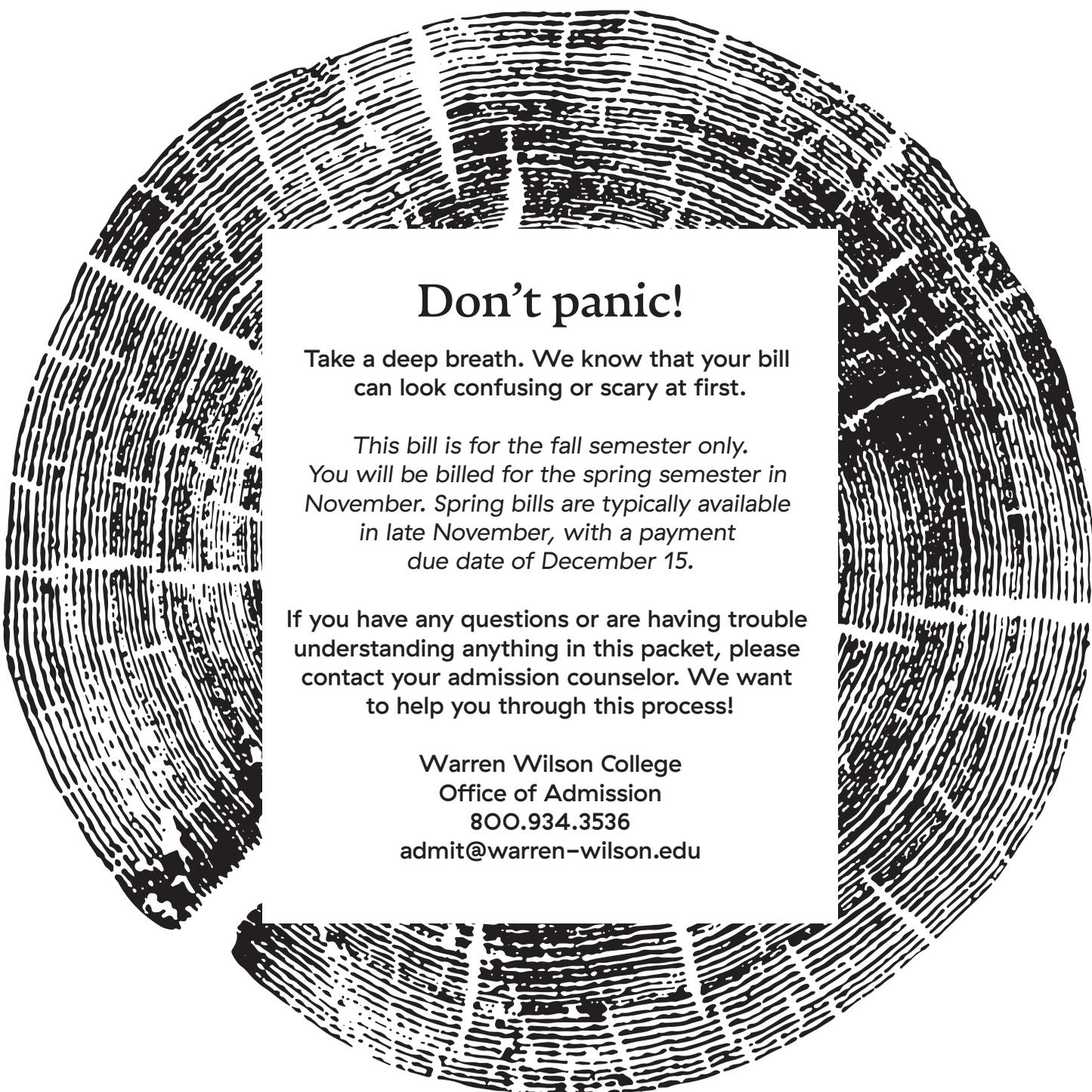


Warren Wilson College

2022 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.

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.

