STUDENT PAYMENT AGREEMENT AND DISCLOSURE STATEMENT

After you are accepted for admission, the university will require you to go online through your Murphy account and agree to the policies and procedures defined in the Student Payment Agreement and Disclosure Statement. This document contains the official explanation of terms of payment, application of finance charges, consequences of a past due account and other important financial information. Completion of this form is required; acceptance must be renewed each day you register or make a registration change.

REGISTRATION

If your account is in good standing (i.e., not past due) you may pre-register for future classes during specified periods each term. You become responsible for all tuition, fees, and other charges for the term upon the completion of registration. You must be officially registered in a course in order to attend classes. The university reserves the right to cancel any course with insufficient enrollment.

PAYMENT OF BALANCE OF TUITION AND OTHER CHARGES

The University of St. Thomas allows you to attend classes before your initial tuition and fees payment is made. An electronic notification will be emailed to your “@stthomas.edu” account when a new Statement of Account/Invoice is available online for review. For the fall term, the first eBill notification email will be sent toward the end of August. See the billing table for more information.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act of 1974, as amended, prohibits the University of St. Thomas from disclosing the education records of students to most third parties without the students’ written (or electronic) consent.

Parents, guardians, spouses, employers, etc...are all considered third parties; consequently, the UST Business Office must be granted authorization by the student to communicate with any of them regarding student account information.

For information on granting access to third parties, please review the sections on Authorized Users and Murphy Proxy.

CONFIRMING DEPOSIT

A confirming deposit of $200 confirms an applicant as a student at St. Thomas. As a new incoming student admitted for fall, your confirming deposit will be refunded upon withdrawal if written notification is received by May 1 (prior to what would be the start of your first semester). After May 1 the deposit is nonrefundable.
The University of St. Thomas recognizes the challenge of meeting the costs of higher education. To assist you in budgeting for educational expenses, we offer you the opportunity to make payments in monthly installments, eliminating the need for one large payment at the beginning of each term. On the Extended Payment Plan, a minimum payment will be calculated each month based upon your new account balance (adjusted for new charges, payments, and/or financial aid). The minimum payment is due on the 19th of the following month. A finance charge of 1.1% per month (13.2% APR) will be assessed on the remaining unpaid balance.

You may choose to pay more than the minimum payment due, resulting in a reduction in your finance charge for that month. The Extended Payment Plan allows you the flexibility to determine payment based upon your individual financial circumstances each month. As long as you continue to make the minimum payment due each month, your account will be in good standing with the university. Students are enrolled in the Extended Payment Plan upon receipt of the Student Payment Agreement and Disclosure Statement. There is no “payment plan fee” assessed. Students will be prompted to renew the agreement each day they register or make a registration change during their academic tenure at St. Thomas.

Payment of the balance in full is the most cost effective payment option because you can avoid paying finance charges. Again, you have the flexibility to make the monthly minimum payment, any amount in excess of the minimum payment, at any time by the due date.

### BILLING INFORMATION TABLE

<table>
<thead>
<tr>
<th>ACCOUNT STATEMENT GENERATED</th>
<th>MINIMUM PAYMENT CALCULATION</th>
<th>PAYMENT DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>FALL TERM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>August</td>
<td>= account balance ÷ 4</td>
<td>September 19</td>
</tr>
<tr>
<td>September</td>
<td>= (new account balance ÷ 3) + finance charge</td>
<td>October 19</td>
</tr>
<tr>
<td>October</td>
<td>= (new account balance ÷ 2) + finance charge</td>
<td>November 19</td>
</tr>
<tr>
<td>November</td>
<td>= new account balance + finance charge</td>
<td>December 19</td>
</tr>
<tr>
<td>JANUARY TERM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>December</td>
<td>= account balance</td>
<td>January 19</td>
</tr>
<tr>
<td>SPRING TERM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>January</td>
<td>= account balance ÷ 4</td>
<td>February 19</td>
</tr>
<tr>
<td>February</td>
<td>= (new account balance ÷ 3) + finance charge</td>
<td>March 19</td>
</tr>
<tr>
<td>March</td>
<td>= (new account balance ÷ 2) + finance charge</td>
<td>April 19</td>
</tr>
<tr>
<td>April</td>
<td>= new account balance + finance charge</td>
<td>May 19</td>
</tr>
<tr>
<td>SUMMER TERM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>May</td>
<td>= account balance ÷ 3</td>
<td>June 19</td>
</tr>
<tr>
<td>June</td>
<td>= (new account balance ÷ 2) + finance charge</td>
<td>July 19</td>
</tr>
<tr>
<td>July</td>
<td>= new account balance + finance charge</td>
<td>August 19</td>
</tr>
</tbody>
</table>
PAYMENT OPTIONS
The University of St. Thomas accepts payment by cash, check, money order, or online via ePayment (payments initiated by you that electronically transfer funds directly from your checking or savings account) or credit card.

