	----------

Double summers	\$31,153
----------------	----------

LLM/Kellogg Management Certificate Candidates

Each semester (fall and spring)	\$31,153
---------------------------------	----------

Summer	\$15,991
--------	----------

**Students who visit away at a domestic institution must pay tuition directly to the institution they will attend. Additionally, Northwestern Pritzker School of Law charges an absentia fee equal to the greater of either 10 percent of its tuition for the term away or the difference between its tuition and that of the institution the student attends. Students forfeit Law School grant and scholarship funding during the terms in which they visit away. Thus, students receiving financial aid from Northwestern University may not apply scholarship funds to either the absentia fee or the other institution's tuition.*

Additional Fees

Late payment penalty fee	\$400
--------------------------	-------

Retroactive registration fee	\$225
------------------------------	-------

Student activity fee: each semester	\$150
-------------------------------------	-------

Student health insurance (NU-SHIP)	see page 19
------------------------------------	-------------

Tuition deposit (nonrefundable; applied to first term's tuition)	\$750
---	-------

JD/MBA	\$2,000
--------	---------

Pritzker School Withdrawals and Drops

See Withdrawal from the University and Refunds beginning on page 8 for information about withdrawal charges for the fall and spring terms.

If you are billed on a per-course basis and drop a course within the first five days of the term, you will not be charged tuition for the dropped course. After the fifth day of class, full tuition is charged.

Kellogg School of Management

Evening and Weekend MBA Program

Tuition: each course, each quarter	\$6,441
------------------------------------	---------

Application fee (nonrefundable)	\$185
---------------------------------	-------

Duplicate or changed diploma fee	\$50
----------------------------------	------

Late payment penalty fee	\$200
--------------------------	-------

Retroactive registration fee	\$225
------------------------------	-------

Transcript fee (varies by format)	\$8/10
-----------------------------------	--------

Evening and Weekend MBA Program

Withdrawals and Refunds

To withdraw from the Evening and Weekend MBA Program, you must go in person to the registrar's office or inform that office in writing of your intention to withdraw. The reason for withdrawal must be approved by the registrar's office. Simply ceasing to attend class or notifying the instructor does not constitute official withdrawal.

All tuition adjustments are computed as of the date on which the official withdrawal notice is received. Adjustments are not made on the basis of class attendance. The refund period for the term is defined as the official first day of classes to the official last day of classes. Final examination periods are not considered part of the refund period.

If you withdraw from Kellogg after beginning coursework, you are responsible for all fees, and any tuition charge adjustments will be made as follows: *If your withdrawal notice is filed*

- when or before the first 10 percent of the quarter has elapsed, 100 percent of tuition for the quarter is refunded
- after 10 percent but not more than 25 percent of the quarter has elapsed, 75 percent of tuition is refunded
- after 25 percent but no more than 50 percent of the quarter has elapsed, 50 percent of tuition is refunded
- after 50 percent of the quarter has elapsed, no refunds are given

Refunds and bill reductions on dropped courses are computed in the same manner as withdrawals.

Feinberg School of Medicine

MD Degree Candidates

Tuition: each year	\$55,889
Tuition surcharge: each year	
Health Quality and Patient Safety	\$8,296
Humanities and Bioethics	\$8,296
Master of Public Health	\$8,296
Application fee (nonrefundable)	\$95
Disability insurance program	
(age and class dependent): per year	\$250–600
Late payment penalty fee: per month	\$400
Retroactive registration fee	\$225
Student activity fee	\$673
Student health insurance (NU-SHIP)	see page 19

Additional charges: If you fail parts of your curriculum, you will have to pay an additional charge when repeating the coursework. For repeats of an academic year due to failure, you must pay an additional 25 percent of the annual tuition of the year in which you repeat. For each clerkship you repeat, you will have to pay a percentage of the annual tuition based on the number of weeks in the clerkship.

Feinberg School Withdrawal Policies

If you withdraw from the University during the first four weeks of the year, all of your tuition will be refunded. If you withdraw after the first four weeks, but during the first half of the year, you will be charged 50 percent of the year's tuition. If you withdraw after 50 percent of the year has elapsed, you will be held responsible for the entire year's tuition.

