

FINANCIAL
REGULATIONS
FOR STUDENTS
ON THE
EVANSTON
CAMPUS



2011-12

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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 contact us at

OFFICE OF STUDENT ACCOUNTS

555 CLARK STREET, FIRST FLOOR

EVANSTON, ILLINOIS 60208-1132

847-491-5224

847-467-2451 (FAX)

studentaccounts-ev@northwestern.edu

www.northwestern.edu/sfs

ABOUT THIS BOOKLET

This booklet provides information on financial regulations for the 2011–12 academic year that apply to students on the Evanston campus. It replaces all listings of fees and financial regulations published before September 1, 2011. The information in this booklet does not apply to students on the Chicago campus or in Summer Session or special programs.

Please read this booklet carefully. Failure to read *Financial Regulations for Students on the Evanston 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 of \$150. In addition, you are liable for any costs associated with 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 or have their enrollment or degrees confirmed until all financial obligations are paid in full.

BILLS AND PAYMENTS

Billing Address

Northwestern sends bills electronically and will notify you at your Northwestern e-mail 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 or, if none is designated, the current address. It is your responsibility to keep all your addresses (including e-mail) up to date. *Failure to receive bills is not sufficient cause for extending payment due dates.*

Your billing address is maintained separately by the Office of Student Accounts and is not affected by address changes you make through any other University office. You may update your billing address online at www.northwestern.edu/caesar. Please immediately inform the Office of Student Accounts in writing of any change.

Billing Schedule

Fall-quarter bills are sent out during the last half of August. Bills for winter and spring quarters are sent shortly after completion of advance registration for those terms (mid-December and mid-March, respectively). Payments for 2011–12 are due on the following dates:

Fall quarter	September 1, 2011
Winter quarter	January 1, 2012
Spring quarter	April 1, 2012

If you do not receive your bill for fall or any subsequent quarter, contact the Office of Student Accounts one week before the payment deadline to find out the amount due.

For estimates of what you owe, refer to your school's rate schedule in this booklet as well as your housing contract. *Failure to receive bills is not sufficient cause for extending payment due dates.*

Billing Information

The first bill for each quarter is based on information available before the beginning of the term, and additional charges or adjustments may appear on subsequent bills. Please read each invoice carefully, including the two spaces for special messages. Details of your account may be viewed online at www.northwestern.edu/caesar.

Financial aid credits will not be reflected on your account until the tuition charges for that quarter appear. Aid credits also 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, you should pay the uncontested portion by the due date and immediately contact the appropriate office to request an adjustment.* A list of the offices responsible for various billing items appears on each invoice. To avoid a hold on your registration for the next quarter, pursue adjustments promptly.

Payments

Payments must include your name and WildCARD (Northwestern ID card) number. Checks and money orders should be made payable to Northwestern University. All checks must be payable in US dollars and drawn from US banks; your cancelled checks will serve as receipts. Loan checks used as payment must be properly endorsed. You may pay in person and receive a receipt by presenting your payment and the top portion of your invoice to the Evanston campus Bursar-Cashier, located at 619 Clark Street, 8:30 a.m.–4 p.m., Monday–Friday. To avoid waiting in line, you may pay by electronic check at www.northwestern.edu/caesar. Because payments are cashed on receipt, postdated checks will not be honored.

QuikPAY

Northwestern's preferred means of transmitting bills for tuition and fees is QuikPAY, an electronic billing and payment service that provides e-mail notification of each new bill, allows payments to be made online, 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. Additional information about QuikPAY is available at www.northwestern.edu/sfs.

9PAY Payment Plan

The University provides a tuition and fee installment payment plan called 9PAY that allows participants to divide educational costs for the entire academic year into nine monthly payments. Additional information about 9PAY is available at www.northwestern.edu/sfs.

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 classes begin. It should specify the appropriate contact person's name and telephone number, the address to which invoices should be sent, the period covered by the authorization, and the charges to which it applies (tuition, fees, books, University housing, 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.

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 the student. The third party may or may not reimburse the student for these charges.

Returned Checks

If your payment item (electronic ACH, check, or credit card payment) is returned by the bank for any reason, you will be assessed a \$35 fee. If the item was made in payment of a University charge, you may also be assessed a late payment fee of \$150 and have your advance registration for the next quarter cancelled.

Late Payments

A late payment fee of \$150 is assessed once each quarter on amounts remaining unpaid, in whole or in part, after the due date. A late fee caused by a delayed financial aid disbursement may be cancelled, provided the amount not covered by aid was paid by the due date.

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. This account may include charges other than tuition, allowable fees, and room and board, e.g., library fines, parking fines, room damage charges, and health service fees. You may authorize the University to use your Title IV aid to pay for such charges, and you may rescind this authorization at any time through the Office of Student Accounts.