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

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 more details about your anticipated aid, view your Financial Aid on Net Partner:

netpartner.warren-wilson.edu

Credits

Anticipated Financial Aid:

Anticipated Financial Aid is the total Financial Aid that you have accepted in Net Partner to be applied to your bill. Your Financial Aid will not show on your billing statement until all Financial Aid pending requirements are complete. 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, Federal Direct Loans are deducted on your bill only if you have completed the required processes, which include entrance counseling, e-signing a Master Promissory Note (MPN), and accepting or declining the federal loans on Net Partner. You will need to accept or decline your Warren Wilson Work funding as well. Merit-based aid, scholarships, and need-based aid have already been accepted on your behalf. These items are outlined in detail in the Financial Aid Packet that you received previously (in case you need to reference it) and also on Net Partner:

netpartner.warren-wilson.edu.

Know that Warren Wilson College does not require students to borrow the Federal Direct student loans offered. They are an option to help cover educational expenses should you need it, and you should borrow only the amount that you need.

NOTE: Federal Student Loans are subject to an origination fee and a yearly interest rate. For more information about federal student loans, contact the Warren Wilson Financial Aid Office or visit www.studentaid.gov.

The aid is listed as “anticipated” only because you have not started the semester yet. After the add/drop deadline (when your courses are finalized) at the beginning of the semester, the pending aid will be disbursed as an actual credit to your account. Financial Aid is disbursed only if all Financial Aid pending requirements are completed, so make sure to complete all of the items on Net Partner. Please be aware that if you are enrolled in term classes during the semester certain Financial Aid funding disbursement may be delayed.

Please note that your Awarded Work Contract is not part of your Anticipated Financial Aid, so it is already applied as a credit on your bill (see next section for details).

If no Anticipated Financial Aid or loan appears on your bill, that means you still need to complete pending requirements in the Financial Aid process. Visit **Net Partner** to view the pending requirements tab. You may also contact your Admissions Counselor or the Financial Aid Office at any time to check the status of your Financial Aid and ask about next steps.

Outside Scholarships:

If you receive an outside scholarship or funding external to Warren Wilson College, make sure to provide the check to the Warren Wilson Financial Aid Office so that the funds can be applied to your Financial Aid offer. Outside funding will be applied to your Financial Aid offer only upon receipt of the check. If funds are not designated for a specific semester by the donor, then those funds will be evenly split between the fall and spring semesters. If you have questions regarding an outside scholarship, please contact the Warren Wilson Financial Aid Office.

Awarded 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 **\$1,086** and is based on the expectation that you will complete 120 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 and other student-support fees. Technology Fees help support technology infrastructure campus wide.

Residential students will be charged an annual \$50 Transportation Fee to support off-campus transportation such as shuttle rides to shopping, events, and medical appointments. All students are also charged a \$50 per semester Health Fee for telehealth services.

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 **\$1,963** for a Cigna student health insurance policy that provides coverage from **8/1/22 to 7/31/23**. 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. Please note that if your insurance waiver is denied, you will be charged and will be responsible for the health insurance cost on your account.

Course Fees:

Some courses have fees, but these course fees are not included on this initial bill. Courses may be added or dropped up until **September 1, 2022**. The courses are finalized on that date and will not be reversed after that date. Course fees are added to your account at that time. This happens twice a semester, as each semester has two terms. Student Accounts will notify you via your Warren Wilson email that the charges have been added to your account. At that point, you are responsible for making a payment to cover those costs, if applicable. Other charges associated with courses may include material costs; you will already know about those charges because you will have signed off on them, and you will also receive an email notifying you when those charges occur.

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 | \$6,255/ 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 | \$6,115/ 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 | \$6,025/ 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 in mid-July. You'll be able to view your updated bill on myVWVC after July 16th.