<i>Time</i>	<i>Charges</i>
Four weeks	0 tuition
Four weeks to 50 percent of year	50 percent (yearly)
After 50 percent of year	100 percent (yearly)

Physical Therapy (DPT) Program

Tuition: each trimester	\$14,173
Tuition deposit (nonrefundable; applied to first trimester's tuition)	\$1,000
Application fee (nonrefundable)	\$40
Late payment penalty fee	\$200
Retroactive registration fee	\$225
Student activity fee	\$200
Student health insurance (NU-SHIP)	see page 19
Technology fee (billed in fall)	\$800

DPT Program Withdrawals and Refunds

See Withdrawal from the University and Refunds beginning on page 8.

Physician Assistant (PA) Program

Tuition (effective summer 2016): each term	\$14,381
Tuition deposit (nonrefundable; applied to first term's tuition)	\$1,000
Application fee (nonrefundable)	\$50
Late payment penalty fee	\$200
Retroactive registration fee	\$225
Student health insurance (NU-SHIP)	see page 19

PA Program Withdrawals and Refunds

See Withdrawal from the University and Refunds beginning on page 8.

Prosthetics-Orthotics (MPO) Program

Tuition: each year	\$32,700
Tuition deposit (nonrefundable; applied to tuition)	\$2,500
Application fee (nonrefundable)	\$95
Lab fee: each year	\$3,495
Late payment penalty fee: per month	\$200
Student health insurance (NU-SHIP)	see page 19

MPO Program Withdrawals and Refunds

When you submit an official withdrawal notice to the University, tuition charges will be prorated as follows:

If your withdrawal notice is filed

- before the fourth week of the term, no tuition is charged
- after the fourth week but before the 24th week of the term, 50 percent of tuition is charged
- after 24 weeks of the term have elapsed, 100 percent of tuition is charged

School of Professional Studies

Undergraduate Degree Programs

Tuition: each unit	\$1,811
Visiting scholar tuition: each unit	\$1,999
Application fee (nonrefundable)	\$50
Employer reimbursement application fee:	
one year (fall, winter, spring)	\$275
one quarter	\$100
Graduation fee	\$50
Lab fee (nonrefundable): per course	
Art	\$89
Computer information systems	\$89
Microbiology	\$50
Science	\$299
Late payment penalty fee	\$100
Late registration fee	\$75
Noncredit audit fee (due at registration): each unit	\$906
Retroactive registration fee	\$225
Transcript fee (varies by format/service)	\$8/10/25

SPS Undergraduate Degree Program Tuition and Fee Payment

For SPS undergraduate students, payment of at least 60 percent of the total tuition and 100 percent of all fees is required prior to or at the time of registration. Employees of Northwestern and their dependents are required to pay 15 percent of the total tuition and 100 percent of all fees prior to or at the time of registration. If you are not a Northwestern employee or dependent and choose to make a partial payment at the time of registration, the balance remaining will be due as stated on page 3.

You may pay at www.northwestern.edu/caesar by check or credit card (MasterCard, American Express, or Discover). A 2.75 percent service fee is assessed on all credit card payments. In-person payments by cash, check, or money order may be made at the bursar's office. Payments sent in the mail must be by check or money order; please allow five days for mail delivery. Checks should be made payable to Northwestern University and include your student ID number. If you submit two bad checks, you lose the option to pay the University by personal check in the future.

SPS Undergraduate Degree Program Withdrawals, Changes of Registration, and Refunds

You may make changes to your registration by following the procedures set by SPS. Registration changes will correspondingly change tuition charges to your student account based on the filing date of the official Change of Registration or Withdrawal Form and SPS's refund policy. Registration changes completed online using CAESAR will result in tuition adjustments based on the date of the online transaction. Tuition deposits are not refundable.

You will be considered to be in attendance until the official filing of your withdrawal or dropped course. Simply ceasing to attend classes or notifying the instructor does not constitute an official drop or withdrawal.

If you have a credit balance on your student account, you may request a refund or have the funds applied toward future charges. SPS students who have paid by credit card should contact the SPS Finance Office at sps-finance@northwestern.edu to have their refund credited to their credit card account. Other students should begin the refund process using CAESAR or contact the Office of Student Accounts to arrange for their refund to be processed.