Drop boxes are available at both Business Office locations for your convenience. If you would like to mail in a payment, please remit to the following:

University of St. Thomas
Business Office Mail 5002
2115 Summit Avenue
St. Paul, MN 55105

LOCATIONS & HOURS
- St. Paul Campus
  Murray-Herrick Center - Room 105
  2115 Summit Avenue
  Saint Paul, MN 55105
  Window Hours: 9:00 am—3:30 pm
  Monday through Friday
- Minneapolis Campus
  Terrence Murphy Hall - Room 201
  1000 LaSalle
  Minneapolis, MN 55403
  Window Hours: 12:00 pm—3:00 pm
  WEDNESDAYS ONLY

AUTHORIZED USERS
(eBill/ePay System)
To set-up parents, spouses, and/or other third parties as “Authorized Users” in the eBill/ePay system, students must follow these simple steps:

1. Access the eBill system via Murphy Online.
2. Select the menu option “Authorized Users” at the top of the screen.
3. Select the “Add Authorized User” option.
4. Read the disclaimer.
5. Enter the email address of the party to whom you are granting access and answer the permission questions.
6. Select “Continue.”
7. Read the disclosure and check the “I Agree” box. Continue.
8. An email will be sent to the Authorized User with their access information.

INSTRUCTIONS TO ACCESS MURPHY ONLINE
- The Murphy Online system is a tool students can use for various purposes on campus, such as: to register for classes, obtain grades, view student account detail, print 1098-T tax information, and access the online eBilling/ePayment system.
- A UST username and password are required in order to access Murphy Online.
  1. The web address for Murphy is found at https://banner.stthomas.edu.
  2. Click on “Login to the Murphy Online secured area.”

INSTRUCTIONS TO ACCESS YOUR eBILL
- UST does not furnish paper billing statements. All student account bills are available online only.
- Students who have account activity (which generates a billing statement) will receive an email notification at their “@stthomas.edu” email address to review their recent eBilling statement.
- Students must specifically grant access to any third-parties they would like able to view their eBill and/or make ePayments. To grant access they must create an “Authorized User” sign-on for their third-party designee (including parents).
  3. On the Murphy Online page, type in your UST username and password, then click Login.
  4. At the first menu page select Student Services.
  5. Next select the Student Account option; here you will find Business Office options and information related to your student account.
  6. Follow the first five steps listed previously in the Murphy Online access section (above)
  7. Select the “View bill and/or Make a payment” option.
  8. Select the “eBills” option from the menu bar (also found as a tab in the Quick Views section).
  9. The most recent available statement should be presented. Review or print as desired.
Payment of the charges on your student account must be made in accordance with the completed Student Payment Agreement and Disclosure Statement.

Should you fail to pay the minimum amount due each month, your account will be considered past due. Within 30 days of being past due, you are required to make arrangements for payment with the Business Office. If a satisfactory plan is not made, the entire balance will be due and payable immediately. The University reserves the right to take steps to collect the balance, including but not limited to the following: prohibit you from scheduling classes for the following term; withhold your course credits, your academic transcript and/or your diploma until the balance is paid; place your account with a third party collection agency; and/or take legal action to collect the balance due. Please note: financial aid is applied to your account like any other payment. If your aid has not yet been received and applied to your account, and you have an outstanding balance, your account may be considered past due.

We encourage you to contact the Business Office immediately if you anticipate any difficulty in paying your bill or if problems or delays have occurred in obtaining your financial aid. Our student account representatives are here to assist you and can advise you concerning unresolved balances. Please call (651) 962-6610 to discuss your student account or to schedule an appointment.