Institutional financial assistance, outside scholarships, and state assistance are applied directly to bills for tuition and fees. Therefore, students are required to forward scholarship checks to the Office of Financial Aid for appropriate application of the funds.

Graduate student tuition grants and loans are also applied directly to tuition bills. Graduate stipends are usually disbursed as monthly checks mailed to departmental offices.

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 at the Office of Student Accounts, you must present a valid WildCARD. Parent loan checks will be forwarded to the parent for proper endorsement.

Federal regulations require lending institutions to disburse multiple checks for guaranteed student loans. A Federal Stafford Loan (FSL) check must be endorsed within 30 days of its receipt by the University; if you do not endorse it within 30 days, the University must return it to the lender. Students may endorse FSL checks, if available, beginning the first week of classes at the Office of Student Accounts.

If the aid award applied to your bill exceeds the charges, after classes begin you may request the balance of the award for the quarter by contacting the Office of Student Accounts

or using CAESAR's self-service feature. The refund will be made by check or, if you provide prior authorization via self-service in CAESAR, by direct deposit to your financial institution.

First-time student loan recipients must complete student loan entrance counseling before FSL (subsidized, unsubsidized, and Grad PLUS) and Federal Perkins Loan proceeds can be applied to their accounts. FSL Loan entrance counseling should be completed online at www.studentloans.gov. A link for Perkins Loan entrance counseling information will be provided in an e-mail during the application process. Students must complete loan exit counseling upon leaving the University for any reason, including graduation. Contact the Student Loan Office at 847-491-3125 to schedule exit counseling.

Notice of Right to Cancel. You have the right to cancel all or a portion of your FSL within 14 days of the date 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 and 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 about financial aid is available in the various University catalogs for undergraduate and graduate study and from the appropriate financial aid office.

E-mail Communication

E-mail is a valid mode of official communication with students at Northwestern. The University has the right to send official communication to you by e-mail and to expect that you will receive and read your messages in a timely manner.

The University provides a convenient mechanism for forwarding e-mail from your official University e-mail address to the alternate e-mail address of your choice. Students who choose to have e-mail forwarded do so at their own risk; Northwestern is not responsible for e-mail forwarded to any address other than the student's University e-mail address.

Failure to receive or read in a timely manner official University communications sent to your Northwestern e-mail address does not absolve you from knowing and complying with the content of the communication.

REFUND POLICY

Change of Registration

You may not add a course or change a section after the fifth day of classes. To change your original registration (i.e., drop or add courses or change sections), you must obtain a Change of Registration form from the Registrar's Office and return it within the first five days of classes. *The University cannot give refunds or reduce tuition bills for any course dropped after the fifth day of classes.*

Students registered less than half-time are usually not eligible to receive institutional and federal financial assistance. Please contact the Office of Financial Aid for more information.

Withdrawal from the University and Refunds

If you withdraw from the University after registering for classes, you must immediately file a Withdrawal form, bearing the proper signatures, at the Office of the Registrar. 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 the Office of the Registrar of your intent to withdraw, the midpoint of the quarter will be recorded as the official withdrawal date.

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 quarter.

The following policy applies: *If you withdraw*

- when or before the first 10 percent of the quarter has elapsed, 100 percent of tuition (less the deposit) 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. Final exam weeks are not considered part of the refund period.

Financial aid recipients who withdraw from the University may be required to return a portion of their Title IV funds to the federal programs as well as some of their state assistance, outside scholarships, and/or institutional financial aid. Three different calculations—the Institutional Refund, Return of Title IV Funds, and Return of Non-Title IV Funds—are used to determine such repayments.

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 fall quarter as an undergraduate. The University's tuition charges total \$13,864. You receive a \$7,876 University Grant along with the following federal (Title IV) financial aid for fall quarter: a \$1,132 Federal Stafford Loan (FSL), a \$1,200 Federal Perkins Loan, a \$1,100 Federal Pell Grant, a \$750 Academic Competitiveness Grant, an \$800 National Smart Grant, and a \$1,334 Federal SEOG. You pay \$804 of the FSL toward University charges and retain the remaining \$328. You then withdraw from the University when 20 percent of the fall quarter has elapsed. In this case, University policy mandates a 75 percent refund of the tuition for the quarter, and the University retains the remaining 25 percent.

Example, Part A: Institutional Refund Amount

Institutional charges retained by school:

$$(25\% \times \$13,864) \qquad \qquad \qquad \$3,466$$

Institutional Refund amount:

$$\begin{array}{r} \$13,864 \text{ (total institutional charges)} \\ - 3,466 \text{ (amount retained by school)} \\ \hline \$10,398 \text{ (amount of institutional refund)} \end{array}$$

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 of your Title IV aid for the quarter must be returned to the federal programs as a result of your withdrawal from the University.

If you withdraw after the first 60 percent of the quarter 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 from the University before the first 60 percent of the quarter has elapsed, the amount of Title IV aid you retain is based on the number of days that elapsed in the quarter prior to your withdrawal divided by the total number of days in that quarter.

