

Warren Wilson College

2019 BILLING & CHARGES

Your bill is here, so don't lose this packet. It contains really important financial information and some fun facts about campus trees.





Don't panic!

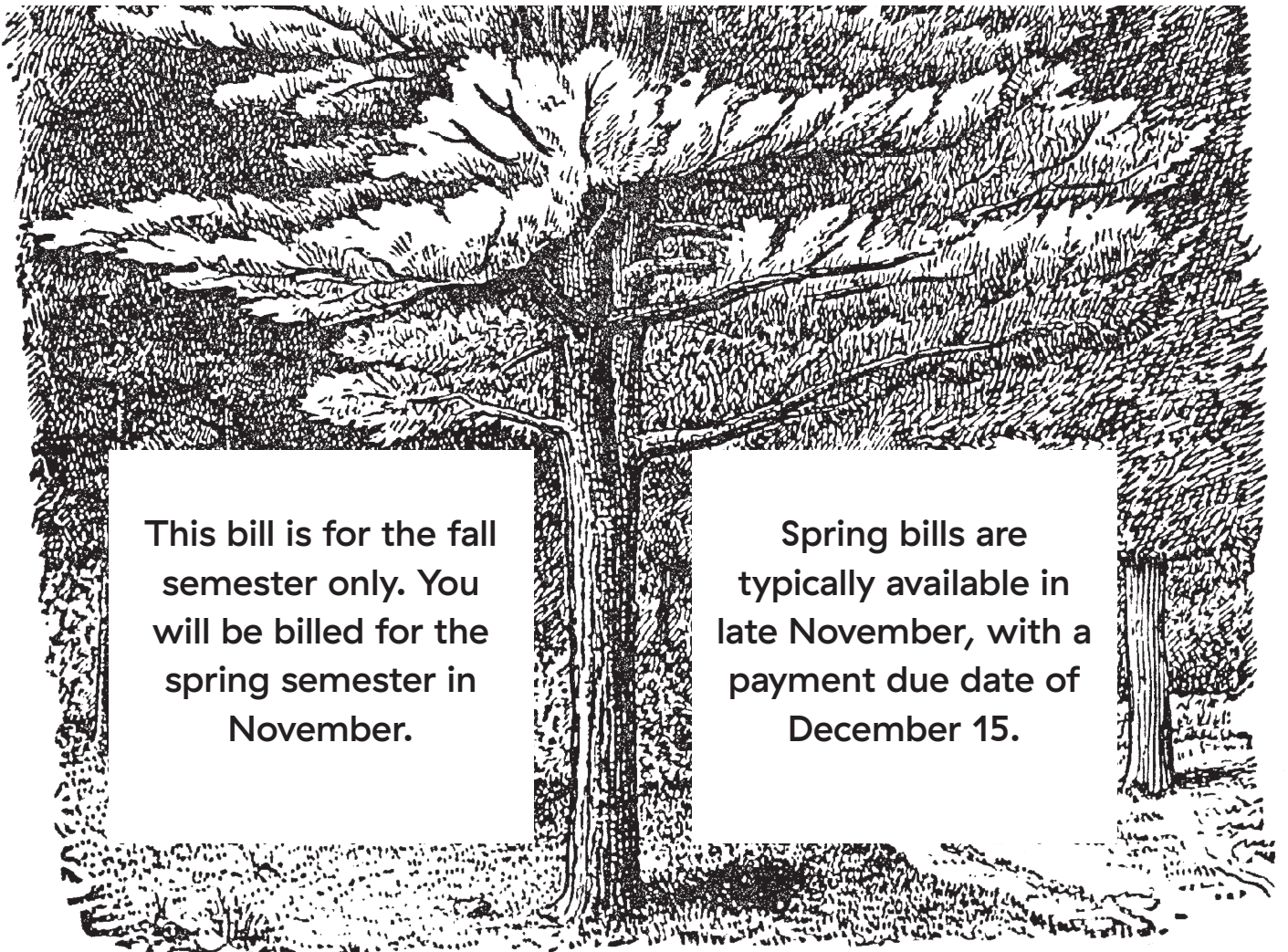
Take a deep breath. We know that your bill can look confusing or scary at first.

If you have any questions or are having trouble understanding anything in this packet, please contact your admission counselor. We want to help you through this process!

Warren Wilson College
Office of Admission
800.934.3536
admit@warren-wilson.edu



This is your bill for the Fall 2019 semester at Warren Wilson College. There are some important things to know.