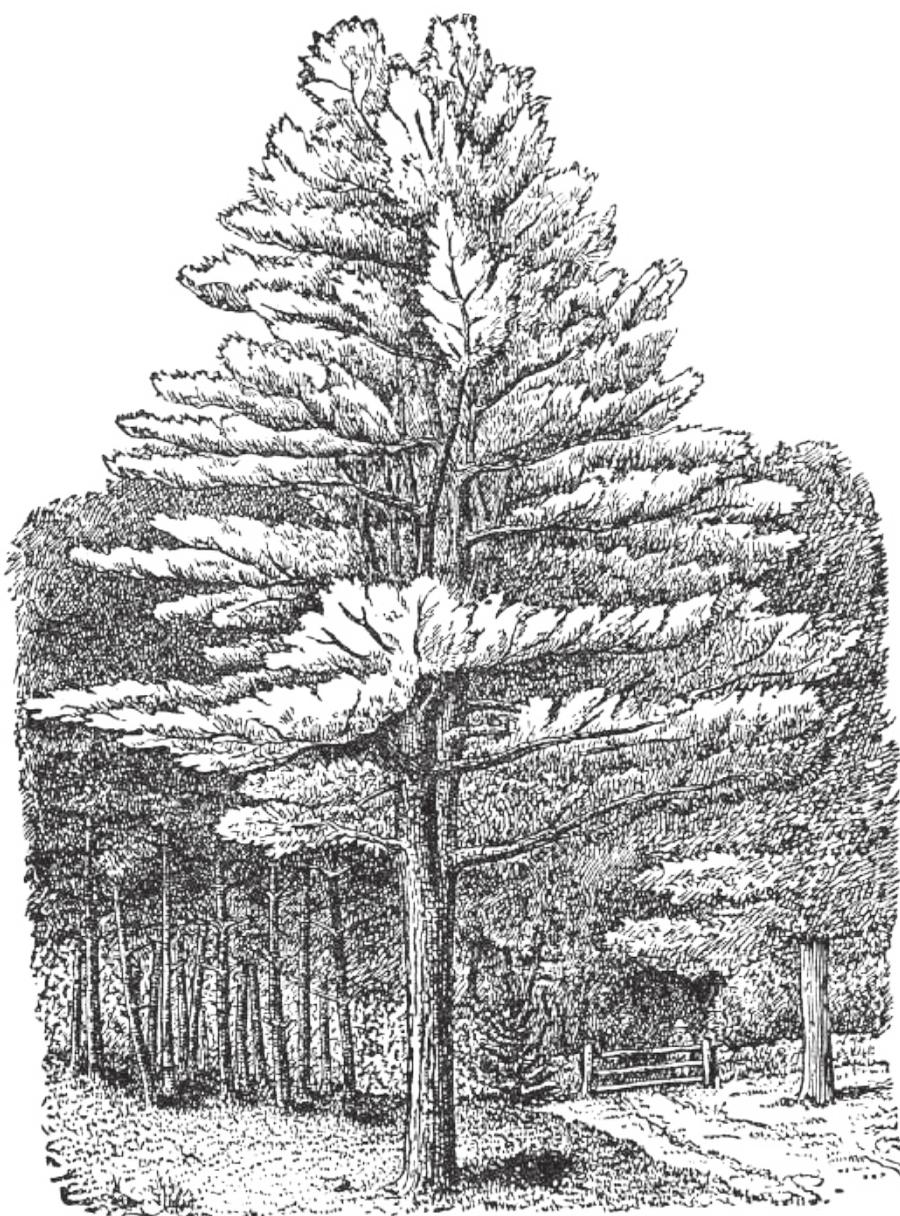
Day Student Fee:

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, 2022.



How to pay your bill.

Payment Deadline: July 1, 2022

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? 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 \$1,963 if you wish to waive the school insurance), as well as the payment type: credit card, debit card, or e-check. Please note that if the waiver is denied payment for insurance is expected.
- Please note that there is a 2.6% convenience fee for credit card payments. There is no fee for e-checks.

