



BUSINESS OFFICE

Undergraduate Billing & Payment Procedures 2023-2024

BILLING PROCEDURES:

Tuition, room, and board charges are billed by the semester. Monthly statements will be published through Loras College's online system, CASHNet. The college does not mail paper statements to students and/or parents. Students can access their account online by logging into *Self Service* (<https://selfservice.loras.edu/Student/>) and clicking on "Student Finance". For a parent or authorized user to access a student account, please click on "My Account" in your online student account and click on "Payers". Statements will be published online in early July for the fall term, early December for the January and spring terms, and early May for the summer term.

Loras College requires **ALL** students to make payments in accordance with a payment plan on their student account. By registering for classes, the student is agreeing to make payments under this plan. A student may choose to pay the balance of his/her account in full prior to the start of the semester with no penalty. Payments being made in full are due by August 15 for the Fall term and December 15 for the Spring term. Students wishing to make monthly payments can find the payment plan amount under the *Installment Payment Plans* section of his/ her online student account. Please note—this payment amount may fluctuate each month if charges and credits are applied to the student account. Students who do not fulfill their monthly payment requirement will be assessed a **nonrefundable** \$50 service charge each month if the payment is not received by the 15th of the month.

Payment Plan payments are due on the following dates:

Fall 2023 Payment Plan **Spring 2024 Payment Plan**

August 15, 2023	December 15, 2023
September 15, 2023	January 15, 2024
October 15, 2023	February 15, 2024
November 15, 2023	March 15, 2024

Final payment for the fall and spring semesters (November and March) should pay the account in full. January term payments are included in the Spring payment plan. Summer term payments are due in full by June 15. Students are not permitted to register for the next semester or receive transcripts unless payments have been completed and the student is current on their payment plan.

Loras College accepts cash or checks in the Business Office in Keane Hall. Checks can also be mailed directly to Loras by using the payment mailing address provided on the last page of each statement. Electronic Check payments (ACH) and Credit Card payments can be made online through the student account. ECheck payments (ACH) allow the student to securely pay the statement directly from a checking or savings account for no additional fee. Credit cards are accepted for a convenience fee of 2.75%—Visa, MasterCard, Discover, and American Express only. **Payments returned for any reason will be charged a \$30 returned item fee.**

For further information regarding billing, payments, or the online system, please contact the Business Office at (563) 588-7232 or email us at loras.reply@loras.edu.

PRICE LIST FOR 2023-2024:

Tuition: \$36,454 per year—The standard tuition rate per semester is \$18,227 for 12 to 18 credits. Credits taken during the January term will be included in the spring full-time tuition rate. There will only be an additional tuition charge if the student is not registered full time in the spring or fall, or the student is taking more than 36 credit hours between fall, January term and spring combined. All students taking more than 18 credits OR less than 12 credits are charged \$816 per credit hour.

Miscellaneous charges such as music lessons, course fees, lab fees or additional charges related to the January term are indicated in the course descriptions and are not included in the tuition priced listed above.

Student Fees and Program Fees: \$1,844 per year—This fee is collected on behalf of student organizations such as CAB, Student Senate, the Lorian, LCTV, etc. Technology services are also included in this fee. All full-time students pay the student and program fees.

Course Fees: Some courses may have an additional course fee that applies.. Please view the course descriptions through the IQ Main Page to see those courses that have additional fees.

Bookstore Charges: Students may use their student account to purchase books and supplies. The bookstore accepts American Express, Discover Card, MasterCard and Visa.

MEAL PLAN OPTIONS:

All students living in traditional housing (Beckman, Binz, and Rohlman) are required to have a meal plan. The meal contract entitles students to meals when classes are in session. Duhawk Dollars cannot be used during periods when the college is closed. The plans are not transferable from one student to another, and any meals not eaten at the end of the semester are not transferable and are nonrefundable. First and second year students are required to participate in either Dewey's Daily Meal Plan or Dewey's Dining Plan. Students living in alternative housing automatically receive a Loras Meal Plan as a part of their alternative housing assignment; however, these students may upgrade to any available college meal plan. All meal plans will automatically be reassigned for the spring semester unless the Residence Life Office is notified via the meal plan change application on the Residence website at <https://loras-residence.symlicity.com/>. Meal plans cannot be changed after the first Friday of the term during the fall and spring semesters. Meal plans are available for use on campus during the times that January Term classes are in session at no additional cost.