This bill is for the fall semester only. You will be billed for the spring semester in November.

Spring bills are typically available in late November, with a payment due date of December 15.

Understanding your bill.

Your bill is composed of a variety of credits and charges. Understanding each credit and charge is an important step in your financial planning.

To see the details of anticipated aid, view your financial aid on Net Partner:

<https://www.warren-wilson.edu/netpartner>

Credits

Anticipated Financial Aid:

Anticipated Financial Aid is the total of all fall financial aid awards that you have completed all of the requirements to receive. Anticipated Financial Aid is subtracted from your fall charges, leaving the anticipated balance due. Note that this amount may not yet reflect your total aid if you still have steps to complete. For example, direct loans are deducted on your bill only if you have completed the required processes including entrance counseling, e-signing a Master Promissory Note (MPN), and accepting the loans on Net Partner. These items are outlined in detail in your Financial Aid Award packet, in case you need to reference it.

The aid is listed as anticipated only because you have not started the semester yet. After the add/drop deadline for courses, the pending aid will be disbursed as an actual credit to your account. Aid will not be disbursed if all financial aid paperwork is not completed.

Your Awarded Work Contract is not part of your anticipated Financial Aid; it is applied as a separate credit on your bill (see below).

If no anticipated Financial Aid or loans appear on your bill, that means you still have steps to complete in the financial aid process. Visit Net Partner to view what documents the Financial Aid Office has received and what may still be pending. You may also contact your admissions counselor at any time to check the status of your Financial Aid and ask about next steps.

Work Contract Credit:

On-campus work is a requirement of the Warren Wilson College educational program that is core to developing the professional and leadership skills employers want you to have. On-campus work is guaranteed for all residential students. The credit is listed as "Awarded Work Contract" (at the bottom of your statement) for **\$1,088** and is based on the expectation that you will complete 150 hours of work during the fall semester. This credit reduces your current balance due.

Each month, your earnings will be paid to your student account, reducing the balance due. If you do not complete all of your contracted work hours, you will have to pay the remaining balance at the end of the semester.

Charges

Tuition:

The charge listed for your tuition assumes full-time enrollment and is for the fall semester only.

Orientation Fee:

The Orientation Fee supports the fall new student orientation program, which is mandatory for new students.

Other Fees:

All students are charged a Comprehensive Fee each semester that includes student activity fees, graduation fees, and other student-support fees. Technology Fees help support technology infrastructure campus wide. Resident students

will be charged an annual \$30 Transportation Fee to support off-campus transportation such as shuttle rides to shopping, events, and medical appointments.

Security Deposit:

The security deposit is held to be used only if a student incurs additional fees (for example, housing damages or parking tickets). The balance of the deposit will be refunded upon graduation or separation from Warren Wilson College.

Health Insurance:

Warren Wilson students are required to have health insurance. Your fall bill lists a charge of **\$1,246** for a Cigna student health insurance policy that provides coverage from **8/1/19 to 7/31/20**. You may review the plan online at <https://www.studentinsurance.com> by entering “Warren Wilson College” in the search box.

If you already have health insurance, you may waive the Cigna health insurance policy by following the instructions on page 7 of this packet. If you are waiving the insurance, you may deduct the premium charge from your balance due to make your payment.

Course Fees:

Some courses charge lab, studio, or material fees. Course fees are not included on this initial bill. Once you add classes, these fees may be added. If you drop a course during the add/drop period, any associated course fees will be reversed. Courses may be added or dropped up until August 29, 2019. Course fees are finalized at that time and are not reversed after that date. Please view your account in September to pay for any course fees you may have added.

Room & Board Charge:

The Room and Board charge combines BOTH your residence hall AND the open meal plan, which provides open dining service at Gladfelter and meals at Cowpie Café, along with \$25 flexible spending for use at Gladfelter, the Owl’s Nest, and Cowpie and \$15 flex dollars for use at Sage Café. If you choose the Plus or Premium meal plans, they add additional flex spending dollars as described below. You may change your meal plan with the Housing & Residence Life Office up to the start of classes, and a charge for any additional flex dollars would be added to your account shortly after. NC sales tax on meal plans is mandated by state law.