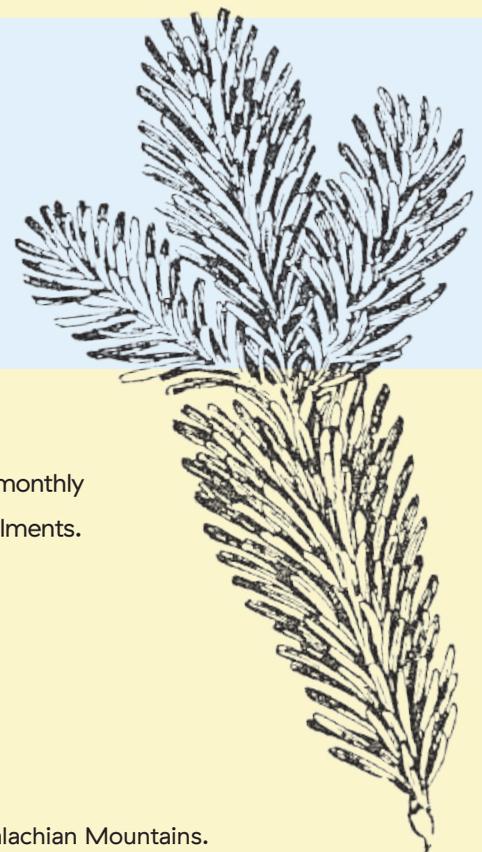
For your security, we cannot not take credit card payments over the phone (Warren Wilson College is PCI Compliant).

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 Nelnet to offer you a **semester-long** monthly payment plan which allows you to pay your anticipated balance in monthly installments.
- The enrollment fee for an interest-free payment plan is \$52.



Here's how to set up your Nelnet payment plan.

- You can sign up for a new payment plan by registering at www.MyCollegePaymentPlan.com/warrenwilson.
- Plans must be initiated by the student. If someone is paying on your behalf, you must first set them up as an Authorized Payer.
- Choose the Academic Year and Term for Warren Wilson College, and click “enroll.”
- Enter the "total ending balance" amount from your fall bill into the Term 1 amount box and click "continue." (Deduct \$1,963 if you will waive the health insurance).
- Select a five-, four-, or three-month plan. You can view the payment schedule before finalizing your plan. Payments are due on the first day of each month.

| Enrollment Deadline | Required Down Payment | Number of Payments | Payments Due <i>(1st of each month)</i> |
|---------------------|-----------------------|--------------------|--|
| June 29 | none | 5 | Jul–Nov |
| July 21 | 20% | 4 | Aug–Nov |
| August 23 | 40% | 3 | Sep–Nov |

- Complete the payment plan contract as directed, choosing how you want to make your Nelnet 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 – Nelnet.” 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 Nelnet 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 Nelnet at 800-609-8056.

Payment plan installments are due on the first day of each month. Prompt payment is important, because Nelnet 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 Nelnet up to the time of cancellation. If a Nelnet payment plan is canceled in this way, then the remaining balance of the student account becomes due to Warren Wilson College immediately. 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 Nelnet plan that may be relevant for you & your family.

Parent PLUS Loan:

Parents may apply for a Federal Direct PLUS Loan (Parent Loan for Undergraduate Student) at www.studentaid.gov. If parents are approved, they may borrow the difference between the cost of attendance and the Financial Aid that was accepted. If their parents are not approved, students may be eligible for additional Federal Direct unsubsidized loans. 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 a PLUS loan. A completed FAFSA is required to apply for a PLUS Loan. PLUS Loans are subject to an origination fee, and the interest rates are set by the Federal Government each year. You can visit www.studentaid.gov for more details about Federal Direct PLUS Loans, interest rates, and origination fees.

Private Student Loan:

These are consumer loans that are designed to supplement when Financial Aid does not cover the full amount due. 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 co-signer is needed to obtain a private student loan. These loans are not backed by the Federal Government. If you plan to seek a private loan option, please notify the Warren Wilson Financial Aid Office.

