

Expenses

Comprehensive Fee

The Ripon College comprehensive fee covers tuition, room, board, student activities, and admission to most campus events. Students are entitled to medical services at the Student Health Center and admission to all athletic events, plays, guest lectures, and convocations. Part of each student's comprehensive fee is allotted to the Student Senate for apportionment among various student activities,

such as the newspaper, the literary magazine, and social events. Expenses not covered by the comprehensive fee include books, personal expenses, charges for special field trips and certain departmental supplies as well as certain music lessons.

Students who are not required to live on campus are charged only for tuition and the activity fee.

Tuition and Fees, 2009-2010

	<i>Resident</i> (on campus)	<i>Non-Resident</i> (off campus)
Tuition	\$ 25,170	\$ 25,170
Room*	\$ 3,790	\$ —
Board	\$ 3,480	\$ —
Activities Fee	\$ 275	\$ 275
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Comprehensive Fee	\$ 32,715	\$ 25,445

*Standard double room rate.

Special fees and procedures are explained following the section on financial aid.

Optional Health Insurance

The rate is negotiated with the insurer each year and is subject to change. Ripon College does not provide accident insurance coverage to students while they are participating in intercollegiate athletics. The health-accident policy offers two plan options and is available to all full-time Ripon College students. Participation in intercollegiate athletics requires that students first provide proof of coverage and sign a waiver which indicates that the coverage is in effect. Foreign students must either purchase the health insurance or provide evidence that they have other health insurance.

Financial Aid

All students applying for aid must submit a financial aid application and accompanying materials for processing.

Financial aid is ordinarily renewed (upon application) based on continu-

ing demonstrated need and satisfactory academic performance.

Please see the Financial Aid and Scholarships section of this catalog for more detailed financial aid information.

Education Payment Options For Students and Families

The Interest-Free Monthly Payment Option: The Interest-Free Monthly Payment Option enables families to spread all or part of their annual expenses over equal monthly payments. By eliminating the lump sum payment due at the start of each term, this option provides participants with more time to pay education expenses and is completely free of interest charges. Available to all students and families, the only cost for participation is a small annual enrollment fee. Automatic life insurance protection, covering your unpaid Interest-Free Monthly Payment Option balance, is provided at no additional cost. This insurance guarantees that budgeted academic expenses are paid in the event of the payer's death.

Additional information and applications for these programs are available from Tuition Management Systems, 800-343-0911, or www.afford.com.

Special Fees and Expenses

Except for music majors and minors, for whom there is no charge, students are charged \$180 per semester for a half-hour weekly music lesson. No refunds can be made after the fourth week of instruction.

The charge for students taking fewer than 12 credits is \$900 per credit. For auditing only, the charge is \$100 per credit for those not paying full tuition.

A special program for senior citizens of the Ripon community enables them to audit courses for \$10 per course. Details are available in the office of the registrar.

The College does not insure the personal belongings of its students and recommends that parents or students provide for this coverage in their own insurance programs.

There is a \$10 charge for a replacement identification card. Replacement cards are available from Sodexo Food Service.

Other expenses include books and supplies, and incidental personal expenses (laundry, toiletries, recreation).

Advance Payments

An application fee of \$30 is due when a student submits the application for admission. It is nonrefundable and is not credited to future accounts.

An enrollment deposit of \$200 is required for each new student upon notification of acceptance by the College. This deposit is nonrefundable in the event of withdrawal. The amount will be credited in the following manner: \$100 will be applied to the comprehensive fee and \$100 to the security deposit.

The security deposit of \$100 is required of all students living on campus. It will be used to pay for damage to property beyond that which is considered normal wear, as well as for other incurred charges which are unpaid at the end of a semester. All or any unused part of the deposit will be refunded annually between each June 15 and July 1, or within 30 days after the end of the first semester if the student's residence terminates before the start of the second semester.

Each returning student is charged a room reservation deposit of \$100, due April 1; \$100 will be credited as the security deposit. There is an initial \$10 charge for room deposits not paid by April 20. In addition, a \$10 charge per month will be added to the comprehensive fee until the security deposit is paid.

The deposit is not refundable unless the director of housing is notified in writing prior to July 15 of the student's decision not to return. No portion of this fee will be refunded after July 15.

Schedule of Payments

One-half of the comprehensive fee is payable at the beginning of each semester. Advance deposits, described earlier, are credited to the student's balance due the first semester. College accounts for each semester are due and payable in full on or before the day of registration for

that semester. Registration will not be completed, nor will permission to attend classes be granted, until clearance is given by the business office.

Amounts due for resident students, and the dates payable:

Payment	Date Due	New Student	Returning Student
Application Fee	with application	\$ 30	
Admission Deposit	upon acceptance	\$ 200 *	
Security Deposit	April 15		\$ 100
Comprehensive Fee			
First semester	August 25	\$16,257.50	\$16,357.50
Second semester	January 18	\$16,357.50	\$16,357.50
Optional-insurance	Upon Receipt		

*\$100 of the enrollment deposit for new students will be credited to first semester tuition.

Ripon College Refund Policy

Ripon College's refund policy directly reflects federal regulation, and applies to all students whether or not they are receiving federal financial aid. Students who withdraw from Ripon College up through the 60% point in time in the semester will be eligible for financial aid (federal, state, and/or institutional) in an amount equal to the percentage of the semester completed ("earned amount"). The remainder of their financial aid ("unearned amount") will be returned to the appropriate funding source (excluding Federal or College Work-Study earnings). Students are responsible for returning unearned federal assistance less the amount returned by the school.

Students who withdraw after the 60% point in time in the semester will be considered to have "earned" all of their financial aid for that term. No funds will be returned to the funding source.

Students withdrawing from the College for any reason are liable for a \$100 withdrawal fee plus payment of a percentage of the comprehensive fee for the semester. Students or parents who feel that individual circumstances warrant exception to the above policy should appeal in writing to the Dean of Students, 300 Seward Street, P.O. Box 248, Ripon, WI 54971. Refund examples are available upon request from the Office of Financial Aid.

All withdrawing students need to complete the Withdrawal/Check-Out Form available from the Office of the Dean of Students. Completion of this form will ensure that students follow all withdrawal procedures. Withdrawal procedures include residence hall room inspection by Hall Director or R.A. for resident students, return of all campus keys, and obtaining clearance signatures from:

Dean of Students
Registrar
Business Office
Military Science
Financial Aid
Science Labs
Lane Library
Bookstore

The completed Withdrawal/Check-Out Form must be returned to the Office of the Dean of Students along with the student's Ripon College identification card.