



LORAS COLLEGE™

2020 JANUARY TERM POLICIES

Updated 3/21/19

Requirements

- All first year students are REQUIRED to enroll in a January term course during their first January.
- Transfer students entering Loras College with fewer than 40 credits are required to successfully complete at least two (2) Loras College January term courses as part of the graduation requirements. Transfer students entering Loras College with 40 or more credits are required to complete at least one (1) January term.
- Transfer students are only permitted to register for Campus-Based Courses during their first semester at Loras College.
- Students who successfully participate in one (1) semester-long, Loras Sponsored Study Abroad program will receive credit toward fulfilling one (1) of the required two (2) Loras College January Term courses.
- A student may not fulfill the January term requirement by repeating a course in which the student earned a final grade of "C" or better.

Eligibility

- Participation in the January term is limited to Loras College undergraduate students who are enrolled in a degree program. **A student who has an outstanding balance from a previous term will not be allowed to register for a January term course until the balance is paid in full.**
- Applicants for January term travel courses **MUST** have a minimum cumulative grade point average of 2.5 **AND** a clean conduct record. Applicant's disciplinary record will be reviewed as part of the eligibility process. Additional eligibility requirements may apply for specific courses; please consult the instructor for more information.

Deposits and Registration

Deposits are required for some courses and must be paid in full at the time of application. Students without a paid deposit will NOT be registered for the course. The deposit must be paid online and **cannot be charged to the student's account**. Students who are not accepted into or withdraw from a course with a deposit, within the guidelines of the refund policy, will have the deposit credited back to their student account. If Loras College cancels a course, the student is not responsible for the course fee and any deposit paid will be returned to the student account. Decisions on whether a course will be held or not based on applicants and enrollments will be determined by May 5 each year. The full course fee may not be refunded if the student drops a course. See sections titled *Student Responsibility for Course Costs* and *Out of Pocket Costs*.

	Extensive Travel Courses	General Travel Courses	Campus-Based Courses
April 15	\$500 Deposit and Application Due		
May 15	Cancellation Deadline		
September 20		\$100 Deposit and Application Due	
October 15		Cancellation Deadline	
First Day of J-Term			\$75 Cancellation Fee applies

Tuition

There is no additional charge for tuition for the January term if a student is enrolled full-time during the fall **OR** the spring semester **AND** a student does not exceed 36 credit hours

with the fall, January, and spring terms combined. Students will be billed a tuition overload charge if they take more than 36 credit hours during the fall, January, and spring terms combined. Students will also be billed an overload charge if they take more than 18 credit hours during the fall or spring term regardless of the total credits for the year. In order to be considered a full-time student for the spring semester, the student must be registered for at least 12 credits in the spring term. January term credits are separate from the spring term credits and are not included when determining full-time status in the spring semester.

Housing and Meal Plan Options

- **Housing:** Students with valid spring term on-campus housing contracts are allowed to stay in the residence halls as part of their spring housing contract, for no additional charge, if they are registered for a January term course.
Residence halls are available to those students who are taking a January term course but are not returning for the spring term for a charge of \$90 per week. This charge will be billed to the student account and is due in full by January 31. The Residence halls are closed from the end of fall semester until the beginning of January term and from the end of January term until the beginning of spring term. Exact dates and times of closure are available from the Office of Residence Life.
- **Meal Plans:** Meals are available on campus during the times that January term classes are in session. Students on a meal plan for the spring semester carry the same meal plan during January term at no additional cost. Students begin using their spring meal plan on the first day of the January term. If a student uses a portion of their spring meal plan and later drops the meal plan, the student's account will be charged for the meals used. Students may purchase additional points as needed. In classes with a travel component, some meals during travel may be included in the course cost; check with the instructor to determine possible out-of-pocket meal costs.

Billing, Payment, and Financial Aid

Course fees for January term are billed on November 20 and any deposits made will be credited to the student account at that time. **The January term course costs are included in the estimated monthly payments for the spring term.** Financial aid for January term is limited to loans – no grants or scholarships are available. Please contact the Office of Financial Planning for more information.

Adding/Dropping a January Term Course

- Students enrolled in a January term course are expected to attend each class meeting and participate fully in the January term experience. Students who do not attend class or who are not actively involved in the course may be administratively dropped from the class by the instructor at any time. Students who are administratively dropped after the second day will receive a grade of "F" and will be charged the full course fee. Students can drop on the first day of the term without receiving a "W". The last day to drop a January term class and receive a "W" (withdrawal) grade is 4:30 p.m. on the second day of the term. Anyone dropping a January term class after 4:30 p.m. the second day will receive a grade of "F" (fail). Students wishing to drop a January term course must do so by 4:30 p.m. on the second day of the term either through IQ, in person in the Registrar's Office, (Room 135 Keane Hall) or by an email sent to the Registrar's Office (registrar@loras.edu).
- **Adding or dropping a January term course may have financial implications.** Students adding or dropping a January term course are subject to additional fees as outlined in this document under *Student Responsibility for Course Costs* and *Out of Pocket Costs*. Students who withdraw from a course are responsible for the published course costs in accordance with the refund schedule regardless of whether a dropped seat in a class is filled by another student.