PLAN	TOTAL COST	GLADFELTER	COWPIE	FLEX DOLLARS	SAGE DOLLARS
Room with PREMIUM Meal Plan	\$5,850/ semester	Unlimited meals in Gladfelter Dining Hall	1 scan per meal in Cowpie Café	\$200 Flex Dollars	\$40 Sage Dollars
Room with PLUS Meal Plan	\$5,740/ semester	Unlimited meals in Gladfelter Dining Hall	1 scan per meal in Cowpie Café	\$100 Flex Dollars	\$30 Sage Dollars
Room with OPEN DINING Meal Plan	\$5,650/ semester	Unlimited meals in Gladfelter Dining Hall	1 scan per meal in Cowpie Café	\$25 Flex Dollars	\$15 Sage Dollars

Single Room Fee:

If you select a single room, the Single Room Fee of \$1,000 per semester will be added to your student bill mid-July. You'll be able to view your updated bill on MyWWC after July 16th.

Day Student Fee:

Although 90% of our students live on campus, some local students elect to live off campus. If you are charged a “Day Student Fee,” our records indicate that you plan to live off campus. Please notify the Housing & Residence Life Office if your housing preference is incorrect on your bill: housing@warren-wilson.edu or 828.771.5813

Anticipated Balance Due

This is the amount on your bill you must pay by July 1, 2019.

How to pay your bill.

Payment Deadline: July 1, 2019

Warren Wilson College is pleased to provide a variety of options for paying your bill. These options include:

1. MAKING A PAYMENT ONLINE VIA CREDIT CARD OR E-CHECK

- Log onto <https://my.warren-wilson.edu> and click on the **Billing & Aid** tab. (Not sure how to login? See Activity 1, page 4 of the coloring book for instructions, or refer to the New Student webpage: <https://warren-wilson.edu/new-students>).
- **Students who have logged into MyWWC** can find the **Student Account** link in the left-hand menu of the **Billing & Aid** section.
- Under the **View & Pay Account** heading, click the **My Account Balance** link. The **My Account Balance** page shows you the amount due and has the link to **Make a Payment**. Generate a Course and Fee statement to see your total ending bill, factoring in your work contract award.
- Here, you can input the payment amount (deduct \$1,246 if you wish to waive the school insurance), as well as the payment type: Credit card, debit card, or e-check.
- Please note that there is a 2.6% convenience fee for credit card payments. There is no fee for e-checks.

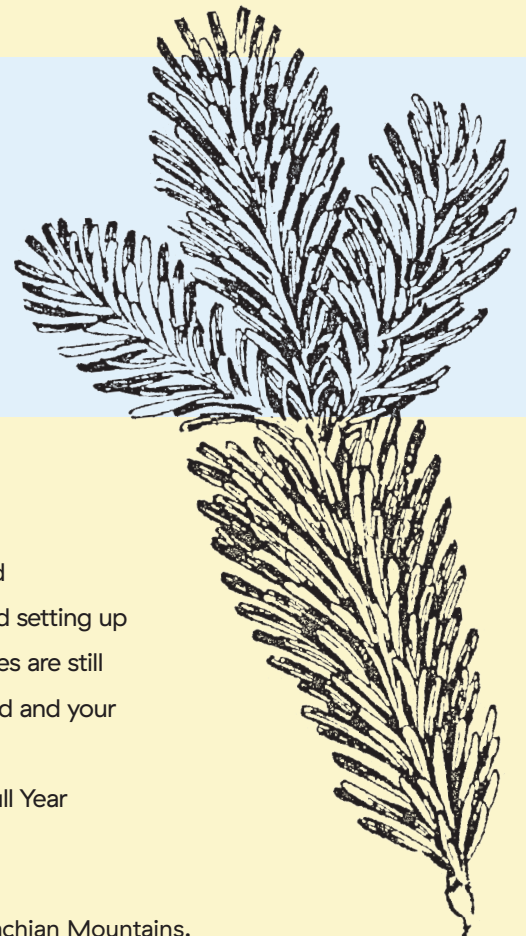
We do not accept payments over the phone or in the office, with the exception of checks and money orders.

2. SUBMITTING A CHECK OR MONEY ORDER FOR PAYMENT

- Review your bill, paying special attention to the “Total Ending Balance.”
- Enclose your payment (either check or money order) in the enclosed business reply envelope. (All payments should be made out to “Warren Wilson College” with the student’s name and student ID number in the memo line).
- Drop it in the mailbox!