Example, Part B: Return of Title IV Funds

Total Title IV funds disbursed: \$6,316.00

Title IV funds retained by student:

$$(20\% \times \$6,316) \qquad \qquad \qquad \$1,263.20$$

(based on withdrawal when 20 percent of the quarter has elapsed)

Title IV funds to be returned:

\$6,316.00	<i>(total Title IV funds disbursed)</i>
- 1,263.20	<i>(amount retained by student)</i>
<hr/>	
\$5,052.80	<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 in the order prescribed by federal regulations:

- (1) Unsubsidized Federal Stafford Loan (FSL)
- (2) Subsidized FSL
- (3) Federal Perkins Loan
- (4) Federal PLUS Loan
- (5) Federal Pell Grant
- (6) Academic Competitiveness Grant
- (7) National Smart Grant
- (8) Federal SEOG
- (9) Other Title IV assistance programs

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

Subsidized FSL	\$1,132.00*
Federal Perkins Loan	1,200.00
Federal Pell Grant	1,100.00
Academic Competitiveness Grant	750.00
National Smart Grant	800.00
Federal SEOG	70.80**
<hr/>	
Total amount to be returned	\$5,052.80

*Although \$804 of the \$1,132 Subsidized FSL was applied toward University charges, the University must refund as much of the Stafford Loan as the refund calculation permits.

**Because of its place in the prescribed order of distribution, the Federal SEOG 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 grant for the quarter 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% x \$13,864)	\$3,466.00
Title IV funds retained by student:	\$1,263.20*

*This amount is the initial Federal SEOG award of \$1,334 less the \$70.80 returned to the Title IV program.

Unpaid institutional charges:

\$3,466.00	<i>(institutional charges retained by school)</i>
- 1,263.20	<i>(Title IV funds retained by student)</i>
<hr/>	
\$2,202.80	<i>(unpaid institutional charges)</i>

In this case, the amount of non–Title IV funds—i.e., the University Grant of \$7,876—exceeds the unpaid institutional charges; therefore, a portion of the grant must be returned.

Non–Title IV Funds to be returned:

$$\begin{array}{r} \$7,876.00 \text{ (amount of University Grant)} \\ - 2,202.80 \text{ (unpaid institutional charges)} \\ \hline \$5,673.20 \text{ (amount of grant to be returned)} \end{array}$$

Any University-appropriated assistance you retain and use for unpaid institutional charges can be counted toward your 12 quarters of institutional grant eligibility. Any federal or state assistance retained can be counted toward your 15 quarters of eligibility.

As shown here, financial aid repayments may be distributed among several different programs, but the amount returned to any given 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 payments.

Student Repayment of Title IV Funds. If you withdraw from the University, you may be required to repay some of the Title IV 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 educational costs 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 must 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 for further Title IV funds and will be reported on subsequent financial aid transcripts received by the Office of Financial Aid as owing a repayment. The Office of Student Accounts will notify you of the amount owed and bill you accordingly.

Housing Contract Adjustments

Residence and meal contracts are signed for the full school year. If you leave your residence before the end of the year, you may be liable for the entire year’s rent or for charges to the date you are replaced in University housing. Meal charges are assessed through the end of the week in which

your withdrawal takes effect. Adjustments may be made at the discretion of the Housing Office for students who, for financial reasons, make room and board arrangements other than those for which they first contracted. For more information about withdrawals and University housing agreements, refer to page 18 (page 21 for graduate students) as well as your housing contract.

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 course work that term, you will receive a full refund of tuition and fees for the term. However, if you make arrangements 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.

UNDERGRADUATE RESIDENCE REQUIREMENT

The Undergraduate Residence Requirement (URR) is predicated on the principle that when a student receives a bachelor's degree from Northwestern University, the majority—and certainly the most advanced portion—of his or her academic work was completed on a Northwestern campus as a full-time student under the instruction of Northwestern faculty during the regular academic year. Thus, being “in residence” for a quarter means that the student is enrolled during the fall, winter, or spring quarter at Northwestern, is being taught by or is under the supervision of Northwestern faculty, and completes three or more credits. It includes, for instance, the practicum in the School of Education and Social Policy and the Journalism Residency in the Medill School of Journalism, Media, Integrated Marketing Communications. It does not include the Walter P. Murphy Cooperative Engineering Education Program in the Robert R. McCormick School of Engineering and Applied Science or most study abroad (SA) credits (see details below).

