



LANDER COLLEGE FOR WOMEN- RETURNING STUDENTS

THE ANNA RUTH & MARK HASTEN SCHOOL

Tuition and Fees Memo

The Student Services Department would like to welcome you to Touro College & University. The purpose of this memo is to provide our students with information to help them successfully register for classes and understand their financial obligations and aid options. For more details please visit our website at www.touro.edu.

FROM THE OFFICE OF THE REGISTRAR

IMPORTANT DATES AND CODES

Registration begins	Monday, December 12, 2016
Registration ends	Tuesday, December 27, 2016
First day of classes	Monday, January 30, 2017

YOU ARE RESPONSIBLE FOR YOUR REGISTRATION

Students please be advised that registration will only be processed for students who

- have no outstanding financial obligations
- have completed their tuition deposit requirements
- have no academic holds to register
- have activated their MYTouro account and TouchNet account.

Do you need to contact us?

Turn to the Contact Us page at the end of this memo for details

Although the Registrar's Office monitors the records of on-line registrants, it cannot assume responsibility for your errors or any attempts to circumvent the system, which may have serious consequences for you. This holds true whether such problems are discovered immediately or later on in your academic career at Touro. Be sure to double check the printout of your schedule to confirm that you have registered correctly. All students must be registered in order to attend class.



FROM THE FINANCIAL AID OFFICE

Steps in obtaining Financial Aid are similar for Undergraduate and Graduate Students. Whether you are a new or returning student, you must apply annually for Financial Aid by completing the Free Application for Federal Student Aid (FAFSA) and submit Your Free Application for Federal Student Aid (FAFSA) form online at www.fafsa.ed.gov. It must be completed online "NO LATER THAN 30 DAYS PRIOR TO YOUR FIRST DAY OF CLASS".

As you know, Financial Aid is an assisting component in your educational pursuit. To that end, Touro College and University System has implemented a dedicated self-service system intended to help streamline your Financial Aid experience. With this system, you have the ability to review accept or reject your Title IV Financial Aid awards. You will also have the ability to accept or reject need-based Federal Direct Loans, gain insight into what might be delaying your Financial Aid, and much more.

You will receive further instructions on how to log onto the Financial Aid Self-Service System when your Financial Aid Awards are ready for your review.

IMPORTANT NOTICES:

- 1. Elimination of Loan Interest Subsidy:** Graduate students whose loan periods begin on or after 7/1/2012 will no longer be eligible for the Federal Direct Subsidized Stafford Loan. Students can borrow from the Federal Direct Unsubsidized Stafford Loan. Annual limits for the Direct Unsubsidized loan will not be affected.
- 2. Elimination of Grace Period Interest Subsidy:** Effective 7/1/12, new Federal Direct Subsidized Loan borrowers will no longer have their interest paid during the 6 month grace period. The Financial Aid office has access to the U.S. Department of Education Common Origination and Disbursement web site and can check on the loan status of each student.
- 3. PLUS Loan Adverse Credit History**
Effective 10/23/2014, PLUS Loan counseling is required for borrowers [Parent or Graduate Student] with an adverse credit history who nonetheless are determined to be PLUS Loan eligible because of:
 - Satisfactorily meeting the "extenuating circumstances" provision; or
 - Obtaining an endorser.

In addition, counseling is provided by the Secretary of the Department of Education. Other PLUS loan borrowers may voluntarily complete the counseling. PLUS Loan counseling is provided via www.studentloans.gov website.

- 4. Read all communications:** If you have completed all required documentation in a timely manner and accepted all of your awards via NetPartner, your Financial Aid award letters will be electronically sent to your Touro email address. For any questions please contact Mrs. Cheryl Bernath at Cheryl.Bernath@touro.edu.

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Please be advised that if you have applied for Financial Aid and were not awarded full coverage of tuition, you must pay a deposit of 50% of tuition and fees prior to registration. The remaining balance must be paid by the first day of classes or you must sign up for an online Payment Plan. This will afford you with a convenient and automatic method to pay for your education without incurring additional debt or interest.

*****The tuition deposit MUST be paid by November 30, 2016 to avoid a late fee of \$250*****

TUITION & FEES

Tuition: Lander College for Women- New Students	
Tuition – full time students – (12-18 credits)	8,590.00
Tuition- per credit (1-11 credits)	\$715.00
Standard Fees	
Administrative Fee per semester (non-refundable)	\$300.00
Laboratory Fee	\$100.00
Technology Fee	\$100.00
Application Fee	\$50.00
Graduation fee	\$200.00

Please note: All students are obligated to pay the administrative and technology fees, including students who have been awarded financial aid coverage or a full scholarship.

PAYING WITH TouchNet

TouchNet is Touro's means of providing our student body 24 hour access to E-bills and making payments online. TouchNet provides you with real-time account activity. Directions on how to make a payment using TouchNet please refer to the [TouchNet Make a Payment](#) sheet attached at the end of this memo.

If you have filed for Financial Aid it will be reflected in your balance due as soon as it is processed. If you wish to set up a payment plan please refer the [TouchNet Enroll in a Payment Plan](#) sheet attached at the end of this memo.

Methods of Payment

All major credit cards are accepted as are E-Checks using your Checking or Savings account. The Office of the Bursar is committed to guarding our students from unlawful acts of identity theft. We take the privacy rights of our students very seriously including the protection of personal credit card and banking account information. We ask that all tuition payments be made directly by students online through the use of TouchNet.