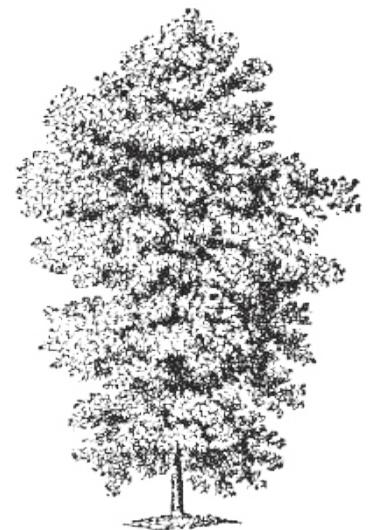
If you'd like more information, contact the the Warren Wilson Financial Aid Office:

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

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. Contact the third party early to authorize disbursement to Warren Wilson College.



Waiving your health insurance.

The waiver must be completed by September 1 at **studentsinsurance.com** or the charge cannot be reversed. We recommend completing the waiver by August 16 to allow for processing time.

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

1. Go to **studentinsurance.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 Warren Wilson email address.
3. Enter your insurance information.
4. Waiving in the fall will waive the coverage for the entire year.
5. If you do not complete the waiver, you will automatically be enrolled in the Cigna plan for fall and will be responsible for the charge.

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 Warren Wilson 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 login 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:

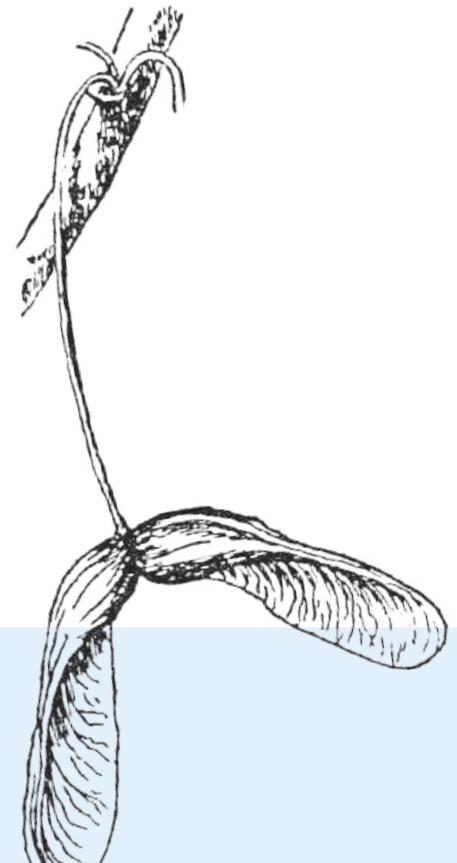
PREPARING A FOUR-YEAR FINANCIAL PLAN

Warren Wilson College plans to provide the very best educational resources to equip and support our students. We regularly update our classrooms and technology infrastructure, recruit world-class faculty, improve our healthcare 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