Adjustments of tuition charges are made in accordance with the following schedule, which also applies to cases of exclusion for nonpayment of tuition. *If you drop a course or withdraw from all courses*

- until the first day of classes, 100 percent of tuition is refunded (Drop/withdrawal must be completed by SPS.)
- when or before the first 10 percent of the quarter has elapsed, 95 percent of tuition is refunded
- after 10 percent but not more than 25 percent of the quarter has elapsed, 75 percent of tuition is refunded
- after 25 percent but not more than 50 percent of the quarter has elapsed, 50 percent of tuition is refunded
- after 50 percent of the quarter has elapsed, no refunds are given

A withdrawal becomes effective only once it is processed by SPS. Regardless of the time of withdrawal, you are responsible for all fees. Tuition deposits are nonrefundable.

If you change your registration status from audit to credit, the additional tuition is due at the time of the change. If you change from credit to audit, you will be charged the normal auditor's fee of \$906. When the appropriate changes are made to your registration, corresponding changes will be made to your student account.

School of Professional Studies

Graduate Degree Programs

Tuition: each unit

Clinical Research and Regulatory Administration	\$3,537
Creative Writing	\$3,285
Global Health	\$3,181
Health Informatics	\$4,142
Information Design and Strategy	\$3,411
Information Systems	\$4,494
Liberal Studies	\$3,091
Literature	\$3,091
Medical Informatics	\$4,142
Predictive Analytics	\$4,142
Public Policy and Administration	\$3,317
Quality Assurance	\$3,537
Regulatory Compliance	\$3,537
Sports Administration	\$3,496
Application fee (nonrefundable)	\$75
Employer reimbursement application fee:	
one year (fall, winter, spring)	\$550
one quarter	\$200
Late payment penalty fee	\$200
Late registration fee	\$75
Online technology fee (if applicable): per unit	\$120
Readmission fee: per term	\$75
588 Resident Master's Study fee: each quarter	\$1,602
Retroactive registration fee	\$225
Transcript fee (varies by format/service)	\$8/10/25

Certificate Programs

Tuition: each unit

Health Informatics	\$2,898
Information Systems	\$3,146
Liberal Studies	\$2,163
Literature	\$2,163
Predictive Analytics	\$2,898
Public Policy and Administration	\$2,323
Regulatory Compliance	\$2,476

SPS Graduate Degree and Certificate Program

Withdrawals, Changes of Registration, and Refunds

See Graduate School Withdrawals and Refunds, page 12.

RESIDENCE HALLS

No University-owned student residences are offered on the Chicago campus, but limited housing is available on the Evanston campus in Engelhart Hall, Garrett Place, and, for Kellogg students, McManus Center.

Only degree-seeking students enrolled at Northwestern University on a full-time basis are eligible to reside in University housing; eligibility is lost if your student status is terminated for any reason.

Students must sign a residence contract before they can occupy their assigned space. If you leave your residence before the end of the year, you may be liable for the entire year's charges. The residence contract details the duration of occupancy and all costs. Resident rules and regulations accompany the issued contract. For more information, contact Residential Services at 2122 Sheridan Road, Suite 150, Evanston, Illinois 60208-1350. You may also call 847-467-4663 or email grad-housing@northwestern.edu.

HEALTH INSURANCE COVERAGE

All Northwestern degree-seeking students are required to maintain health insurance that meets University standards. To ensure that students have adequate health insurance, the University enrolls all eligible students in the NU Student Health Insurance Plan (NU-SHIP), provided by Aetna Student Health. Information about the Aetna plan is available at www.northwestern.edu/student-insurance and www.aetnastudenthealth.com/northwestern.

During each year's open enrollment period, students are expected to confirm or waive NU-SHIP enrollment via their CAESAR account. Students who take no action will remain enrolled in NU-SHIP and be charged the plan premium. Enrollment is in effect until the following year (unless you experience a qualifying life event). Open enrollment begins July 1 and ends October 1, 2016. You are strongly encouraged to complete this process as early as possible.

If you have questions, you may contact the Student Health Insurance Office on either campus:

633 Emerson Street, Evanston; 847-491-2113
357 East Chicago Avenue, Room 131, Chicago;
312-503-1242
student.insurance@northwestern.edu

NU-SHIP Annual Premiums for 2016–17

Student	\$3,799
Spouse/same-sex partner	\$3,799
Dependent child under 18, residing with student	\$3,799
Two or more children under 18, residing with student	\$7,598

NU-SHIP Enrollment Confirmation/Waiver Process

New and returning students in the Graduate School

1. Log into CAESAR (www.northwestern.edu/caesar) and select “Update Student Health Insurance Selection” (found under “Update Information”).

