A. Term Bill
The college requires term bill payment each semester as follows:
1. Charges must be paid in full no later than July 21 (first semester) and December 20 (second semester). Timely payments avoid the added cost of accrued interest (service charge).
2. Arrangements may be made to pay monthly installments by enrolling in a monthly payment plan, either directly with Oberlin College or through an external agency. Payments must be current. Information on the Oberlin College Budget Payment Plan is available on the Office of Student Accounts website.
3. No student may enroll who has not complied with 1 or 2 above. Students who enroll for the first time at the beginning of second semester or who are returning from leave may, if desired, arrange a monthly payment plan by completing the Budget Payment Plan contract that is available on the Student Accounts website.

B. Interest Charges
An interest charge of 1 percent will be added to all student accounts with unpaid balances as of the 25th of each month. All payments and credits received by the 25th of each month reduce the term bill balance on which the interest charge is computed.

C. Tuition Regulations
Below is an outline of tuition regulations that should help determine the applicability of additional tuition charges. Please note that failure to officially drop a course by the published deadline could result in additional tuition charges for a course not completed.
1. Tuition is based on the courses in which a student is officially registered, regardless of attendance.
2. The receipt of an “NP” or an “NE” grade, either through completing and failing a course or through neglecting to officially drop a course not completed, does not cancel additional tuition charges for the course.
3. The choice to withdraw from a course does not cancel additional tuition charges for the course.
4. Students who are enrolled full time in the College of Arts and Sciences may take no more than a total of 20 credits per semester without additional tuition charges. Conservatory and double-degree students registered for more than 24 credits in the Conservatory and 26 credits for double degree in either semester will be charged additional tuition; $1,406 per hour is charged for each hour above the regular full time rate.
5. Students on academic leaves, even though participating in approved programs such as GLCA, CIEE, or ACM, and in certain cases paying tuition to Oberlin, are not considered enrolled at Oberlin or on Oberlin programs.
6. In the College of Arts and Sciences, students who register for private music lessons with conservatory faculty in multiple private study areas will be charged additional tuition at the credit hour rate of $1,406.
7. In the Conservatory of Music, students who register for private lessons in two principal private study areas will be charged additional tuition at the credit hour rate of $1,406 for any credits in excess of six principal private study credits.

D. Tuition Refunds
All students who withdraw or go on a medical absence during a semester will be charged tuition, room, and board and will be refunded tuition based on the following schedule from the start of classes:
- During the first two weeks: 80% refund
- During the 3rd week: 60% refund
- During the 4th week: 40% refund
- During the 5th week: 20% refund
However, there will be no refunds after the fifth week of the semester. Fees are not refunded.
E. Matriculation Deposit
An enrollment deposit of $300 is required from all regular new undergraduate students to confirm matriculation for courses. The deposit will be refunded approximately 90 days after the last day of residency to graduating seniors and withdrawn students. Any charges, fees, or fines that have not been paid by the student at the time of withdrawal will be deducted from the deposit.

F. Student Insurance
Oberlin College offers a Student Insurance Program for students who are uninsured or underinsured. All undergraduate students are automatically included in this plan and will have an annual charge included on the first semester term bill, unless an online waiver is completed by the prescribed due date.

This plan provides protection against the expenses of sickness and accident, both at Oberlin and when away from campus, which may require urgent or emergency care treatment, hospital confinement, the services of a surgeon, specialty care, or extended treatment resulting from serious illness or injury. The annual charge for this coverage is $1694 for the year commencing August 1 through July 31.

If treatment is received somewhere other than Student Health Services, the student must file a claim with the insurance company. Claim forms for the Oberlin College Student Insurance Program are available at Student Health Services and online at www.AHPCare.com/oberlin. The student is responsible for initiating all insurance claim forms for payment of bills.

For specific information regarding this plan as well as other student insurance related questions call x58180 from a campus phone, or (440) 7758180 from an off-campus phone.