2. SETTING UP A PAYMENT PLAN

- Warren Wilson is pleased to partner with Tuition Management Systems (TMS) to offer you monthly payment plans which allow you to pay your anticipated balance in monthly installments. Although we offer Full Year plans, we recommend setting up a Fall Only plan for the amount due on the enclosed bill because your spring charges are still unknown. You can set up a spring plan in November, after registration has occurred and your spring charges are final.
- The enrollment fee for a Fall Only payment plan is \$52. The enrollment fee for a Full Year (fall and spring) plan is \$80.



Here's how to set up your TMS payment plan:

- Log onto TMS: <https://warren-wilson.afford.com/Home>
- Choose the 19–20 Academic Year for Warren Wilson College and click “enroll”
- Choose your Academic Term: Fall (for a Fall Only plan), or Fall/Spring (for a Full Year plan)

- For the **Fall Only plan**, enter the “total ending balance” amount from your fall bill into the Term 1 amount box and click “continue.” (Deduct \$1,246 if you will waive the health insurance).
- Select a four-month or five-month plan. You can view the payment schedule before finalizing your plan. Bill plans begin **July 1**.

Option one
(recommended)

- For the **Full Year plan** (Fall/Spring), enter the “total ending balance” amount from your fall bill in the Term 1 box, and then the same amount again in the Term 2 box. The total amount of the plan should be twice the amount of anticipated balance on your fall bill. You are setting up a plan to pay for fall AND for spring, and spring charges are not included on the fall bill.
- The Full Year payment plan begins **July 1**.

Option two

- Complete the payment plan contract as directed, choosing how you want to make your TMS payments. Once you have paid your first monthly installment and the enrollment fee, your plan will be approved.
- After your plan is approved, the **full amount** of your payment plan contract will be applied to your student account as a credit, so your student account balance for fall should be zero. You will see it listed under recent credits as “Payment Plan Contract TMS.” If that credit has been applied to your account and there is still a balance due, then the payment plan is not sufficient to cover the bill. You may log into your TMS account and increase the amount of your payment plan.
- If you would rather speak to a customer service representative to set up your payment plan, please call TMS at 888.713.7234.

Payment plan installments are due on the first day of each month. Prompt payment is important, because TMS may cancel payment plans for overdue payments. If a payment plan is canceled, the credit is removed from the Warren Wilson student account and replaced with the amount paid to TMS up to the time of cancellation. If a TMS payment plan is canceled in this way, then the remaining balance of the student account becomes due right away. Refer to page 10 for policies on late payments.

Other finance options.

There are a variety of other ways families work together to finance a college education. Below are two frequently used finance options beyond our TMS plan that may be relevant for you & your family.

Parent PLUS Loan:

A parent may apply for a Federal PLUS (Parent Loan for Undergraduate Student) at <https://www.studentloans.gov>. If approved, a parent may borrow the difference between the cost of attendance and the financial aid awarded. If the parent is not approved, the student may be eligible for an additional federal unsubsidized loan. Remember to apply for the entire year's costs. After being approved or denied, please follow up with the Warren Wilson Financial Aid Office to complete the loan process. Parents of independent students are not eligible to borrow PLUS. A FAFSA is required to apply for a PLUS Loan. PLUS Loans are charged a 4.26% origination fee by the lender and disbursed by Oct. 1st.

Private Student Loan:

These are consumer loans that are designed to supplement financial aid and cannot, when combined with other aid, exceed the cost of attendance established by the College. A student must apply with a bank or a lending entity of their choice and have their application credit-approved before they are eligible to borrow this type of loan. In most cases, a student will be awarded a better interest rate if they have a co-signer for their loan. These loans are not backed by the federal government and should only be utilized as a last resource to fund your education.

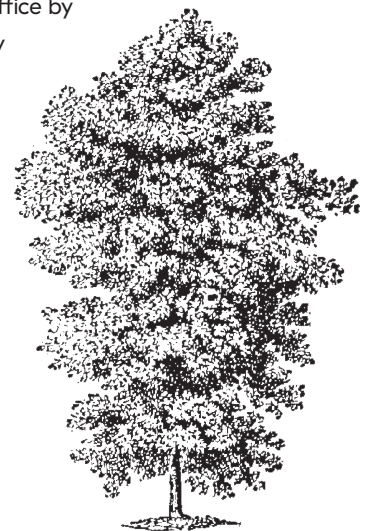
Other third party payments, like 529 plans.