The URR applies only to undergraduate students seeking a bachelor's degree and must be completed in addition to the degree requirements established by the various school faculties. Its provisions are:

1. A student entering as a freshman is required to be in residence for 12 quarters in a four-year degree program or 15 quarters in an approved dual bachelor's degree program involving two schools.
2. A student entering as a freshman may gain exemption from up to three quarters of the required residency through any combination of a maximum of 12 credits earned through the Advanced Placement or the International Baccalaureate

programs; a maximum of 12 credits earned through approved study abroad; credits earned through “credit by examination” at Northwestern; credits earned at Northwestern through less than full-time enrollment; and a maximum of four transfer credits from other (domestic) colleges or universities earned at any time prior to the final three quarters of residence. Each four such credits confer one-quarter exemption from the URR. Certain courses offered during the academic year through Northwestern’s own study abroad programs—i.e., those carrying Northwestern course numbers and the SA designation—count directly as courses taken while in residence rather than toward exemptions from the URR.

3. A student who completes three or more credits in a single Northwestern Summer Session will gain exemption from one quarter of the URR. A second quarter of exemption may be earned by completing four credits in a second Summer Session. Summer courses offered through Northwestern’s own study abroad programs and carrying Northwestern course numbers and the SA designation are also subject to these regulations.
4. A student who receives Northwestern transfer credit for non-Northwestern study abroad courses that do not carry Northwestern course numbers and the SA designation must be in residence for either the final three quarters or four of the last six quarters before the awarding of the degree.
5. A student who takes more than four credits in one quarter will be subject to an overload charge if these credits are used to accelerate graduation. (Acceleration occurs when the total quarters completed by the student, including those exemptions allowed in 2 and 3 above, at graduation total less than 12 for a single-degree program or 15 quarters in an approved dual bachelor’s degree program involving two schools.)
6. A student entering as a transfer student will have his or her residence requirement determined at the time of transfer. In no case will it be less than six quarters and 23 credits. The following regulations also apply:
 - Each four units of credit transferred will reduce the 12-quarter residence requirement by one quarter. Transfer students may further reduce the residence requirement by up to one additional quarter by applying accepted AP credit. A maximum of four AP credits may be applied toward residency, regardless of the total number of AP credits accepted.
 - Transfer students who have a residence requirement of seven or more quarters may reduce the residence requirement by up to one additional quarter by participating in an approved study abroad program. Transfer students with a residence requirement of six quarters may participate in study abroad, but participation will not further reduce their residence requirement. (Study

abroad on Northwestern programs with course work carrying Northwestern course numbers and the SA designation counts as described in 2 and 3 above.)

- With the exceptions of limited AP credit and study abroad course work outlined above, those entering as transfer students from another institution may not apply any additional course work taken outside the University toward the URR. Such courses may be useful in meeting academic requirements but may not be used toward the URR.

7. Students may appeal for URR variances to the Residence Requirement Appeals Committee, which consists of the associate provost for University enrollment, the associate provost for undergraduate education, the University registrar, and two undergraduate school representatives from different schools who are appointed by their deans and serve three-year terms on a rotating basis.

For additional information, interpretation, or application of the URR, contact the Office of the Registrar, 633 Clark Street, Evanston, Illinois 60208-1118, 847-491-5234.

Returning Students

Students who withdraw from the University and wish to return must submit a Returning Student Application Form to the Office of the Registrar six weeks before the desired date of reentry. Students who want credit for course work taken at another institution must submit an official transcript to the Office of the Registrar. The Office of the Registrar will determine the extent to which credit earned away from Northwestern may reduce the 12-quarter Undergraduate Residence Requirement.

Transfer Students

Students who transfer to Northwestern from another institution will be informed of the extent to which their previous work reduces the 12-quarter Undergraduate Residence Requirement. All transfer students have a six-quarter minimum URR. Those entering as transfer students from another institution may not apply any additional work taken outside the University toward the URR. Such courses beyond the maximum may be useful in meeting academic requirements but may not be used toward the URR.

TUITION AND FEES

The cost of a Northwestern education is only partly covered by tuition charges; the balance is met by income from invested funds and by gifts from alumni and other supporters of the University. Tuition and fees listed here are for the academic year 2011–12, excluding Summer Session 2012. Increases should be expected in subsequent years.

For tuition purposes the term *course* refers to course credit. Some course offerings carry more than one course credit.

Application and Tuition Fees

Undergraduate Tuition

All undergraduate students in degree programs must conform to the Undergraduate Residence Requirement (URR). Full-time registration for all undergraduate degree-seeking students is three or more units of credit in a quarter.

Full-time: each quarter \$13,864

Undergraduate Tuition: Exceptions

Per the URR, a student who takes more than four units of credit in a quarter will be subject to an overload charge if these units are used to accelerate graduation.

Full-time: each quarter \$13,864
Excess courses: each course \$4,934
Part-time: each course, each quarter \$4,934
Accelerated tuition: each course \$3,466

Note: Most financial aid programs require at least half-time enrollment. Eligibility may be affected for students being charged part-time tuition.

Special Students

Special students are charged at the “Undergraduate Tuition: Exceptions” rates.