Overpayments or excess financial aid are not kept on your account unless you specifically request such action by completing the keep credit balance authorization form. Credit balances are refunded automatically and/or by request.

Refunds are issued to students via direct deposit (also known as ACH, or often referred to on campus as an “eRefund.”) To authorize direct deposit, simply go to the student eBill/ePay system and set up an eRefund profile. (Found under the “My Profiles” heading on the menu bar). eRefund profiles can only be set up and accessed by students; Authorized Users do not have this option.

Refunds from overpayments of excess financial aid will begin approximately 10 days after the add/drop date at the start of each term. eRefunds are processed daily thereafter; however, you should verify the funds are available in your bank account before spending.

You may be eligible for certain tax credits and benefits for out-of-pocket payments made to the University of St. Thomas for tuition and certain fees. Accordingly, a 1098-T Tuition Tax Statement will be sent to applicable students by January 31 of each year. The 1098-T and supplemental data are also available through Murphy Online (see Instructions to Access Murphy Online). The information on these documents may be helpful when calculating tax credits. Individual tax circumstances determine a taxpayer’s eligibility. Additional information regarding education tax credits may be obtained through the Internal Revenue Service (IRS). See www.irs.gov for publications, FAQs, and other reference materials.

In addition to Authorized User access (eBill/ePay system), students may also grant third parties access to select student records within Murphy Online. This access is referred to as “Murphy Proxy.” Students may grant proxy access to the Account Detail by Term report, the Tuition Reimbursement Detail Report, the 1098-T Tax Notification form, as well as other records. For more information visit online www.stthomas.edu/proxy.
CHECK CASHING POLICY

The UST Business Office provides check-cashing services under the following guidelines:

- A valid UST ID is required to cash all checks.
- Personal checks from students written to the University for cash—$100 per day limit.
- Checks made payable to the students from parents only—$100 per day limit.
- UST work study/payroll checks (dollar limit subject to available cash on hand).
- Outside corporate employer’s payroll checks—$100 per day limit.
- No student-to-student checks cashed.
- No other third party checks cashed.

IMPORTANT REMINDER REGARDING STUDENT EMPLOYMENT

Earnings from student employment (work study) can be credited to your student account once you have secured a job, completed all required paperwork, and have actually earned the wages. While you are authorized to work for a specific amount of money, as indicated in the Notification of Award you received from Financial Aid, that amount will not be reflected as a credit on your student account. When completing your employment paperwork, you determine what percentage of your earnings, if any, will be applied to your account. Should you choose to use your student employment wages to assist paying your account, your remaining monthly account balance will still be subject to the 1.1% finance charge.

FINANCIAL AID

Don’t assume that because your family has a certain income level that you won’t be eligible for financial aid. There are other factors besides income that are used to determine your ability to contribute to the cost of your education. You also may be eligible for academic or merit-based scholarships. The important thing to remember is that there are many ways to finance your education. Our Financial Aid Office is here to help you identify which financing options will benefit you most. If you haven’t been in contact with a financial aid counselor, please call (651) 962-6550, or email financialaid@stthomas.edu, to learn more about the possibilities.

TITLE IV FEDERAL FINANCIAL AID AUTHORIZATION

Title IV federal financial aid funds are identified as Pell Grant, Perkins Loan, Supplemental Education Opportunity Grant, Stafford Loan, Unsubsidized Stafford Loan and PLUS Loan. If you receive Title IV aid in excess of tuition, fees, room, and board, federal regulations require the university to obtain your authorization to allow excess funds to be used to pay other charges on your student account. Other charges might include (but are not limited to): Tommie eXpress card charges, parking fees and fines, library fines, etc... If you are offered Title IV aid, you will receive a notification email from the Business Office to complete the authorization form. Please contact (651) 962-6607 with any questions you might have on the Title IV authorization form.
THE TOMMIE EXPRESS ACCOUNT

You may deposit money into a Tommie eXpress Account to be used for purchases in any dining service location, all bookstore locations, select vending machines operated by the university, and some off-campus locations. The eXpress Account program allows you the freedom of making purchases throughout campus (and beyond) without carrying cash. Funds are credited to your eXpress Account by making a deposit via the online GET Funds system or the GET Funds app. GET Funds allows for deposits to be made with credit cards or by billing it to your student tuition account. Students receive a 5% bonus for credit card deposits (with a required minimum of $50 and there is a $1.75 convenience fee.) Charges to your tuition account will be reflected on your eBilling statement from the Business Office. eXpress dollars can only be used with an activated Tommie ID card. Each time you purchase items using your card, the cost of the item is deducted from your eXpress account balance. eXpress account transactions can be monitored using GET Funds. For more information on the Tommie Card, eXpress accounts, or GET Funds, visit www.stthomas.edu/cardoffice.