State Prepaid Tuition, College Savings Plans, or Tuition Benefits:

If you have documentation of the amount of payment that will be made to your account by a third party state prepaid tuition or college savings plan (e.g. a 529 Plan or Florida Prepaid), provide it to the Student Accounts Office by mail or email: studentaccounts@warren-wilson.edu to request a deferral. Contact the third party early to authorize disbursement to Warren Wilson College. Deferrals are lifted soon after the beginning of the semester. If the deferred payment does not arrive (for whatever reason) by the payment due date, the balance due must be paid to keep the account in good standing.

If you'd like more information, contact the Financial Aid Office:

Phone: 828.771.2082 • Email: finaid@warren-wilson.edu



Waiving your health insurance.

The waiver must be completed by September 27th, 2019 at **studentsinsurance.com** or the charge cannot be reversed.

We recommend completing the waiver by August 15, 2019 to allow for processing time.

If you wish to waive your health insurance, complete the following steps:

1. Go to **studentsinsurance.com**. Enter “Warren Wilson College” in the “Find your school” field.
2. Choose “waive new students,” and follow the instructions to create an account using your WWC email address.
3. Enter your insurance information.
4. Waiving in the fall will waive the coverage for the entire year.
5. Are you considering competing on a varsity sports team (basketball, tennis, soccer, cross country, swimming, or cycling)? If so, please go to: <http://www.warrenwilsonowls.com/information/athletic-insurance/index> to learn more about athletic insurance coverage.
6. If you do not complete the waiver, you will automatically be enrolled in the Cigna plan for fall.

If your coverage has changed, you will need to log into the Cigna site and complete a waiver with your updated insurance information.

Cigna will send an email confirmation to you that your waiver has been approved or denied. If you do not receive a confirmation, log into your Cigna account to check your status or begin the process again. After the waiver is approved, the charge will be removed from your WWC student account. For assistance with the waiver process, contact: studentlife@warren-wilson.edu or call 828.771.3800.



Don't forget to keep your Cigna log in information!

What's next?

Planning for all four years of your educational costs is an important part of being an active partner in funding your education. We hope our students and families engage with us early and often as we work together over the duration of your college education. In particular, as you think ahead, we encourage you to consider the following:

PREPARING A FOUR-YEAR FINANCIAL PLAN

Warren Wilson College plans to provide the very best educational resources we can to equip and support our students. We regularly update our classrooms and technology infrastructure, recruit world-class faculty, improve our health care and counseling facilities, and respond to our students' needs and requests. Like most colleges, this generally leads to an increase in costs each year: typically 3–5%. We encourage families to assume that these standard increases will occur each year and plan accordingly. Additionally, per federal requirement, families should plan on filing the FAFSA each year to determine financial need as it may change based on individual circumstances.

