Board plan
All resident students are required to be on the college meal plan, administered by ARAMARK Dining Services. All first year students are required to contract a 3 meal plan, which covers all meals seven days a week. Upperclass students may choose a 2 meal plan, which covers lunch and dinner seven days a week, or continue to contract a 3 meal plan. All meal plans allow the student to dine in either dining hall on campus and to arrange with the Director of Dining Service for special dietary needs as prescribed in writing by a physician. Other meal plan options are available for commuter students and student teachers.

Student identification cards
New students are photographed for their permanent picture ID card. This card also serves as the board card for students on our meal plan, and must be presented at each meal. If lost, a new card will be issued in the Public Safety Office at a cost of $10.

Business office
The Business Office is open from 8 a.m. to 5 p.m., Monday through Friday. Personal checks may be cashed up to a limit of $25. Student paychecks will fall under this limit also. Cash will be given up to $25, while the remainder can be applied to the student’s outstanding account.

Loss of personal property
Muskingum College assumes no financial responsibility for the loss of personal property by theft, fire or other causes.

Refund policy
Students who withdraw from Muskingum College for any reason after the start of a term are entitled to a refund of tuition and room charges according to this formula:

- Withdrawal during add/drop period (first week of classes) - 100% refund of tuition and room charges, and pro-rated board charges
- Withdrawal after add/drop period, until 60% of the semester is completed. The formula to calculate this figure is: [Number of days completed divided by number of days in the semester, rounded down to the nearest 10%] times [total tuition, fee, room and board charges].
- Withdrawal after 60% of the semester is completed - no tuition or room refund, pro-rated board

Exceptions to this refund policy may be made by the Dean of Student Life in special situations involving illness or a death in the family.

Financial aid awards to students who withdraw after the beginning of a semester are recalculated on a basis consistent with written college and federal/state policies governing student financial aid in a withdrawal situation. If any portion of a student’s charges is to be refunded due to withdrawal, an adjustment must be made to the student’s financial aid, since the family contribution must be applied first toward applicable charges. In cases where financial aid awards must be adjusted, the proper amount of student aid is returned to the appropriate fund, or, in the case of Stafford Loans, to the lender. Federal Title IV funds are returned to their respective accounts in the following order: Federal Stafford, PLUS Loans, Perkins Loans, Pell Grants and Supplemental Educational Opportunity Grants. State grants are refunded in accordance with the guidelines of the specific state agency.

If the resultant calculation of charges and financial aid indicates a refund is due the student, the refund will be paid by check within a reasonable period of time. If the calculations result in a balance due the College, payment to Muskingum College will be expected in a reasonable period of time.

Advance deposit
To enable the College to confirm and assign classroom and residence hall space in advance, each new student contemplating full-time attendance must make an advance payment of $150. For students living in campus housing, $100 of the advance deposit is held as a room damage deposit for possible residence hall damage. The balance of the room damage deposit is refundable upon leaving Muskingum College permanently.

Questions
If you have any questions about the statement of account or payment plan, contact the Student Accounts Office at 740-826-8118. If you have questions regarding financial aid, contact the Student Financial Services Office at 1-800-752-6082 or 740-826-8139. If you have questions about housing and meal plans, contact the Student Life Office at 740-826-8080. These offices are available to discuss your personal plans for your child’s education in a confidential manner and to help in any possible way.
This brochure is being provided to answer questions you may have about billing and terms of payment.

**Basic fees and charges**

The student fees for the 1999-2000 academic year:

<table>
<thead>
<tr>
<th></th>
<th>Per Semester</th>
<th>Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$5,825.00</td>
<td>$11,650.00</td>
</tr>
<tr>
<td>Student Activity Fee</td>
<td>92.50</td>
<td>185.00</td>
</tr>
<tr>
<td>Matriculation Fee</td>
<td>125.00</td>
<td>250.00</td>
</tr>
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<td>Optional Insurance</td>
<td>69.00</td>
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</tr>
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<td>Telephone Fee</td>
<td>35.00</td>
<td>70.00</td>
</tr>
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<td>Technology Fee</td>
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</tr>
<tr>
<td>Standard Room</td>
<td>1,200.00</td>
<td>2,400.00</td>
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Student Activities fee entitles the student to a subscription to the weekly College newspaper and yearbook. The Student Senate allocates the balance to support student activities and organizations such as admission to intercollegiate and intramural athletic events; theater, arts, and music department presentations; and other programs determined by the students.