Dewey's Daily Meal Plan \$5,790 per year

All students living in traditional housing (Beckman, Binz, and Rohlman Hall) are required to participate in a dining plan. This dining plan entitles students to all 18 meals per week served in the café and \$250 Duhawk Dollars per semester which can be used at the Café, The Pub, Einstein Bros. Bagels, Concessions, or Duhawk Market when classes are in session. Students will also receive 3 guest passes for use each semester. Unused meals each week do not roll forward to the next week. The plans are not transferable from one student to another, and any meals not eaten at the end of the semester/dollars not used at the end of the semester are not transferable and are nonrefundable.

Dewey's Dining Plan \$5,152 per year

All students living in traditional housing (Beckman, Binz, and Rohlman Hall) are required to participate in a dining plan. This dining plan entitles students to 15 meals per week served in the café and \$200 Duhawk Dollars per semester which can be used at the Café, The Pub, Einstein Bros. Bagels, Concessions, or Duhawk Market when classes are in session. Students will also receive 3 guest passes for use each semester. Unused meals each week do not roll forward to the next week. The plans are not transferable from one student to another, and any meals not eaten at the end of the semester/dollars not used at the end of the semester are not transferable and are nonrefundable.

Dewey's On-the-Go Plan \$2,746 per year

All students living in traditional housing (Beckman, Binz, and Rohlman Hall) are required to participate in a dining plan. This plan, available only to Junior and Senior students, entitles students to 8 meals per week served in the café and \$200 Duhawk Dollars per semester which can be used at the Café, The Pub, Einstein Bros. Bagels, Concessions, or Duhawk Market when classes are in session. Students will also receive 3 guest passes for use each semester. Unused meals each week do not roll forward to the next week. The plans are not transferable from one student to another, and any meals not eaten at the end of the semester/dollars not used at the end of the semester are not transferable and are nonrefundable.

ALTERNATIVE MEAL PLAN OPTIONS:

Students living in alternative housing (Byrne Oaks, McCarthy-Lynch Apartments, Smyth Hall, or College-owned houses) receive a Loras Meal Plan included with their housing assignment. Students can upgrade to any other available meal plan at their request. The student will be billed for the meal plan chosen. The Duhawk Plan or Loras Meal Plan contracts entitle students to meals only when classes are in session. Duhawk Dollars cannot be used during college breaks. The plan is not transferable from one student to another. Please Note: The Duhawk Plan and Loras Meal Plan ARE NOT available to students living in traditional campus housing.

Duhawk Plan \$1,240 per year

This plan features \$620 per semester to be used in the Cafe, The Pub, the Duhawk Market, Concessions, or Einstein Bros. Bagels. While balances are transferable from fall to spring semester if you renew your plan second semester, any remaining balance at the end of spring semester is nonrefundable. If a plan is not renewed for the spring semester, any remaining balance at the end of the fall semester is forfeited. Additional points can be purchased throughout the semester (minimum of \$25); however, points are not transferable from one student to another. Purchases of \$100 or more in additional points receive a 5% bonus from Campus Dining.

Loras Meal Plan \$600 per year

This plan allows for \$300 per semester to be used in the Café, The Pub, the Duhawk Market, Concessions, or Einstein Bros. Bagels. This plan will carry forward from the fall to spring semester during the academic year as long as you continue to be enrolled as a Loras College student. If the plan balance is used in full a new plan must be purchased. Students cannot add meal plan points to this plan. Points are not transferrable from one student to another and any unused balance is nonrefundable.

CAMPUS HOUSING OPTIONS:

Residence Halls and Apartments -- per year

	Single	Double	Triple+
Lynch-McCarthy Apts	\$6,310*		
Beckman	\$5,700	\$4,900	\$4,720
Beckman w/bath			\$5,208
Binz	\$5,400	\$4,516	\$4,220
Binz w/bath			\$4,704
Byrne Oaks	\$5,900*	\$5,646*	
Rohlman	\$4,710	\$4,516	\$4,220
Rohlman w/bath			\$4,704
Smyth	\$4,846*		\$4,328*