UNDERSTANDING THE IMPACT OF MAJOR LIFE CHANGES

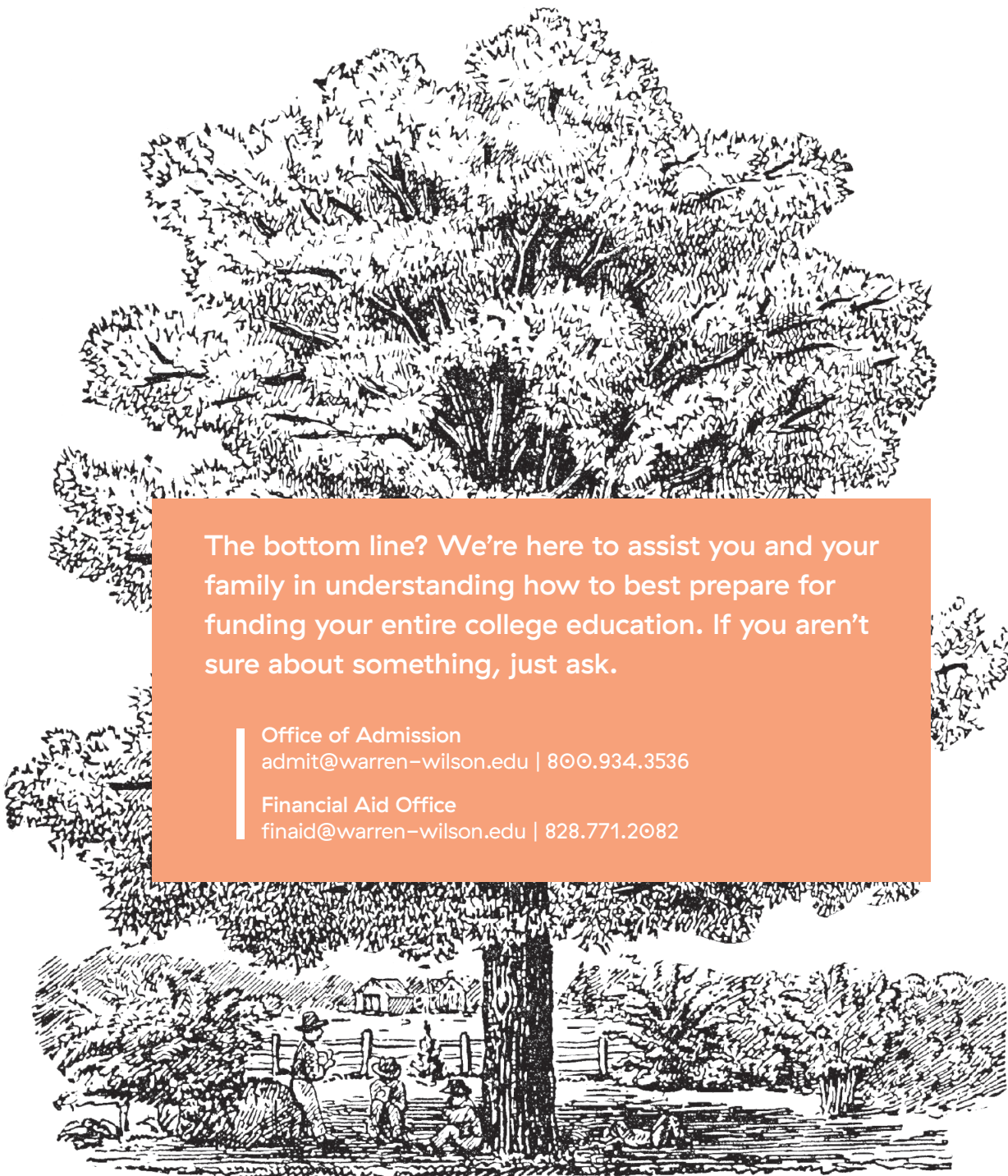
Many families don't realize how important life changes may impact their financial aid and the costs of attending Warren Wilson College. We encourage all families to seek out our Financial Aid Office for assistance in understanding the financial impact of major life changes before they occur. Some examples of major life changes that impact financial aid eligibility include:

- Withdrawing money from a retirement account.
- Marriage or divorce (of either parent or student).
- Graduation of an older sibling from college/university.
- Voluntarily leaving a higher paying job for a lower paying job or to open a business of your own.



Considering the value of time.

Students who graduate in four years not only minimize their undergraduate costs, but they are also positioned to begin working sooner, maximizing their earning potential. Taking a full load of courses (16 credits) each semester is the most important factor in timely graduation, and it maximizes the value of the tuition you're paying. A student who is considering withdrawing from a course, taking a Leave of Absence, or leaving Warren Wilson College should work closely with the Financial Aid Office and Student Accounts to understand the financial impact.



The bottom line? We're here to assist you and your family in understanding how to best prepare for funding your entire college education. If you aren't sure about something, just ask.

Office of Admission
admit@warren-wilson.edu | 800.934.3536

Financial Aid Office
finaid@warren-wilson.edu | 828.771.2082

Billing & collection policies.

Keep this document for your records. It contains important financial facts & policies.

FERPA: The Family Educational Rights and Privacy Act (FERPA) prohibits Warren Wilson College from providing certain information regarding student records to any third party, including parents. Unless the student completes a FERPA Release Authorization form, we are unable to share details including (but not limited to) tuition, fee, and other account charges, student account payments and student account status, and tuition overpayment refund checks with anyone other than the student, regardless of who has remitted payment to the student's account. Please contact the Student Life Office at 828.771.3800 or studentlife@warren-wilson.edu to obtain the FERPA Release Authorization form. This form also can be found on the Billing & Aid page, under Parent/Family Access (the student must be logged in to access the form).

Payment Agreement:

To register for classes, students must agree to pay in a timely manner all financial obligations to Warren Wilson College which are incurred during the entire tenure of enrollment, in accordance with the published policies of Warren Wilson College. This agreement covers payment of tuition, room and board or day student fees, and any other fees, fines, or charges in accordance with policies established by the College.

