2014 JANUARY TERM POLICIES

Updated 3/14/13

Requirements

- 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. At least one of the January terms must be completed before the student earns 56 credits.
- Students who successfully participate in one (1) semester-long, Loras Sponsored Study Abroad program will receive credit towards fulfilling one (1) of the required two (2) Loras College January Term courses.
- Students entering Loras College with 40.0 or more transfer credits are required to complete at least one (1) January term.
- A student who originally attended Loras College as a degree-seeking student prior to the fall of 2007, who withdrew from the College and then were readmitted, does not have to complete a January term course.
- January term students are subject to the Loras College academic, financial, and non-academic rules and regulations.
- 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.

Registration

Application and registration varies depending on the course as follows:

- **Extensive Travel Courses With a Course Fee of $1,000 or Greater:**
    - Upper class students wishing to register for an extensive travel course must complete the online application form and pay the $500 deposit at the time of application in order to be eligible for registration.
    - Application information will be posted on the Loras College Portal at least two weeks prior to the registration priority deadline of April 15.
    - Extensive travel courses that do not have the minimum number of students enrolled by May 5 will be cancelled and the deposit will be returned to the student as a credit to the student account.
    - Students are registered for the extensive travel courses on or before May 10.
    - If the student drops the class before May 15, the deposit will be returned to the student as a credit to the student account.
- **General Travel Courses With a Fee of $300-$999:**
    - Students registering for a course with a fee between $300 and $999 must complete the application form and pay the $100 deposit at the time of application in order to be eligible for registration.
    - Application information will be posted on the Loras College Portal at least two weeks prior to the registration priority deadline of September 20.
    - Courses that do not have the minimum number of students enrolled by September 20 may be cancelled and the deposit returned to the student as a credit to the student account.
    - Students are registered for the domestic travel courses on or before September 25.
    - If the student drops the class before October 15 the deposit will be returned to the student as a credit to the student account.

- **Campus-Based Courses With a Fee of Less Than $300:**
    - Students who wish to register for a January term course that has a fee less than $300 may register during the January term registration period outlined annually through the Registrar's Office and communicated to students through a registration permit. Students may NOT add a January term course after the last day of the fall term.

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. Standard deadlines for adding and dropping a course will be in effect.
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.

Adding and Dropping a January Term Course
The last day to add a General Travel or Campus-Based January term course is the last day of the fall term. The last day to add an extensive travel course is May 5 except for a student who is moved from a waitlist to fill a space that becomes available with the approval of the Study Abroad Coordinator. Students who are added to an extensive travel course from a waitlist after May 15, are immediately subject to the refund policy outlined in this document.
Also, students who are added to an extensive travel course after May 15 will be responsible for 75% of the course cost if they drop between September 15 and November 14, and those who add on or after November 15 will be responsible for 100% of the course cost.
The last day to drop a January term class and receive a "W" (withdraw) grade is 4:30 p.m. on the second day of the term. Anyone dropping a January term class after 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. Please see the section below entitled, *Student Responsibility for Course Costs.*

Attendance/Administrative Drop
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 forfeit all tuition and fees for the course.

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.

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. For the academic year 2013-2014, this rate is $574 per credit, which would result in a charge of $1,722 for a 3-credit course. This fee will be due no later than January 31.

Spring Course Load
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**. If a student is not registered for at least 12 credits in the spring term, the student's financial assistance may be decreased. The registered credits for the January term and the spring term are combined for billing purposes only (see ***Tuition*** section below.)

Deposits
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**. Deposits are held separately and will not appear as payments on a student's account. Deposit funds are used to pay course costs in advance (e.g., plane tickets, supplies, bus reservations, tour fees, etc.). Deposits are required at the time of application and prior to registration as follows:

- **Extensive Travel Courses:**
  - Courses that have a fee of $1,000 or more require a $500 deposit. If a student drops a course in this fee category for any reason, including medical, after **May 15**, the $500 deposit will be forfeited.
- **General Travel Courses:**
  - Courses that have a fee between $300 and $999 require a $100 deposit. If a student drops a course in this fee category for any reason, including medical, after **October 15**, the $100 deposit will be forfeited.
- **Campus-Based Courses:**
  - Courses that have a fee less than $300 do not require a deposit. If a student drops a course in this fee category for any reason, including medical, **after the last day of the fall term**, a $75 cancellation fee will be charged to the student's account.

Dismissals
Academic dismissal begins at the end of the fall semester and takes precedence over earlier plans to participate in the January term. **Dismissed students who are enrolled in a Loras College January term class will have their registration cancelled.** Students who are dismissed, suspended or withdraw from the College at the end of the fall term will forfeit the course deposits and are subject to the normal refund policies and refund schedule for the remaining course fees billed.

Medical Withdrawals
Students who need to withdrawal from a January term course for medical reasons must provide valid medical documentation in order to be eligible to have the course fee refunded to the student's

account. Students who were registered for an Extensive Travel or General Travel course may not receive a full refund of the course fee if the course has already incurred expenses on behalf of the student. Students may be responsible for any course fees that cannot be recouped by Loras College.