The Graduate School

Full-time (3–4 courses): per quarter \$13,864
Part-time: each course, per quarter \$4,934
Doctoral Study (7 or fewer quarters): per quarter \$13,864
Doctoral Study (8 or more quarters): per quarter \$3,466
512 Continuous Registration: per quarter \$100
513 Advanced Continuous Registration: per quarter \$1,000
588 Resident Master’s Study: per quarter \$4,622

Communication Graduate Division

MS in Communication
Each course, each quarter \$4,946
Doctorate in Audiology
Full-time (3–4 courses): each quarter \$10,855
Each course, each quarter \$3,618

Continuing Studies Graduate Division

MA in Creative Writing (part-time)
Each course, each quarter \$2,770

MA in Liberal Studies (part-time)	
Each course, each quarter	\$2,770
MA in Literature (part-time)	
Each course, each quarter	\$2,770
MA in Medical Informatics (part-time)	
Each course, each quarter	\$3,435
MA in Public Policy and Administration (part-time)	
Each course, each quarter	\$2,770
MA in Sports Administration (part-time)	
Each course, each quarter	\$2,935
MS in Computer Information Systems	
Each course, each quarter	\$4,340
MS in Integrated Marketing Communications	
Each course, each quarter	\$4,527
MS in Quality Assurance	
Each course, each quarter	\$2,935

Education and Social Policy Graduate Division

Each course, each quarter	\$2,783
Alternative Certification Program	
Each course, each quarter	\$2,000
MS in Higher Education Administration and Policy	
Each course, each quarter	\$2,932
MS in Learning and Organizational Change	
Each course, each quarter	\$3,736

McCormick School Graduate Division

MS in Biotechnology	
Full-time (2.51–5.5 courses): each quarter	\$12,887
Each course, each quarter	\$3,626
MS in Engineering Management	
Full-time (3–4 courses): each quarter	\$13,590
Each course, each quarter	\$3,980
MS in Information Technology	
Full-time (3–4 courses): each quarter	\$13,051
Each course, each quarter	\$4,990
MS in Product Development	
Full-time: each quarter	\$9,500
Each course, each quarter	\$4,750
MS in Project Management	
Full-time (3–4 courses): each quarter	\$13,864
Each course, each quarter	\$3,754

Medill School Graduate Division

Full-time (3–4 courses) Editorial: each quarter	\$12,192
Full-time (3–4 courses) Integrated Marketing Communications: each quarter	\$13,864

Excess courses (more than 4): each course	\$4,934
Part-time: each course, each quarter	\$4,934
With the school dean's approval, full-time Medill graduate students may register for 1 audit course in addition to their 3 to 4 credit courses at no extra charge.	
Otherwise: each course audited, each quarter	\$3,829

Kellogg School

Full-time (3–5 courses): each quarter	\$18,000
Part-time: each course, each quarter	\$4,500

Master of Management in Manufacturing

Full-time (3 to 5 courses): each quarter	\$18,000
Part-time: each course, each quarter	\$4,500

Bienen School Graduate Division

Full-time (3–5 courses): each quarter	\$13,864
Excess (more than 5) courses: each course	\$4,934
Part-time: each course, each quarter	\$4,934
Resident or Nonresident Continuation: each year	
480 Master's Recital Continuation	\$1,073
488 Resident Master's Study	\$4,622
507, 508, 509 registration in DMus program: each course, each quarter	\$340
510, 511, 512 registration in DMus program: each course, each quarter	\$680
513, 514, 515 registration in DMus program: each course, each quarter	\$1,020
516, 517, 518 registration in DMus program: each course, each quarter	\$1,360
519, 520, 521 registration in DMus program: each course, each quarter	\$1,700
526, 527, 575 Certificate Recital Continuation	\$1,073
588 Resident Certificate Study	\$4,622

Application Fee (required; nonrefundable)

Undergraduate	\$65
The Graduate School	\$75
Communication Graduate Division	\$50
Education and Social Policy Graduate Division	\$100
Medill School Graduate Division	\$50
Kellogg School	\$250
Bienen School Graduate Division	\$75

Tuition Deposit Fee

(applied on first tuition bill; nonrefundable)

Undergraduate	\$400
Education and Social Policy Graduate Division and Bienen School Graduate Division	\$200
Kellogg School	\$2,000
Communication Graduate Division and Medill School Graduate Division	\$500