Failure to pay will result in the following charges and penalties:

- If payment in full is not made or arranged with an approved payment plan within 30 days of the due date, a late payment fee will be assessed on the account (\$30 late fee on past due balances \$200-\$300, \$40 late fee on past due balances \$500-\$1,500, \$50 late fee on past due balances over \$1,500).
- If payment is not made or arranged prior to the start of classes or payment plans are defaulted during the semester, course registration may be dropped for non-payment of account.
- Failure to remit required payments will prevent release of diploma, graduation, registration, and/or release of transcripts, and Warren Wilson College may utilize all legal avenues available to pursue delinquent payments, including cost of collection efforts (within guidelines of North Carolina State Law).
- Payment Plans contracted through Tuition Management Systems (TMS) are subject to enrollment fees and late payment fees.
- There will be a \$25 fine for each returned check. After three returned checks, payment must be made by credit card, cash, or money order.

If Warren Wilson College defers payment of a student account balance based on certified, guaranteed federal or state funds or any other aid, and if that award is later reduced, denied, or declined, the outstanding account balance will be due immediately, and late payment fees and other penalties may apply.

Students should consult the Student Handbook regarding other fines and fees (i.e. dorm fines, parking fines, etc.).

If a monthly payment plan is not in place, or the balance due is not paid in full within 30 days of the official due date, a late payment penalty will be assessed. Students will not be allowed to move into the dorms or begin classes if there is a balance due on the account.

Disclosure: Federal regulations concerning the Truth-in-Lending Act require the following technical disclosure of terms of payment and credit. The payment of a student's obligation to Warren Wilson College will be governed by the Payment Agreement, the Student Handbook, and the Academic Catalog. Charges for tuition, room, board, and fees for each academic year are published on the Student Accounts web page. Warren Wilson College is a non-profit institution of higher learning. As such, student receivable accounts are considered to be educational loans offered for the sole purpose of financing an education and are not dischargeable in bankruptcy proceedings. Full payment of tuition and fee charges for each semester is due by the payment due date for each semester. Payment for the fall semester is due by July 1 for new students and July 15 for returning students. Payment for the spring semester is due by December 15, and payment for the summer semester is due by May 15. There are no monthly payment plans for the summer semester.

WITHDRAWAL/REFUND POLICY:

Students are not responsible for the balance of the semester charges and required/applicable fees if the College receives a written notice of withdrawal before the first day of classes begin. If enrollment is canceled on the first day of classes or after classes begin, for whatever reason, the tuition, room and board for the semester is accelerated depending upon the period of time the student has been enrolled. Fees are not refundable. Financial Aid will be reviewed and adjusted/reduced according to Federal guidelines if withdrawal is before 60% of the semester has been completed. Federal guidelines for calculating return of Financial Aid are different than the tuition refund policy, so a return of funds may result in a balance due to Warren Wilson College.

The following refund policy will be in effect for each semester:

Before the first day of class:	After first day of classes but before the end of week seven, tuition, room & board charges will be refunded as follows:	After the end of week seven:
<ul style="list-style-type: none"> • Tuition, fees, room & board: 100% refund if withdrawal is before the first day of class. 	<ul style="list-style-type: none"> • 90% refund if withdrawal is before the end of the first week of classes. • 80% refund if withdrawal is before the end of week two. • 70% refund if withdrawal is before the end of week three. • 60% refund if withdrawal is before the end of week four. • 50% refund if withdrawal is before the end of week five. • 40% refund if withdrawal is before the end of week six. • 30% refund if withdrawal is before the end of week seven. • Work credits are paid to student accounts as earned. • Fees are not prorated or refunded. <p><i>For residential students, the withdrawal date for refund purposes is the date the student is officially checked out of student housing or the last day of attendance, whichever is later.</i></p>	<ul style="list-style-type: none"> • No refunds of tuition, fees, room & board. • Work credits are paid to student accounts as earned. • Fees are not prorated or refunded.



In case of an error on your account, send your inquiry in writing to the Student Accounts Office, Warren Wilson College, P.O. Box 9000, Asheville, NC 28815 or email us at

studentaccounts@warren-wilson.edu and include the student's name, student ID, and the reason for the dispute. You remain obligated to pay the charges on your account not in dispute, but you do not have to pay any amount in dispute until such time as the College either corrects the error or denies the appeal. During the same time, the College may or may not take any action to collect disputed amounts or report disputed amounts as delinquent. Your notice in writing must reach the Student Accounts Office within 60 days after the charge was applied in order to preserve your rights under the Federal Truth-In-Lending Act.