2. Indicate your choice either to confirm your NU-SHIP enrollment or to apply to waive your NU-SHIP enrollment.

- **If confirming:** Review the benefit summary, certify your selection, and submit your selection.

- **If applying to waive:** You will be asked to enter information about your existing insurance coverage (name on policy, insurance company name, type of plan, deductible, out-of-pocket maximum, etc.) and to affirm that it meets all of Northwestern’s comparable coverage requirements. After certifying the information, submit your selection.

Please note that if your insurance policy does not meet the University’s comparable coverage criteria, your application to waive will be denied and you will remain enrolled in NU-SHIP for the 2016–17 academic year.

New students in the Feinberg School, Kellogg School, or Pritzker School

1. Log into CAESAR (www.northwestern.edu/caesar) and select “Health Coverage Plan” (found under “Quick Links”). After reviewing the information, select “NU Insurance Selection Form.”

2. Choose one of three options:

- **1a:** Enroll in NU-SHIP.

- **1b:** Enroll in NU-SHIP in addition to continuing coverage under your current plan.

- **2:** Waive enrollment in NU-SHIP but continue coverage under your current plan.

Indicate your understanding of the option you selected, and submit your choice. You will be required to respond to two additional questions before completing the selection process. If you choose 1b or 2, you will be required to provide information about the insurance coverage under your current plan.

Returning students in the Feinberg School, Kellogg School, or Pritzker School

To update your insurance selection for 2016–17, go to www.northwestern.edu/student-insurance to complete the Insurance Selection Form.

Dependents

Application and payment for enrolling eligible dependents in NU-SHIP must be completed at www.aetnastudenthealth.com/northwestern. Applications are accepted from August 1 through October 31, 2016. Dependent coverage is available only to students who are themselves enrolled in NU-SHIP.

International Students

International students are required to participate in NU-SHIP and are urged to complete the complete the online enrollment process as early as possible to ensure timely access to their insurance card and coverage benefits.

EDUCATIONAL BENEFITS PROGRAMS

For Veterans

Veterans' educational benefits are administered by each school's registrar's office. At the time your studies begin, you should make sure that all necessary records and credentials are available and in order. You then need to notify your registrar each time you register. Veterans who intend to use their Post-9/11 GI Bill benefits should also consult with a financial aid representative.

For Northwestern Employees

Northwestern provides an educational assistance plan to benefits-eligible full-time employees taking courses at Northwestern. Also available to benefits-eligible full-time employees are reduced-tuition benefits for undergraduate study for eligible spouses and/or dependent children. To receive the reduced-tuition benefit, the employee must meet a service requirement and submit the appropriate online application to the Office of Human Resources Benefits Division in a timely manner.

It is recommended that you complete the application for tuition benefits when updating other benefits during the open enrollment period for the next calendar year. No educational benefit is granted if the completed form is not received by the HR Benefits Division by December 31 of the calendar year in which the course is attempted. Late fees may accrue on accounts where the form is not received by HR one month prior to the tuition due date. Payments of the employee portion of the tuition charges must be made prior to, or at the time of, registration.

For further information, contact the Office of Human Resources Benefits Division at 847-491-7513. Applications are available at www.northwestern.edu/hr/benefits/educational-assistance. Completed applications must be submitted online to the Benefits Division prior to registration.

Northwestern University is committed to providing a safe environment free from discrimination, harassment, sexual misconduct, and retaliation. To view Northwestern's complete nondiscrimination statement, see northwestern.edu/hr/equalopp-access/equal-employment-opportunity, and for crime and safety data, see northwestern.edu/up/safety/annual-report.

© 2016 Northwestern University. All rights reserved.

Produced by University Relations. 7-16/600/RM-GD/2240

Office of Student Accounts
Northwestern University
710 North Lake Shore Drive, Room 120
Chicago, Illinois 60611-3078
312-503-8503 • 312-503-0342 (fax)
studentaccounts-chicago@northwestern.edu
www.northwestern.edu/sfs

Whatsoever things are true,
Whatsoever things are honest,
Whatsoever things are just,
Whatsoever things are pure,
Whatsoever things are lovely,
Whatsoever things are of good report;
If there be any virtue,
 and if there be any praise,
Think on these things.

Philippians 4:8