Authorized Payers

You may set up an Authorized Payer on TouchNet. Please follow the instructions on the [TouchNet Adding Parent or Spouse as an Authorized User](#) sheet attached at the end of this memo.

REFUNDS




Any student in overpayment of tuition will receive a refund of the funds due them. All refunds are issued within 14 days of the credit balance. If you have applied for Federal Direct Loans, you will be notified via e-mail of the date your loan has been received and credited to your student account. If you wish to cancel all or a portion of your loan please return the notification to the Bursar's Office within 14 days.

The Office of the Bursar and Touro College and University System are pleased to announce that financial aid refunds can now be received electronically. Skip the lines at the bank and get access to your money faster with two electronic refund options:

- Funds can be electronically deposited in the bank account of your choice. Have your checking account routing number and account number available to sign up. All future disbursements will be sent to your bank account unless you change your preference. NO FEES. Funds received 3-5 business days after processing* by the Office of the Bursar.
- Funds can be uploaded to a prepaid card with a Discover logo. You can use this card like any other card for purchases, ATM withdrawals and payments. The card will arrive 10 business days after you sign up. All future disbursements will be uploaded to the card unless you change your preference. NO FEES. Funds received the same day processed* by the Office of the Bursar.

YOU NOW HAVE A CHOICE!

Receive your refund via
Touro Money Card, ACH or Check.

 Enroll on the web at:
www.mycampusfunds.com/touro

If you choose to receive your refund via paper check please make sure your address is updated with the Office of the Registrar. If you have paid by credit card then your credit card will be refunded.

****The refund processed date is NOT the disbursement date of your funds from the Department of Education. Typically 10 days between the two dates.***

WITHDRAWAL POLICY

Student wishing to withdraw from the college must contact the Office of the Registrar and file an application for withdrawal. On approved applications,

When withdrawing from all courses:

- | | |
|---|-----------------|
| ▪ Before the first day of the semester: | 100% of tuition |
| ▪ During the add/drop period: | 100% of tuition |
| ▪ During the week following the add/drop period : | 50% of tuition |
| ▪ During the second week following the add/drop period: | 20% of tuition |
| ▪ After the second week following the add/drop period: | No refund |

When withdrawing from a partial load:



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- Before the first week of the semester: 100% of tuition credit per course(s) dropped
- During the add/drop period: 100% of tuition credit per course(s) dropped
- During the week following the add/drop period: 50% of tuition credit per course(s) dropped
- During the 2nd week following the add/drop period: 20% of tuition credit per course dropped
- After the second week following the add/drop period: No refund

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STUDENT HOUSING FEES
LANDER COLLEGE FOR WOMEN – RETURNING STUDENTS
THE ANNA RUTH & MARK HASTEN SCHOOL

STUDENT HOUSING DATES AND FEES

Important: If the deposit is not paid by November 30, 2016 at 5:00PM EST, we can not hold a place for you.

175 West 85th Street		
Student Housing Fee Spring 2017		\$4,120.00
Student Housing Deposit (deposit applied toward your total student housing fee, this is non-refundable and non-transferrable)	\$300.00	November 30, 2016
Student Housing Fee balance (total housing fee less student housing deposit of \$300)	\$3,820.00	January 23, 2017
Late Fee	\$250.00	As of January 24, 2017

10 West 65th Street		
Student Housing Fee Spring 2017		\$4,325.00
Student Housing Deposit (deposit applied toward your total student housing fee, this is non-refundable and non-transferrable)	\$300.00	November 30, 2016
Student Housing Fee balance (total housing fee less student housing deposit of \$300)	\$4,025.00	January 23, 2017
Late Fee	\$250.00	As of January 24, 2017

All fees must be paid in full via TouchNet in order to be allowed to move into the Student Housing facilities. You may be eligible for Federal Direct Loans to help cover student housing costs. If you are interested in doing so, please speak to the Financial Aid office and complete all requirements before the due date. If you have already applied for loans for this academic year then clearance will be granted to you.

Student Housing Withdrawal Policy:

After the first week of the semester students are fully liable for the entire student housing fee.

CONTACT US

The Student Services offices are here to help answer any of your questions and guide you throughout your time at Touro College. Please use this page as a reference to contact us.



TOURO COLLEGE & UNIVERSITY SYSTEM

SPRING 2017

OFFICE OF THE REGISTRAR

Office Hours: M-Th 9:00am-5:30pm, Fri. 9:00am-2:00pm (Winter Fridays until 1:00pm)

Phone: (212) 287-3520

Email: abraham.rothman@touro.edu

FINANCIAL AID OFFICE

Office Hours: M-Th 9:00am-5:30 pm, Fri. 9:00am-2:00pm (Winter Fridays until 1:00pm)

Phone: (718) 252-7800, ext. 59259 and (212) 287-3521 on Wednesdays

Email: Cheryl.bernath@touro.edu

OFFICE OF THE BURSAR

Office Hours: M-Th 9:00am-5:30pm, Fri. 9:00am-2:00pm (Winter Fridays until 1:00pm)

Phone: (212) 287-3522

Email: Natalia.rybakova@touro.edu or bursar@touro.edu