Saving trees.

In an effort to save trees, you won't be receiving a printed bill (or this packet) in future semesters. Instead, we will notify you via email that your bill is ready on MyWWC. You can login there to see payments received, financial aid, and charges in real time. You can also make payments online with a credit or debit card, or by e-check. <https://my.warren-wilson.edu>



A bit about our campus trees

WHITE OAK:

Every graduating senior on our Landscaping Crew has a tree planted for them. A white oak sapling is planted in front of Mitchell House for a Class of 2014 graduate.

YELLOW BIRCH:

As you make your way along the Fitness Trail to Dogwood Pasture, you can find yellow birches near the stream bed.

RED MAPLE:

Throughout our formal gardens, you can find beautiful red maples. Keep an eye on them in the fall when they burst with color.

BLACK WALNUT:

Recently, our Forestry Crew has been tapping our black walnut trees to produce syrup, an experimental non-timber forest product.

WHITE PINE:

On Christmas Tree Hill you can find rows of planted white pines.

FRASER FIR:

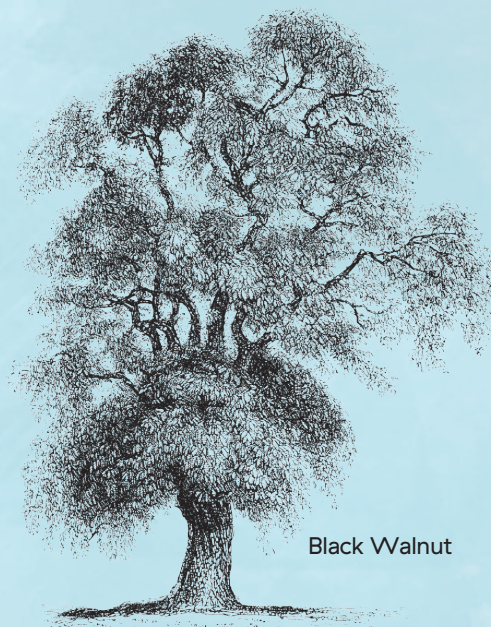
We are lucky enough to have a thriving fraser fir next to the steps heading down to the wetland.

Any Questions? Contact us!

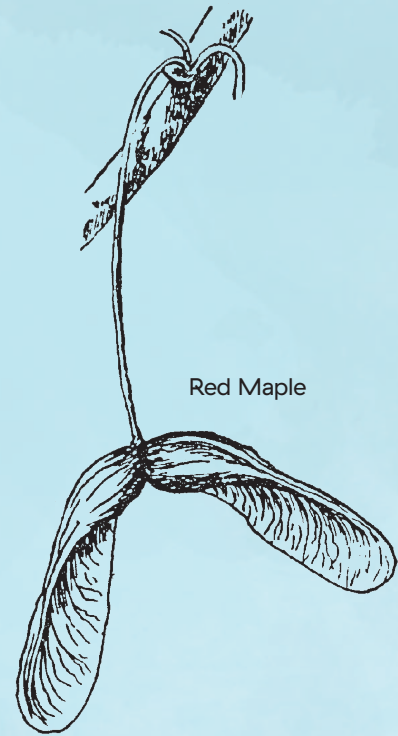
Warren Wilson College Office of Admission
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Yellow Birch



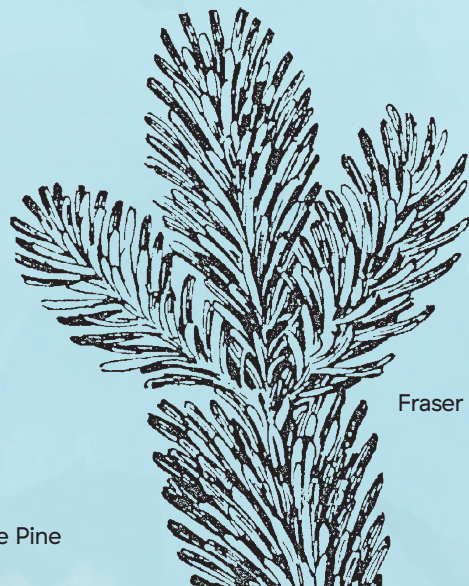
Black Walnut



Red Maple



White Pine



Fraser Fir



White Oak