

# TUITION AND FINANCIAL AID

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Please visit the tuition and costs webpage (<https://www.bethel.edu/financial-aid/>) to navigate to your program's rates. Any changes will be reflected as released and will typically take effect at the beginning of an academic term. The Board of Trustees reserves the right to change any financial charges or regulations listed in this catalog.

## Student Financial Responsibility Agreement

Students are required to sign the Financial Responsibility Agreement at this (<https://www.bethel.edu/business-office/student-financial-responsibility-agreement>) link.

Failure to sign will place a Business Office Registration Hold on the student's account. Once signed, the hold will lift within 30 minutes.

## Tuition, Fees, and Payments on Student Accounts

Tuition billing is generated through information from the Office of the Registrar. Therefore, the student account will be billed once the student has been registered for his/her course(s). Students are responsible for payment reaching the Business Office when due, regardless of the source of payment. Payment must be received in U.S. dollars. If loans are needed to help meet a financial obligation, students may apply for them through the Office of Financial Aid (<https://www.bethel.edu/financial-aid/>). Loan applications should be made well in advance of registration for funds to be disbursed at the beginning of the term. A late fee of \$10 per month will be assessed on any charges more than 30 days past due. Enrollment for subsequent courses is dependent on full payment of the previous expenses.

## Online Monthly Statements

Around the 27th of each month, an email will be sent to the student's Bethel email address alerting them that the monthly statement is available to view with a link to access the statement. Monthly statements will not be mailed to the home address for active students. Students are responsible for forwarding monthly statement information to others who are helping with their account.

To view online monthly statements:

MyBethel > My Statements and Finances (<https://my.bethel.edu/home?channel=9283acd48c5865135c23fb9d31e4d738>) > Make a Payment > Statements

## Authorized Users

If a student would like others to be able to speak to the Business Office about their account, view their account transactions and make payments, the student will need to add them as an Authorized User by following these steps:

1. Go to My Statements and Finances (<https://my.bethel.edu/home?channel=9283acd48c5865135c23fb9d31e4d738>) at MyBethel.edu.
2. Click View your Bill. This will direct to the TouchNet Bill+Payment login.
3. Once logged into TouchNet Bill+Payment, click Authorized Users in the top menu and follow the prompts.

Once these steps are complete, the Authorized User will receive an email with instructions. This email will include this ([https://epay.bethel.edu/C20433\\_tsa/web/?\\_gl=1\\*1hbu4xh\\*\\_gcl\\_aw\\*R0NMLjE3NzA4MjgxNTEuQ2owS0NRaUE3ckRNQmhDakFSSXNBR0RCdUVCMklHcGxyLX](https://epay.bethel.edu/C20433_tsa/web/?_gl=1*1hbu4xh*_gcl_aw*R0NMLjE3NzA4MjgxNTEuQ2owS0NRaUE3ckRNQmhDakFSSXNBR0RCdUVCMklHcGxyLX)) to the online payment system.

Important note: Do not share your Bethel account information with others.

## Ways to Make a Payment

Students can view their account, enroll in a Semester Payment Plan, and pay online through **MyBethel** > My Statements and Finances (<https://my.bethel.edu/home?channel=9283acd48c5865135c23fb9d31e4d738>) > Make a Payment. This will direct you to the TouchNet Bill+Payment site. To make a payment click "Make Payment" and follow the prompts. To enroll in a Semester Payment Plan (if available to your program) click "Enroll in payment plan" and follow the prompts.

- **Online by electronic check:** Authorize automatic withdrawal from your checking or savings account with no fee.
- **Online by credit card:** MasterCard, Visa, American Express, or Discover with a non-refundable fee of 3% or \$3 minimum, charged by PayPath (processing service)
- **Online International Transfer:** Use the TouchNet Bill+Payment site and select the "TransferMate" payment method or "Bank Wire" (processed by Convera).
- **In person:** Pay by check or money order at the Business Office (Anderson Center, 5th Level), 9 a.m. - 4:00 p.m., M-F. *Please note: credit cards are accepted online only.*
- **Drop Box:** Located near the entrance of the Campus Store (items in the drop box will be delivered to the Business Office one time per business day)
- **Mail a check:**

Bethel University

ATTN: Business Office

3900 Bethel Drive

St. Paul, MN, 55112-6999

*Please include the student ID number in the memo portion of a check.*

## Non-Sufficient Funds

If payment is returned from the bank for non-sufficient funds, a \$25 returned check fee will be assessed on the student account. If a payer has two checks returned due to non-sufficient funds, they will not be allowed to make future payments by personal check.

## Employer Tuition Reimbursement

During the final week of each course, upon request made by the student, the Business Office will send tuition reimbursement billing invoices to the student's home address. Students may submit the invoice(s) to their employer for reimbursement.

To request tuition reimbursement billing invoices, contact the Business Office at 651.638.6208, or email [business-office@bethel.edu](mailto:business-office@bethel.edu).

The following information will be included on the invoices:

- Student name, address, and Bethel ID number
- Course number
- Course name
- Number of credits

- Beginning and ending dates of the course
- Tuition amount

## Tuition and Fees Refunds

Students who withdraw from classes during the term may be eligible for a refund. There are two types of refunds: billing refunds (tuition, housing, meal plan, etc.) and financial aid refunds. A billing refund credits funds to the student account, thereby decreasing the amount that is owed on the student account. A financial aid refund reduces the amount of financial aid available to pay the billing charges, thereby increasing the amount that is owed on the student's account.