- **Student Financial Responsibility When a Course is Dropped**

A student may be held responsible for course costs even if the course is dropped before the class begins. Following is a schedule of important dates regarding cost responsibility if a course is dropped. Course changes must be made by midnight on the following dates:

Extensive Travel Courses that have a fee of \$1,000 or more

April 15-May 15	Deposit is Refundable
May 16-September 14	Deposit is Forfeited
September 15-November 19	Student Pays 75% of Course Cost
November 20 and thereafter	Student Pays 100% of Course Cost

General Travel Courses that have a fee between \$300 and \$999

September 1-October 15	Deposit is Refundable
October 16-November 19	Deposit is Forfeited
November 20-End of Fall Term	Student Pays 50% of Course Cost
End of Fall Term and After	Student Pays 100% of Course Cost

- **Campus-Based Courses that have a fee less than \$300**

- No deposit is required for these courses.
- Students may drop **PRIOR** to the first day of j-term with no penalty. If the course is dropped on or after the first day of j-term the student is responsible for the entire course fee **OR** a \$75 cancellation fee, whichever is greater.
- Students who withdraw from a course are responsible for the published course costs in accordance with the refund schedule regardless of whether a dropped seat in a class is filled by another student.

- **Postbaccalaureate Premedical Program/Second Degree Students/Non-Degree Seeking Students**

- Students who are part of the Postbaccalaureate Premedical Program, a part time Second Degree student, or part time Non-Degree Seeking student must pay the current per credit hour rate for January term tuition. This charge will be billed to students in late November and become part of the spring payment plan.
- The tuition refund schedule for those students who drop a January term or are dismissed from a January Term for any reason are as follows. Course fee refunds follow the refund table listed above:
 - Class days 1-3= 100% refund
 - Class days 4-6= 75% refund
 - Class days 7-9= 50% refund
 - Class days 10-12= 25% refund
 - Class days 13+= No refund

Dismissals and Medical Withdrawals

- Academic dismissal begins at the end of the fall semester. Dismissed students who are enrolled in a Loras College January term class will be allowed to remain in the January term course **IF** they plan to appeal the dismissal. **Students who do not communicate their intent to appeal the dismissal by the first day of the January term will be dropped from the January term course, forfeit the course deposits and will be subject to the normal refund policies and refund schedule for the course fees billed.** If the dismissal decision is overturned there will be no changes to the student's registration. If the decision is sustained, the student will be allowed to complete the January term and the registration for the spring semester will be canceled.
- Students who need to withdraw or be removed from a January term course for medical reasons must provide valid medical documentation to the Loras College Health Center by the last class day of the January term in order to be eligible for a partial or full refund to the

student's account. The college will work with course partners to determine any recoverable funds. There is no guarantee of a course fee refund.

- In the case where a student's participation in a January term course has been funded in full or part through scholarship funds (i.e. Breitbach Funds), and the student withdraws or is removed for any reason, the student may be responsible for any unrecoverable funds. Students may forfeit the course deposit already submitted, or will be charged the same amount as a deposit payment, and will be subject to the normal refund policies and refund schedule for the course fees billed.

Graduation

- Students who complete degree requirements in a January term will not officially be considered a graduate of the College until the end of January. Students who participate in a January term course and are registered as a full time student during the fall term will have no additional January term tuition charge. Students who participate in a January term course but are not registered as a full time student for the fall term will be billed the per credit hour rate for the 3-credit January term course.

Insurance Coverage

All students participating in an international travel course sponsored by Loras College during the January term are required to have accident and health insurance coverage. Supplemental coverage which meets the minimum requirements is included in the course fee.

Course Evaluation and Grading

A letter grade will be issued for each January term course. A Pass/Fail grade is not a grading option for January term courses. If a grade of *Incomplete* is given, the work must be made up by midterm of the upcoming spring semester. If the student misses critical experiences of the course due to circumstances beyond his/her control, the student will receive a grade of "W" (withdraw) for the experience. A January term class may not be audited.

For questions regarding January term applications and policies, please contact the Center for Experiential Learning in the Alumni Campus Center.

For questions regarding January term course registration, please contact the Registrar's Office in Keane Hall.

For questions regarding January term billing, deposits, and refunds, please contact the Business Office in Keane Hall.

The January term policies and procedures are subject to change at any time without advance notice