The optional insurance provides comprehensive coverage for hospitalization and includes $20,000 in major medical benefits. Should you choose to not have the optional insurance, please complete and return the waiver card attached to the student insurance brochure. No waiver cards accepted after add/drop date.

The matriculation fee is a one time charge for processing new students.

**What is the payment schedule?**

For each semester of the 1999-2000 academic year, payment of tuition, fees, and room and board charges, less applicable financial aid, is due and payable on or before each of the following dates (except for those participating in the Muskingum College Payment Plan):

- **Fall Semester** — August 15, 1999
- **Spring Semester** — January 3, 2000

A statement of the semester’s charges will be sent to students at their billing address in mid-July, 1999, and early December, 1999. Monthly statements will be sent to parents containing any amount due for tuition charges and other miscellaneous fees which were added during the month. Any charge not included on the payment plan should be paid by the end of the month.

**Muskingum College payment plan**

As an alternative to payment in full, parents may participate in our Payment Plan which provides a system for paying educational expenses in monthly installments. The following terms apply:

- After applicable financial aid has been deducted from student charges, the balance is paid with an original payment of 20% and four subsequent equal monthly payments on or before the following dates:
  - Fall Semester
    - Orig. 20% payment: Aug. 15, 1999
    - 1st payment: Sep. 15, 1999
    - 2nd payment: Oct. 15, 1999
    - 3rd payment: Nov. 15, 1999
    - 4th payment: Dec. 15, 1999
  - Spring Semester
    - Orig. 20% payment: Jan. 4, 2000
    - 1st payment: Feb. 1, 2000
    - 2nd payment: Mar. 1, 2000
    - 3rd payment: Apr. 1, 2000
    - 4th payment: May 1, 2000

The original 20% payment is due as indicated above. The remaining 80% of the amount due will be financed with interest accruing on the unpaid balance at the rate of 12% annually.

- A $30.00 late fee may be charged monthly on any account for which any payment is past due.

An application for the Payment Plan will be sent with the billing statement. Parents wishing to participate in the plan must complete the application and return it along with the original 20% payment. The plan is based upon charges for the semester.

**Payment methods**

For your convenience we accept cash, personal checks (made payable to Muskingum College), MasterCard, Visa, and Discover. A charge of $20 will be made for returned checks. Please contact the Business Office for more information.

**How is financial aid applied?**

Financial aid is credited directly to a student’s account. The exceptions are earnings through the College Work Study program, outside scholarships where the outside agencies award directly to recipients, and student or parent loans. Estimated financial aid is not credited until the funds are actually received by the College.

PLUS loans are available to parents of students. Alternative loans are also available to credit-worthy students or parents, as well as students with a credit-worthy co-signer with a variety of interest and payment options.

Please contact the individual program for details.

- State of Ohio—The Supplemental Student Loan—Student Loan Funding Corporation: 1-800-930-7757
- PNC—The Resource Loan: 1-800-649-6867
- Key Bank USA—Key Alternative Loan: 1-800-233-0631
- Assist Citibank: 1-800-846-1290

**College work study**

Earnings under the Work Study Program are paid to students by check on the 10th of each month. Do not use work study earnings in calculating your balance owed.

**Loan disbursements**

The Stafford Student Loan is normally disbursed in two installments, the first half Fall Semester, and the second half Spring Semester. Stafford Loan funds are sent directly to the College by check or electronic funds transfer. Checks must be endorsed by the student borrower before they can be applied to the student’s account. PLUS Loans are also sent to the College by check or electronic funds transfer. Checks will be sent to the parents for their endorsement and be returned to the Business Office for application to the student’s account.

**Special charges**

<table>
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<th>Fee Description</th>
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**What happens if my account is delinquent?**

Students whose accounts are delinquent will not be permitted to register for their courses, receive transcripts of their records, or participate in graduation. A student who wishes to transfer credits to another institution must pay in full all indebtedness to Muskingum College before a transcript will be released.

Students whose accounts are delinquent after payment dates will be informed that their course registration and housing could be withdrawn for the upcoming semester. Students whose accounts are brought current after these dates and prior to registration day will be permitted to reregister for courses. There is no guarantee that there will be space available in the classes or residence halls that were originally requested.