STUDENT PRINTING CHARGES

Every student is provided an allotment for “free” printing and will be charged a per-print fee over and above the allotted amount. The allotment will be $32 for the fall term, $32 for the J-Term/Spring term and $32 for the summer term.

The allotment is equal to about 400 grayscale prints. Each page printed beyond the allotment will be charged back to you at the standard print rate. If charges are incurred, they will be reflected on your January, May, and August billing statements. Additional information about print management can be found at www.stthomas.edu/irt/students/print.

Note: Larger paper prints and/or color prints may cost more when these features are available.

TELEPHONE CHARGES

If you are an on-campus resident, long distance services provided by the Information Resources and Technologies (IRT) department will be added to your student billing statement on a monthly basis. You may request a long distance authorization code by contacting the IRT department. The detail of these charges will be sent separately by IRT via email. Please retain your account detail for reference purposes when reviewing your student bill. Any questions regarding the amount billed should be directed to the IRT Tech Desk (651)962-6230 or irthelp@stthomas.edu.

CHANGE OF CLASS SCHEDULE/REGISTRATION

A change in schedule occurs when you add or drop a course, or change from one course (or section of a course) to another.

You can add or drop a course using Murphy Online or by turning in a completed Change in Registration form to the Office of the Registrar, Room 126, Murray-Herrick Center. Your change in schedule will be effective on the date of your Murphy Online transaction or when your completed Change in Registration form is received (during regular working hours) by the Office of the Registrar. Note: First semester freshmen must contact Academic Counseling or their Advisor to make any schedule change.

a. Adding courses—You are charged full tuition and fees for each course added. Courses will not be added after the 7th calendar day of the term unless the student receives permission from the instructor.

b. Dropping courses—Full refund of tuition and select fees are made for courses dropped through the 14th calendar day of the term. Refunds for courses dropped after this period are described in the refund section of this Taking Care of Business publication.

c. Changing courses—Students may change from one course, or section of a course, to another at no charge during the first 7 calendar days of the term. Changes are not permitted after the 7th calendar day of the term unless the student receives permission from the course instructor.

d. Audit course changes—Students who change their grading option from standard grading to audit through the 14th calendar day of the term will receive a tuition reduction; students who change after the 14th calendar day of term will not receive a tuition reduction. However, students who change from audit to standard grading will be charged the full tuition for that course (regardless of change date).
AUDIT TUITION REDUCTION SCHEDULE

- 75% refund or 25% charge for a four credit course.
- 67% refund or 33% charge for a three credit course.
- 50% refund or 50% charge for a two credit course.

If you have any questions regarding registration procedures or change of class schedule please contact the Office of the Registrar, (651)962-6700 or email registrar@stthomas.edu.

WITHDRAWAL FROM THE UNIVERSITY

Students may withdraw from the university at any time by contacting the Office of the Registrar. If you withdraw after completing registration, you will be charged or refunded according to the refund policy described in the REFUNDS section of this publication.

The effective date of withdrawal will be the date you report to the Office of the Registrar. This date will be used to calculate your tuition refund.

Financial aid adjustments are effective on the date you officially withdraw from the university.

STUDENT HEALTH INSURANCE

All undergraduate students taking 12 or more credits must demonstrate health insurance coverage. If you do not provide information about your existing insurance coverage by the 14th calendar day of classes, you will be automatically enrolled in and billed for the university-sponsored health insurance plan. For more information please contact the Student Health Insurance Office at (651)962-6752 or www.stthomas.edu/studenthealth/Insurance.

PARKING PERMITS & FINES

Parking Services, a division of the Department of Public Safety, operates the parking system for the university. A lottery system is utilized for the awarding of parking permits. If you are selected in the lottery process, you are then eligible to purchase a parking permit. The cost of the permit will be charged to your student account.