Other Required Fees

ASG Activity Fee (each quarter) (all full-time bachelor's degree candidates except during Journalism Residency or study abroad)	\$50
Athletic Event Fee (charged once each fall)	\$41
Doctoral Dissertation Fee (PhD candidates only)	\$55
Field Trip Fee (if required for credit)	Variable
Health Insurance Coverage	\$2,584
Late Payment Penalty Fee	\$150
Late Registration Fee (for registering at other than the scheduled time; \$5 surcharge applies if fee is billed)	\$25
Makeup Laboratory Time, Breakage Fee	Variable
Monthly Account Maintenance Fee (for inactive tuition and fee accounts after the quarter has ended)	\$5
Readmission Fee (graduate students only)	\$250
Replacement WildCARD Fee	\$15
Retroactive Registration Fee (for registering after the quarter has ended)	\$225
Returned Check Fee	\$35
Student Activity Fee (per term)	
Editorial (Medill)	\$70
The Graduate School	\$78
IMC (Medill)	\$35
Kellogg	\$75
MS in Biotechnology (McCormick)	\$74
Student Health Fee	\$67
Study-Abroad Enrollment Fee (nonrefundable)	
Term Fee (semester or quarter)	\$2,355
Annual Fee (academic or calendar year)	\$3,850
Dual Program Fee (for enrollment in two programs in one year)	\$3,110
Transcript Fee	
Electronic	\$8
Paper	\$10
Paper+same-day mailing (to US addresses only)	\$25

Optional Fees (charged only if elected by student)

Copyright Fee (PhD candidates)	\$55
Dependent Health Insurance Coverage	
Spouse/same-sex partner	\$5,164
Dependent child under 18, residing with student	\$3,232
<i>Syllabus</i> yearbook (if elected at fall registration)	\$50

UNDERGRADUATE RESIDENCE AND BOARD CONTRACTS

Residence Contracts and Rates

Only students who are regularly enrolled at Northwestern, either as degree candidates or as special students, are eligible for residence in University housing. If your student status is terminated for any reason, you are no longer eligible to live in University-owned housing.

All students assigned to residence halls must sign residence and board contracts before they may occupy their assigned spaces. This contract details the eligibility requirements for residence, the duration of the contract, and the rules and regulations pertaining to Northwestern University residence halls. The contract also makes two stipulations concerning withdrawal from University housing: room and board contracts are signed for the entire academic year, and unless formally released from this contract, you are responsible for the room rental charges for the entire term of the contract.

You will be released from your residence and board contract effective the last week of your residence if you are dismissed from the University for academic or disciplinary reasons, inducted into military service, marry, or withdraw from the University for medical reasons as certified by the Health Service. If you graduate, voluntarily withdraw from Northwestern, or transfer to another university, you will be released from your residence and board contract effective the end of the last academic quarter in which you are enrolled for any portion of the quarter. If you wish to move off campus or to a fraternity or sorority house, you will be released from your contract only if another student new to University housing can be found to fill the resulting vacancy.

Room rates are classified according to the type of facility and the occupancy of the room. Social fees are set by the individual residence hall governments and vary from \$9 to \$66 per quarter.

All undergraduate housing arrangements are made with the Undergraduate Housing Office, room 233, 600 Haven Street, Evanston, Illinois 60208-1350, phone 847-491-7564.

ROOM RATES FOR ACADEMIC YEAR 2011–12

Group I Residences

Allison, Bobb, Chapin (Humanities),* Cultural and Community Studies,* Elder,* Foster, Goodrich, Hobart (Women's),* Interfaith, Lindgren, McCulloch, Rogers, Sargent, Seabury, Shepard,* Willard,* 584 Lincoln, 626 Emerson, 720 Emerson, 1856 Orrington, 2251 Sheridan

	<i>Annual</i>	<i>Fall</i>	<i>Winter</i>	<i>Spring</i>
Single	<i>from</i> \$8,217 <i>to</i> 8,793	\$3,053 3,265	\$2,582 2,764	\$2,582 2,764
Large single	\$8,703	\$3,233	\$2,735	\$2,735
Single+private bath	<i>from</i> \$9,150 <i>to</i> 9,240	\$3,398 3,432	\$2,876 2,904	\$2,876 2,904
Double	<i>from</i> \$7,038 <i>to</i> 7,635	\$2,614 2,835	\$2,212 2,400	\$2,212 2,400
Double+private bath	<i>from</i> \$7,959 <i>to</i> 8,049	\$2,959 2,989	\$2,500 2,530	\$2,500 2,530
Double, Bobb-McCulloch Connection	\$7,395	\$2,747	\$2,324	\$2,324
Triple	<i>from</i> \$6,282 <i>to</i> 6,648	\$2,334 2,470	\$1,974 2,089	\$1,974 2,089
Triple, Bobb-McCulloch Connection	\$6,558	\$2,436	\$2,061	\$2,061

Group II Residences

Ayers,* East Fairchild (Communications),* Foster-Walker, Jones,* North Mid-Quads, Public Affairs,* South Mid-Quads, West Fairchild (International Studies),* 1835 Hinman

Single	<i>from</i> \$8,703 <i>to</i> 8,793	\$3,233 3,265	\$2,735 2,764	\$2,735 2,764
Double	<i>from</i> \$7,545 <i>to</i> 7,635	\$2,803 2,835	\$2,371 2,400	\$2,371 2,400
Double+private bath	\$7,545	\$2,803	\$2,371	\$2,371

Group III Residences

Kemper, Slivka (Science and Engineering)*

Single				
Slivka	\$9,351	\$3,473	\$2,939	\$2,939
Kemper	\$9,261	\$3,439	\$2,911	\$2,911
Double				
Slivka	\$8,088	\$3,004	\$2,542	\$2,542
Kemper	\$7,998	\$2,970	\$2,514	\$2,514

*An annual surcharge of \$90 (\$30 per quarter) will be added to all room rates in all residential colleges.