A Traditional Undergraduate student seeking to withdraw from all classes at Bethel must notify the Office of Student Life (<https://www.bethel.edu/undergrad/student-life/>). An Adult Undergraduate or Graduate student seeking to withdraw from all classes at Bethel must notify their Student Success Advisor. This date of notification will serve as the student's withdrawal/stop-out date. The student will be provided with information regarding the withdrawal and stop-out process. Once the process is completed, the student account will reflect any applicable refunds.

### **Tuition & Fees Full Refund:**

Students are entitled to a 100% refund of tuition and course fees if they drop a course before the Add-Drop deadline. The **Student Activity fee, course fees, and program fees** are refunded in full through the 100% refund period. Thereafter, there is no refund of the fees.

### **Pro-Rata Refund:**

Students who drop a course receive a pro-rata refund of tuition up to and including 50%. The percentage of tuition and financial aid retained on the student's account is equal to the percentage of the period of enrollment that was completed.

### **No Refund:**

Students are not eligible for any refund once 50% of a class is completed.

For more details about Refunds, see the Business Office website (<https://www.bethel.edu/business-office/>) and the Important Dates for your program to find the Add-Drop and withdrawal deadlines.

## Late Fees

A late fee of \$10 per month will be assessed on any charges more than 30 days past due if not enrolled in a payment plan. A late payment fee of \$25 will be assessed if a Payment Plan payment installment is not paid by the due date.

## Registration Hold

Registration for classes in succeeding terms is dependent on meeting the financial obligation of the previous term's expenses. A student whose account is in arrears will have a registration hold on the account and will not be permitted to register for a subsequent term.

Any student who pays an outstanding balance by check will have their registration dropped if the check is returned from the bank due to non-sufficient funds. The student will not be permitted to re-register until full payment is received. If repayment is made via check, registration will be granted in ten business days.

Any student in good standing on a payment plan (current on their monthly payments) will be allowed to register for future terms. If the student fails to pay their remaining monthly installments, their registration may be removed.

A Business Office 'Official Hold' prevents registration. The Business Office will authorize registration once a signed agreement is made with the student in which the student agrees that tuition charges will

be paid before the start date of each course or term, as facilitated by the Business Office. If payment is not received by the agreed deadline, registration will be dropped.

Be advised that students whose registration has been dropped have no guarantee that the same course(s) will be available when they attempt to re-register.

## Diploma Hold

Diplomas are withheld until financial obligations are met.

## Financial Suspension

Bethel reserves the right to suspend a student from a program, course(s), housing, and meal plan if there is failure to provide full payment on their student account when due. Any student who is financially suspended during a semester will be withdrawn from their classes, removed from their meal plan, and required to move out of Bethel housing.

## Past Due Accounts

The following is a from the Student Financial Responsibility Agreement:

**Default:** I understand and agree that I will be in default of this Agreement if I fail to pay the total amount payable when due, any scheduled payment under either a semester payment plan or installment plan, or any other fee (which may include, but are not limited to, charges such as parking fines, library fees, or other charges for violations of Bethel University policies, or any other amount billed to my student account) by the 25th day of the month following the month in which I am sent a Bethel billing notice.

Failure to pay due to the following situations will not exempt me from entering default:

- withdrawal from Bethel University (whether voluntary or involuntary),
- insufficient funds in an account from which my payment was drawn (or similar circumstances),
- change of address without notifying Bethel University's Business Office in advance in writing,
- providing to Bethel University any false or misleading information,
- a case under the U.S. Bankruptcy Code is started by or against me or any guarantor or cosigner.

If I am in default, Bethel University may elect, in its discretion, to defer a request for immediate payment in full and may delay enforcing any of its rights without waiving them.

**Late Payments:** If any payment owed by me is not paid in full by the 25th day of the month following the month in which I was sent a Bethel invoice for the amount, I agree to pay Bethel University a late fee of \$10.00. In addition, Bethel University may prohibit me from registering for courses for the current or subsequent terms; remove me from current courses; withhold course credits, academic transcripts, and my diploma without prior notice until the Obligation is paid in full along with any outstanding service or late fees. Bethel University may also exercise any other legal rights it may have, including engaging a collection agency to enforce its rights hereunder and taking legal action to collect amounts due to it. In the event Bethel University incurs expenses to collect My Obligation, I agree to pay all of Bethel's reasonable attorneys' fees, legal expenses, and collections fees (unless prohibited by law).

## Military Education Benefits

If you have questions about military benefits, please contact the Office of Financial Aid at 651.638.6241 or email ([finaid@bethel.edu](mailto:finaid@bethel.edu)).

For more information, visit the Military & Veteran Services website (<https://www.bethel.edu/military-veteran-services>).

## Account Questions?

### *Business Office*

For more student account information, visit the Business Office webpage (<https://bethel.edu/business-office/>), email [business-office@bethel.edu](mailto:business-office@bethel.edu), or call 651.638.6208

### *Financial Aid*

For more financial aid information, visit the Office of Financial Aid webpage (<https://www.bethel.edu/seminary/financial-aid/>), email [fnaid@bethel.edu](mailto:fnaid@bethel.edu), or call 651.638.6241