Tickets are issued by the Department of Public Safety & Parking Services for parking violations. Payments for tickets should be directed to the Business Office. The fee for the ticket will be charged to the student’s account.

Please visit www.stthomas.edu/psps/ for more information on Parking Services and the Department of Public Safety.

REFUNDS

Refund policies described in this section apply to fall and spring terms. All refunds will be applied directly to your student account. Refunds for summer and J-term courses may vary based on the course start date. Please contact the Business Office at (651)962-6607 for more information.

a. Tuition—Should you drop a course or withdraw from the university, your tuition refund will be calculated according to the following schedule:

   Through the 14th calendar day of term.............100%
   The 15th through 21st calendar day of term......80%
   The 22nd through 28th calendar day of term.....60%
   The 29th through 35th calendar day of term......40%
   The 36th through 42nd calendar day of term.....20%
   After the 42nd calendar day of term...............0%

For courses that begin at mid-term, the above schedule applies from the first day of the class.

The effective date of your tuition refund will be the date of your Murphy Online transaction to change your registration, or the day your Change in Registration form or Checkout form is received by the Office of the Registrar.

Financial aid adjustments are effective on the date you officially withdraw from the university.

b. Fees—Most fees (unless otherwise noted) will be fully refunded through the 14th calendar day of the term if you drop courses or officially withdraw. There is no refund after the 14th calendar day of the term.

c. Food Service/Board Plans—If you reside in university housing, your refund will be based on the date you check out of housing and cancel with the Department of Residence Life. Dining Service refunds will be on a prorata basis, calculated from the last day of the calendar week of notification. If you are a non-resident student, and have contracted for meals, your refund will be based on the date your written cancellation is received in the Card Office.
READING AND UNDERSTANDING YOUR STATEMENT OF ACCOUNT

The University of St. Thomas utilizes an online electronic billing (eBilling) system to present student account billing statements. The Business Office produces eBills on a monthly basis and students are notified via email when a new statement is available online for review.

1. Your first eBill for fall term is generally available online on or around August 25th. An email notification will be sent to your “@stthomas.edu” email account when it is ready for viewing. Payments are always due on the 19th of the following month.

2. The monthly minimum payment is calculated by taking the new account balance, dividing that number by the remaining months of the term, then adding the appropriate finance charge (if applicable.) See the BILLING INFORMATION TABLE section presented earlier in this publication for more information.

3. This section of the statement will reflect any activity that occurred on your account during the previous month. You will find an itemization of charges (tuition, fees, room, board, etc.), payments, and/or other credits. As the academic year progresses, other fees (i.e. eXpress card, telecom charges), fines, or finance charges may be added to your student account as applicable.

4. This section of the statement will reflect “PENDING FINANCIAL AID.” If you are expecting financial aid, be advised that not all of your financial aid may credit to your first Statement of Account at the beginning of the term. Please reference your account via Murphy Online for updates. Loans are gross amount; your actual loan may be less if your lender charges a fee. Contact the Financial Aid Office at (651)962-6550 if you have questions or concerns.

5. For those who would rather not take advantage of the available online ePayment system (electronic payment via ACH deduction from a checking or savings account), payment by cash or check is also accepted at the Business Office cashier window. Additionally, payments by check or money order can be mailed to the Business Office; please enclose a copy of the student bill with the payment to ensure application to the proper student account.
**Printable Bill**