Room Reservation Deposit

A \$200 room reservation deposit is required of all newly admitted students who wish to reserve a space in the residence halls. (No deposit is required for returning students.) The deposit serves as a housing application fee and must be paid before an application will be issued or considered. It will be applied against room rental charges for the academic quarter for which the housing application is filed.

The deposit will not be refunded to newly admitted students who cancel their room reservations or to any student who fails to take residence in a University residence hall for the academic quarter for which the deposit was paid.

Cancellations

If you wish to cancel your room reservation, you must notify the Undergraduate Housing Office immediately. If you leave University housing after signing a contract, you may be responsible for the room rental charges for the entire contract period, unless you are formally released from the contract by the Undergraduate Housing Office.

Board Contracts and Rates

Several on-campus facilities offer à la carte dining options during both peak and off-peak meal times. You may make purchases with cash, Wildcat Points, or Munch Money at all locations. Willie's Food Court and Willie's Too in Norris University Center are generally open seven days a week. In the Technological Institute, Tech Express serves continental breakfast items, lunch and dinner entrees, coffee, soft drinks, and snack foods. Lisa's Café in Slivka Hall, Plaza Café in the University Library, and Crowe Hall Café all serve hot and cold sandwiches, snack foods, coffee, and bottled drinks. Wildcat Points and Munch Money are also accepted at Einstein Bros. Bagels in Cook Hall.

Except for residents of the suites of single-occupancy rooms at Kemper Hall, all students living in University residence halls are required to have a contract for a minimum of 13 meals per week; you may select whichever 13 meals meet your individual needs and schedule. You may also increase the number of meals or choose a different plan that includes a fixed number of meals per week ("traditional" plan) or per quarter ("block" plan). An "unlimited" plan is also available, allowing multiple-entry privileges at residence dining halls. Meals may only be used at any of the six Evanston campus residence hall dining services. Meal plans vary in the number of Wildcat Points allocated each quarter. Points may be used for guest meals in the dining halls as well as for purchases at à la carte food service facilities campuswide.

You may make only one change of your meal plan per quarter, and you may not make a change after the sixth week of

any quarter. Wildcat Points in \$25 increments may be added to any plan at any time. Full details are available at www.northwestern.edu/nucuisine.

Board rates for the 2011–12 academic year:

	<i>Annual</i>	<i>Fall</i>	<i>Winter</i>	<i>Spring</i>
6 meals a week*	\$2,580	\$960	\$810	\$810
13 meals a week	\$4,950	\$1,840	\$1,555	\$1,555
14 meals a week	\$5,250	\$1,950	\$1,650	\$1,650
Block Plan	\$5,250	\$1,950	\$1,650	\$1,650
Unlimited Plan	\$5,620	\$2,090	\$1,765	\$1,765

**Not available to students living in University residence halls; may only be used for meals in Allison, Elder, Foster-Walker, Sargent, Willard, and 1835 Hinman.*

As a Northwestern student, you will be issued a WildCARD, the University’s identification card, which you must present prior to entering the food services. You may correct problems with the card free of charge at the WildCARD Office in the Norris University Center. There is a \$15 charge for replacing a lost WildCARD.

Sorority and Fraternity Charges

Room and board rates are established by each sorority and fraternity. Contact the individual organization for information on charges.

GRADUATE HOUSING AGREEMENTS

Only students regularly enrolled in Northwestern University as graduate degree candidates or as special students taking graduate-level courses are eligible for residence in graduate housing. If your student status is terminated for any reason, you are no longer eligible to live in University-owned housing.

If you are offered accommodations in a graduate housing facility, you must sign a contract before you may occupy the offered room or apartment. This contract details the eligibility requirements for residence, the duration of the contract, and the rules and regulations for Northwestern University graduate housing residences. The contract also contains the following statement concerning default: The resident shall be considered in default of the contract for violation of any term or condition thereof, including the payment of rent. In the event of such default, the University may reenter and repossess the apartment or room or may require the resident to vacate the apartment or room not later than 30 days following written notice of default.

You will be released from a contract effective the last day of your residence if you graduate, voluntarily withdraw from Northwestern, transfer to another university, are dismissed from the University for academic or disciplinary reasons, are inducted into military service, marry, or withdraw from the University for medical reasons as certified by the Health Service.

Rates are classified according to the facility and apartment size. For current rates and all other information concerning graduate housing, contact the Graduate and Off-Campus Housing Office, 1915 Maple Avenue, Evanston, Illinois 60201-3194, phone 847-491-5127, e-mail grad-housing@northwestern.edu.