*These housing assignments include the Loras Meal Plan

Houses--- per year**

1870 Alta Vista	\$5,174	930 Kirkwood	\$5,288
1880 Alta Vista	\$4,902	998 Kirkwood	\$5,288
1920 Alta Vista	\$5,288	776 Loras Blvd	\$5,288
706 Angella	\$5,288	810 Loras Blvd	\$5,288
726 Angella	\$4,902	820 Loras Blvd	\$5,288
770 Angella	\$4,892	830 Loras Blvd	\$4,902
1381 Belmont	\$5,288	840 Loras Blvd	\$5,288
1395 Belmont	\$5,288	860 Loras Blvd	\$5,288
1816 Cox	\$4,892	870 Loras Blvd	\$4,902
1920 Cox	\$4,902	880 Loras Blvd	\$5,288
830 Kirkwood	\$4,902	548 May Place	\$4,892
840 Kirkwood	\$4,902	655 W. 17 th	\$5,288
890 Kirkwood	\$5,288	660 W. 17 th	\$5,288
908 Kirkwood	\$5,288	705 W. 17 th	\$5,288
920 Kirkwood	\$5,288	725 W. 17 th	\$5,288

**These housing assignments include the Loras Meal Plan

REFUND POLICY:

A student who has preregistered for, or is attending classes, but decides not to attend Loras College must inform the Retention Coordinator in writing of the change in plans. Students are liable for **ALL** charges until official notice of withdrawal is received.

If a student leaves the College for any reason, the student account becomes due immediately. If a student has an outstanding balance on the student account, the account is coded as delinquent. Accounts in delinquent status are subject to a 1% (12% annual) delinquency charge on the outstanding balance each month until the account is paid in full.

- According to the federal refund policy, the student’s official withdrawal date determines the formula used to calculate the percentage of earned aid/charges.
- Institutional charges are adjusted through the 4th week of classes. Withdrawals after the 4th week of class do not receive a refund.
- Federal financial aid is adjusted until the student has passed the 60% point in the semester. After this date, no adjustment will be made for students who withdraw from all classes.

Dropping a class: After the 20th day of class, financial aid will not be adjusted when a student drops a class. Classes dropped prior to this date will result in an adjustment at the same percentage basis as is used for students who withdraw from all classes.

Room and Board adjustments: Students who move in, but withdraw from school on or before the first day of class, will be charged 5% of the cost of room and board. Students who are still enrolled but are allowed to move off campus or drop a meal plan will have charges adjusted on the same percentage basis as is used for students withdrawing from school. If a student terminates a housing contract after taking residence, the student is responsible for buying out the remainder of the contract at 50% of remaining costs. This does not apply to first year students. Students leasing houses or apartments will be bound by the terms of their lease so the refund schedule is not applicable.

FINANCIAL AID:

The Office of Financial Planning processes student loans and provides information about Federal loan eligibility. Students who borrow a Federal Direct Subsidized or Unsubsidized loan are borrowing directly from the Federal government. Federal direct loans require that a student complete the FAFSA (Free Application for Federal Student Aid) and provide any verification of eligibility requirements to Financial Planning if requested. Federal loans do not require an additional application. The only other requirements for first time borrowers of federal direct loans are to complete Entrance Counseling, and a Master Promissory Note (MPN) at www.studentaid.gov. New borrowers must complete both requirements before the loan proceeds will be disbursed to the student account.

Important to Note:

- Half of the net total loan amount will be applied to each semester. Please be aware that the net amount of the Direct Loan will be slightly lower than the total amount awarded to the student due to the origination fee charged to the borrower by the Department of Education's loan processor at the time of disbursement.
- We are required to wait until 10 days prior to the start of the term before disbursing federal funds to students, so the anticipated disbursement amount for each semester will appear as pending aid on the semester's first two billing statements. If the loan has not been credited to the student account by mid-semester, contact the Office of Financial Planning or use the *Federal Student Aid* website, to learn the cause of the delay.

IMPORTANT PHONE NUMBERS:

REFERENCE	OFFICE	AREA CODE (563)
Book Purchase/Rentals	Bookstore	588-7130
Account Questions/Payment Plans	Business Office - Student Accounts	588-7232
Cashier/Payments	Business Office Cashier	588-7335
Award Letters/Loans/Scholarships	Office of Financial Planning	588-7136
Laptops	Technology Center	588-4957
Technology Issues	Technology Center Help Desk	588-4949
Library Fines	Loras College Library	588-7189
Housing and Meal Plan Information	Residence Life	588-7060
Car Registration/Parking Tickets	Campus Safety	588-7114
Academic Issues	Registrar's Office - Registrar	588-7810
Transcript Requests	Registrar's Office	588-7106

Information included in this PDF is subject to change at any time without advance notice