---

**Example eBill**

---

<table>
<thead>
<tr>
<th>Term</th>
<th>Date</th>
<th>Description</th>
<th>Charges</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>* PREVIOUS BILLED BALANCE *</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>* CURRENT CHARGES *</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>11-AUG-14</td>
<td>Facilities Fee</td>
<td>91.60</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>11-AUG-14</td>
<td>Tuition CISC Day UG Fall</td>
<td>4,708.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>11-AUG-14</td>
<td>Tuition ENGR Day UG Fall</td>
<td>1,121.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>11-AUG-14</td>
<td>Tuition FORI Day UG Fall</td>
<td>4,484.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>11-AUG-14</td>
<td>Tuition MATH Day UG Fall</td>
<td>4,484.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>11-AUG-14</td>
<td>Tuition PHIL Day UG Fall</td>
<td>4,484.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>11-AUG-14</td>
<td>UG Activity Fee</td>
<td>126.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>11-AUG-14</td>
<td>UG Technology Fee</td>
<td>197.60</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>13-AUG-14</td>
<td>180 Meals semester/$150 Flex</td>
<td>1,715.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>13-AUG-14</td>
<td>Cretin Hall Double</td>
<td>2,840.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>13-AUG-14</td>
<td>Confirming Fee</td>
<td>200.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>* CURRENT PAYMENTS *</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>13-AUG-14</td>
<td>Confirming eDeposit Fall 2014</td>
<td>200.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>14-AUG-14</td>
<td>Minnesota State Grant</td>
<td>3,051.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>14-AUG-14</td>
<td>St Thomas Award</td>
<td>7,500.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>14-AUG-14</td>
<td>Federal Pell Grant</td>
<td>1,340.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td>19-AUG-14</td>
<td>Housing eDeposit Fall 2014</td>
<td>200.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>* PENDING FINANCIAL AID *</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td></td>
<td>Fed Direct Subsidized Loan</td>
<td>2,227.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td></td>
<td>Fed Direct Unsubsidized Loan</td>
<td>990.00</td>
<td></td>
</tr>
<tr>
<td>Fall 2014</td>
<td></td>
<td>Frey Opportunity Grant</td>
<td>1,060.00</td>
<td></td>
</tr>
</tbody>
</table>

---

If you would like to mail a payment, please print this page and remit to:
University of St. Thomas
Business Office Mail 5002
2115 Summit Ave
St. Paul, MN 55105

Important Information Regarding your Bill

---

https://secure.touchnet.com/C20237_tsaadmin/adm.txpp-stoken=gHegvBbhPPF&Navigat...
UNDERGRADUATE TUITION AND FEES FOR ACADEMIC YEAR 2015 –16

Deposits

Confirmation Deposit ................................................................. 200.00
Room Reservation Deposit .......................................................... 200.00

Tuition

Per Credit.................................................................................. 1,164.50
Per Credit (Business and CISC/IDTH/STAT courses)..................... 1,223.00
Per Course (4 credits).............................................................. 4,658.00
Per Course (Business and CISC/IDTH 4 credit courses).............. 4,892.00
Audit—per course (4 credit course)......................................... 1,164.50
Audit—per course (Business and CISC/IDTH/STAT 4 credit courses).............................. 1,223.00

Course Fees

Credit by examination (per course)............................................ 150.00
Math 005 or 006 (.25 of rate).................................................. 291.00
Science Labs (Biology/Physics/Chemistry/Geology/Engineering)....... 230.50
Exercise Science Lab (PHED)................................................... 160.50
Psychology Lab ..................................................................... 160.50
Music Lab ............................................................................. 130.00
Music—Individual Performance:
  1/4 course—30 minutes......................................................... 722.00
  1/4 course—50 minutes....................................................... 1,456.50
Off-campus Study:
  First term ........................................................................... 600.00
  Second term ....................................................................... 300.00
  J-term/Short Term .............................................................. 250.00
Student Teaching Fee .............................................................. 100.00
Diploma Replacement Fee ....................................................... 20.00
Finance Charge (annual rate).................................................... 13.2%

Other Fees

ACTIVITY FEE (applicable to fall and spring terms)
  Full-time (12 or more credits)................................................. 131.00
  Part-time (less than 12 credits)............................................. 66.00
TECHNOLOGY FEE (applicable to all terms)
  Full-time (12 or more credits) ............................................. 205.00
  Part-time (less than 12 credits) .......................................... 103.00
  J-term .............................................................................. 30.50
FACILITIES FEE (applicable to all terms)
  Full-time (12 or more credits) ........................................... 84.50
  Part-time (less than 12 credits) .......................................... 42.00
  J-term (on campus only) ................................................... 23.00

Tuition and fees for courses taken by St. Thomas students at the member colleges of the Associated Colleges of the Twin Cities (ACTC) are charged at the same rate as for St. Thomas courses. Students are responsible for special fees associated with these courses.
EXAMPLE—STUDENT PAYMENT AGREEMENT AND DISCLOSURE STATEMENT (EXCERPT)

At the University of St. Thomas (hereafter referred to as “the University” the payment of tuition and all other fees becomes the obligation of the student at the time of registration. The Federal Truth-in-Lending Act requires a complete disclosure of the terms and conditions governing the payment of these obligations and the method of calculating any applicable FINANCE CHARGES. To comply with these regulations, the University asks the student to read carefully the following disclosures, terms and conditions before signing this agreement. If there are any questions, please call the Business office for an explanation.

