

REGULATIONS OF STUDENT ACCOUNTS

A. Term Bill

The college requires term bill payment each semester as follows:

1. Charges must be paid in full no later than July 27 (first semester) and December 22 (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; \$1,280 per hour is charged for each hour above the regular fulltime 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 \$1,280.
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 \$1,280 for any credits in excess of six principal private study credits.

D. Tuition Refunds

All students who withdraw or go on a medical or personal leave of absence during a semester will be charged tuition, room, and board at the rate of 10 percent of the semester charge for each week, or fraction thereof, in residence. However, there will be no refunds after the ninth week of the semester. Activity 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 or a signed waiver is returned to Student Accounts declining this coverage 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 \$1205 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.

G. Personal Property Loss/Reimbursement

Responsibility for Personal Property Oberlin College assumes no liability for theft, damage, or loss of money, valuables, or other personal effects of any student or guest caused by fire, water, steam, insufficient heat, power failure or surge, the elements, neglect, theft or the actions of a third party that occur in college housing or on college property. Oberlin College does not endorse any individual insurance program. Students are encouraged to confirm that their property is covered by their family's homeowners' insurance or to carry personal property insurance with the protection they desire for student property. Not all homeowner's policies cover everything that students bring to school. Most companies will provide some coverage, but have limitations on certain property. Students should check with their insurance agency, in advance, concerning losses on items such as electronics, jewelry, and musical instruments; Asking that coverage be put in writing. For certain items, separate coverage may be recommended by your provider. You may wish to consider CSI's Student Personal Property Protector Plus® Program. CSI has created a property insurance plan especially for students living away from their parent's home, either on or off campus. Participation in this plan is optional. If you are interested in this coverage you can apply to CSI Insurance Company by going to their website at www.collegestudentinsurance.com. If you have questions about the coverage, please call CSI Insurance Agency at 8884114911 or email them at info@csi-protection.com. Do NOT send your application to the college.

Request for Loss/Reimbursement

If you have damage to your personal property that you feel was caused by Oberlin College negligence, you may petition the director of Residential Education if the loss occurred in college housing, or the Director of Facilities Operations if the loss occurred at any other location on campus, for consideration of reimbursement. Oberlin College has the discretion to determine whether to reimburse and whether to seek additional information before making a final determination. When making a final determination, college officials will consider any additional information provided as well as any failure to provide information. Follow these steps:

1. You must first present your claim to your insurance provider within five business days of the loss to determine if there is coverage under the policy. If the insurance company accepts your claim in full, with no out of pocket expenses, Oberlin College will not offer reimbursement.

2. If no coverage exists or if there is a deductible you must complete the Request for Reimbursement form. The following items must be attached to the Request for Reimbursement form:

- A letter from your insurance company outlining the rejection or settlement of your claim with your deductible clearly identified.
- Copies of purchase receipts (please do not attach originals). If copies are not available, then you must provide documentation that describes the item with manufacturer, name, model number, original cost estimate, date of purchase, current replacement cost, and place of original purchase
- Digital pictures of your loss, if possible.

Failure to provide any or all of your items specified may lead to denial of the request.

3. The Request for Reimbursement form and associated documentation must be submitted to the director of residential education if the loss occurred in college housing, or the director of facility operations if the loss occurred in another location on campus, within five business days of a response from your insurance provider. Oberlin College will make the determination whether to reimburse and whether to seek additional information before making a final determination. When making a final determination, college officials will consider any additional information provided as well as any failure to provide information.

4. All requests for reimbursement will be reviewed. Please note that this document states that Oberlin College assumes no liability for your loss. Therefore, a decision may be made not to reimburse you. Depending on the extent of your loss, you can expect a response, in writing, within 30 days.

5. If your request is approved, reimbursement will be based upon the cost less a percentage for depreciation of the item in question using published depreciation guides. Depreciation will be based on the date of purchase as provided on the sales receipt. In addition, you will be required to sign a Release of All Claims form prior to receiving any reimbursement.