Return of Deposits

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 the student does not have a balance on his/her student account, the student will receive a refund check. Deposits will not be refunded back to students until after the January term courses have been billed in mid-November.

Course Costs and Other Out-of-Pocket Costs

The published January term course cost does not include a charge for tuition and represents expenses specific to that course. These costs may include field trips, speakers, supplies, tour guides, bus fees, plane tickets, hotel rooms, etc. **The listed course cost may NOT be all-inclusive.** There may be out-of-pocket costs not included in the course cost. For example, students may need to pay for subway or admission tickets as part of a course-related project. Please check with the instructor of the course for possible out-of-pocket expenses not covered by the course fee if they are not listed in the course description.

Tuition

There is no additional charge for tuition for the January term <u>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.</u> Students will be billed a tuition overload charge if they take more than 36 credit hours during the fall, January, and spring terms combined. There will be an additional tuition charge in the following situations:

- If a student takes a January term class and does not attend Loras College during the fall or spring semester, the student will be charged the regular part-time tuition rate for the January term class. For the academic year 2013-2014, this rate is $574 per credit hour, which would result in a charge of $1,722 for a 3-credit course.
- If a student takes a January term class and is not registered as a full-time student during the fall or spring semester, the student will be charged the part-time tuition rate for the January term class. For the academic year 2013-2014, this rate is $574 per credit hour, which would result in a charge of $1,722 for a 3-credit course.
- If a student takes 19 credits in the fall term, 3 credits in the January term, and 17 credits in the spring term, this student will be billed for 3 additional credit hours. For the academic year 2013-2014, this rate is $574 per credit hour which would result in a tuition charge of $1,722.
- If a student takes 18 credits in the fall term, 3 credits in the January term, and 18 credits in the spring term, this student will be billed for 3 additional credit hours. For the academic year 2013-2014, this rate is $574 per credit hour which would result in a tuition charge of $1,722.
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- If a student takes 17 credits in the fall term, 3 credits in the January term, and 18 credits in the spring term, this student will be billed for 2 additional credit hours. For the academic year 2013-2014, this rate is $574 per credit hour which would result in a tuition charge of $1,148.

Housing
Students with valid spring term on-campus housing contracts are allowed to stay in the residence halls as part of their spring housing cost, 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. Dates and times of closure are available from the Office of Residence Life.

Meals
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, <u>some</u> meals during travel may be included in the course cost; check with the instructor to determine possible out-of-pocket meal costs.

Refunds
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 as a credit on the student account. The full course fee may not be refunded if the student drops a course. See *Student Responsibility for Course Costs* below.

Student Responsibility for Course Costs
January term courses are experiential and have costs that are paid in advance on the student's behalf. In many cases, Loras is not able to recoup these costs when a student drops a course. As a result, 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:

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

- A $500 deposit is required at the time of application. Courses may be dropped until May 15 and the deposit will be refunded. The deposit is non-refundable after May 15.
- If a student drops a course between May 16 and September 14, the student will not be responsible for any additional amount beyond the $500 forfeited deposit.
- If a course is dropped between September 15 and November 14, the student is responsible for 75% of the total course fee and will be billed for that amount. The $500 deposit will be applied to the billed course fee.
- Beginning November 15, the student is responsible for the entire course fee. The $500 deposit will be applied to the billed course fee.

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

- A $100 deposit is required at the time of application. Courses may be dropped until October 15 and the deposit will be refunded. The deposit is non-refundable after October 15.
- If a student drops a course between October 16 and November 14, the student will not be responsible for any additional amount beyond the $100 forfeited deposit.
- If a course is dropped between November 15 and the last day of the fall term, the student is responsible for 50% of the course fee. The $100 deposit will be applied to the billed course fee.

- After the last day of the fall term, students are responsible for the entire course fee. The $100 deposit will be applied to the billed course fee.

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

- No deposit is required for these courses.
- Students may drop until the last day of the fall term with no penalty.
- If the course is dropped between the last day of the fall term and 4:30 p.m. of the second day of class, the student is not responsible for the course fee; however, **there is a $75 cancellation fee**. If a course is dropped after 4:30 p.m. of the second day of class, the student is responsible for the entire course fee.

Billing and Payment

Course fees for January term are billed on November 15 and any deposits made will be credited to the student account. **The January term course costs are included in the estimated monthly payments for the spring term.** If the student would like to pay their January term and spring semester tuition in full, payment is due by December 15.

Financial Aid

Financial aid for January term is limited to loans – no grants or scholarships are available. Please contact the Office of Financial Planning to determine loan possibilities.

Insurance Coverage

All students participating in the extensive travel courses 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.

Program Evaluation

Students will be asked to complete a course evaluation at the end of the term.

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 billing, deposits, and refunds, please contact the Business Office in Keane Hall.