The FINANCE CHARGE, if any, is computed by applying the monthly periodic rate of 1.1% (ANNUAL PERCENTAGE RATE OF 13.2%) to the amount of the previous balance shown on the monthly eBill statement after deducting the payments received or credits applicable to the previous balance on or before the eBill statement due date. Financial Aid will be allocated to the term which it applies and will be considered as payment for the purpose of calculating the FINANCE CHARGE as of the date it is credited. These credits shall not modify the FINANCE CHARGE incurred in any previous month, unless any are due to an error by the University.

THE UNIVERSITY OF ST. THOMAS DOES NOT ISSUE PAPER BILLING STATEMENTS. All students with account activity will receive monthly eBill notifications sent to their UST email address.

A student with a balance on his/her account at the billing date of any month will receive a monthly eBill statement with the amount owing designated as the new balance. Payments on the account will be due on or before the eBill statement due date. Payments, credits, or charges received or made after the billing date shown on the monthly eBill statement, will appear on the student’s next monthly eBill statement.

An eBill statement, sent the beginning of each term, will itemize the student’s payment obligations to the University including but not limited to the following: tuition, room, board, course fees, activity fees, and insurance charges. The eBill statement will also itemize any credits know at that time due the student for the term, such as grant or loan aid, the down payment made, etc. Any changes in the student’s obligations, caused by a change in schedule or in aid for the term, will be itemized in the monthly billing eBill statement.

The University reserves the right to terminate the student’s privilege of paying his/her account under payment plans. In the event of such a termination, the entire balance shall be immediately due and payable. The student’s failure to pay the entire balance by the eBill statement due date shall result in the account being handled as a past due account as explained below.

When an account becomes past due, an automated message will be generated and a notification will be sent to you. If a satisfactory repayment plan is not made, the entire balance shall be immediately due and payable. The University has the right to take steps to collect the balance including but not limited to the following: denial of registration for future terms, withholding course credits, academic transcripts and diploma until the balance is paid; pulling the students credit report; turning over the student’s account to a collection agency; and taking legal action to collect the balance due. The student authorizes the University, and those concerned with collecting the balance owed, to use all telephone numbers provided by the student. This includes cell phones as well as the use of auto-dialers to contact the student. The student authorizes the University to release financial information about his/her account to those concerned with collecting the balance owing.

In the event the University has to incur any expenses in collecting the student’s account, the student agrees to pay the University’s cost of collection. This includes, but is not limited to, a collection agency fee of 5% of the balance owed at the time the account is placed and/or reasonable attorney’s fees, depending on the actions necessary to collect the debt. This payment agreement will cover the student’s obligations to the University for as long as the student continues to incur obligations to the University and/or has an outstanding balance on his/her account. The student can request a paper copy of the agreement at any time and there is no fee. The student has the right to withdraw consent and can do so by submitting the withdrawal request in writing to the Business Office. In the event consent is withdrawn, access to future registration and any other services will be denied.

The student agrees to inform the University of any change in his/her home address and phone number.

Extended Payment Plan
Under the Extended Payment Plan, the student will incur no FINANCE CHARGE if the student pays the entire balance due by the eBill statement due date. The student need not pay the balance in full but agrees to pay the minimum amount due (minimum payment) on or before the eBill statement due date. The remaining balance will incur a 1.1% per month FINANCE CHARGE (13.2% ANNUAL PERCENTAGE RATE). The monthly minimum payment shall be calculated as follows.

**Fall and Spring terms**
First payment: one-fourth of the account (new balance) by the Sept. / Feb. due date.
Second payment: one-third of the remaining balance by the Oct. / Mar. due date.
Third payment: one-half of the remaining balance by the Nov. / April due date.
Fourth payment: all of the remaining balance by the Dec. / May due date.

**J-Term**
The balance by the Jan. due date.

**Summer term**
First payment: one-third of the account (new balance) by the June due date.
Second payment: one-half of the remaining balance by the July due date.
Third payment: all the remaining balance by the August due date.
The University of St. Thomas admits students of any race, color, creed, and national or ethnic origin.