Graduate Residence Deposits

A \$300 room reservation deposit is required of all students who wish to reside in University housing. This deposit, which serves as a housing application fee that must be paid before an application will be considered, will be applied against the room rental charges for the academic quarter in which you are applying for housing.

Graduate Housing Cancellations

You may request to cancel a signed contract without loss of the damage deposit upon written notice to the Graduate Housing Office as stated in the Acknowledgment of Cancellation Policies, Deadlines, and Penalties agreement.

HEALTH INSURANCE COVERAGE

All full-time Northwestern students are required to maintain health insurance that meets University standards. To help students obtain the required insurance, the University has contracted with Aetna Student Health. Information about the Aetna plan is available at www.aetnastudenthealth.com. Under "Students," select "Find Your School" and specify either Northwestern University or policy number 812845. You may also contact the Health Insurance Office on either campus:

Searle Hall, 633 Emerson Street, Evanston	847-491-4134
Levy Mayer Hall, Room 131, 357 East Chicago Avenue, Chicago	312-503-1242

Application for coverage for dependents must be made to Aetna Student Health during the open enrollment period from September 1 to October 31, 2011. Go to www.aetnastudenthealth.com; under "Students," select "Find Your School" and specify either Northwestern University or policy number 812845. Then select "Plans & Products Offered to You" and "Online Dependent Enrollment."

Premiums for the 2011–12 academic year:

Student	\$2,584
Spouse/same-sex partner	\$5,164
Dependent child (under 18, residing with student)	\$3,232

Online enrollment for full-time students is available through CAESAR from July 1 through October 3, 2011.

New Students

All new full-time students must log into CAESAR either to enroll in or waive Aetna Student Health coverage for the 2011–12 academic year. Under “For Students,” select “Enrollment” and “Health Coverage Plan” and choose the appropriate option. Students who do not opt out of the plan by completing the online Coverage Selection Form (CSF) will be billed the annual premium after the close of open enrollment.

International Students

As mandated by the Office of the Provost at Northwestern University, as of September 1, 2010, all international students must enroll in the Aetna Student Health Plan. An “international student” is defined as a holder of an F-1 or J-1 US visa. Full-time student status is a prerequisite for obtaining an F-1 or J-1 visa and must be maintained throughout the academic career. International students do not complete the online CSF; a charge for the Aetna Student Health Plan is automatically billed to the student’s account.

A single appeal to this mandate may be made by sending an e-mail to Christopher L. Johnson, director of the Office of Risk Management, at cljohnson@northwestern.edu. The e-mail must provide proof of active private health insurance coverage that is valid for the full academic year (from September 1, 2011, through August 31, 2012) with benefits in US dollars that are equal to or greater than those of the Aetna Student Health Plan. The e-mail must be received by the indicated deadline (October 3, 2011). The student will subsequently receive a response from the Office of Risk Management via his or her University e-mail address.

Continuing Students

- Students who chose not to be covered by Aetna Student Health for 2010–11 and now wish to **enroll**: Log into CAESAR; from the menu choose “For Students,” select “Enrollment” and “Health Coverage Plan.” Select the first option to enroll.
- Students who enrolled for 2010–11 and now wish to **opt out**: Follow the steps above and select the second option as the last step.

- Students who enrolled for 2010–11 and wish to **continue coverage**: Do nothing. Based on your full-time registration posting, your coverage will be automatically renewed for the next academic year.
- Students who waived coverage for 2010–11 and wish to **waive again**: Do nothing. Based on your full-time registration posting, your waiver will be automatically renewed for the next academic year.

EMPLOYEE REDUCED-TUITION PROGRAMS

Northwestern University provides a reduced-tuition program for regular full-time employees' eligible spouses and dependent children enrolled in an undergraduate program at the University. The amount of reduced tuition is based on the employee's date of hire in a benefits-eligible position and continuous years of benefits-eligible full- or part-time service.

The University also provides a reduced-tuition program for employees and eligible family members taking courses in the School of Continuing Studies. The amount of reduced tuition is based on the employee's completion of six months of service. Otherwise, the benefit is based on the employee's date of hire and continuous years of benefits-eligible full- or part-time service.

For more information regarding reduced-tuition programs, refer to www.northwestern.edu/hr/benefits or call the Benefits Division of the Department of Human Resources at 847-491-7513. Applications may be downloaded from www.northwestern.edu/hr/benefits/plans/tuition/forms.html or picked up from the University's two Human Resources offices: 720 University Place, Evanston, Illinois 60208-1143, and Abbott Hall, room 150, 710 North Lake Shore Drive, Chicago, Illinois 60611-3008. You must submit completed application forms to the Benefits Division one month before registration, except in the School of Continuing Studies, where the application is submitted at registration.

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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



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