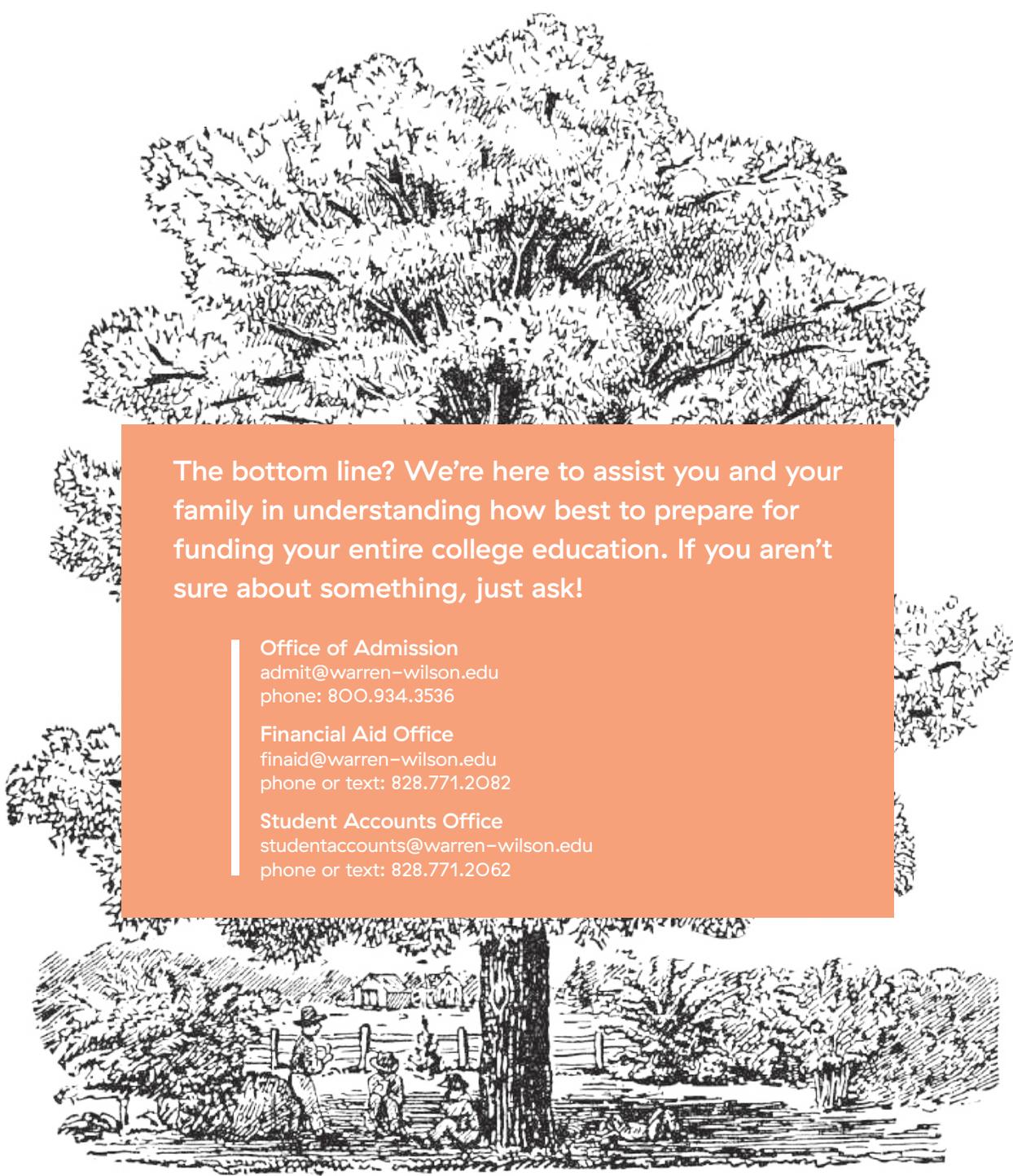
Many families don't realize how important life changes may impact their Financial Aid and the costs of attending Warren Wilson College. We encourage all families to contact our Financial Aid Office for assistance in understanding the financial impact of major life changes before they occur. Some examples 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 best to prepare for funding your entire college education. If you aren't sure about something, just ask!

Office of Admission
admit@warren-wilson.edu
phone: 800.934.3536

Financial Aid Office
finaid@warren-wilson.edu
phone or text: 828.771.2082

Student Accounts Office
studentaccounts@warren-wilson.edu
phone or text: 828.771.2062

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 of myWVWC, 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–\$499, \$40 late fee on past due balances \$500–\$1,499, \$50 late fee on past due balances \$1,500 or more).
- If payment is not made or arranged prior to the start of classes or payment plans are defaulted during the semester, the student's course registration may be dropped for non-payment of account.
- Failure to remit required payments will prevent release of a student's 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 Nelnet 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 nonprofit 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. For returning students, 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 15. 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.

**FINANCIAL POLICY INFORMATION:
WITHDRAWAL & REDUCTION OF CHARGES 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 begins**. 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 reduction of charges policy, so a return of funds may result in a balance due to Warren Wilson College. For details about the Withdrawal and Reduction of Charges policy, please see the insert in this packet titled "Financial Policy Information: Withdrawal and Reduction of Charges Policy."

The following withdrawal and reduction of charges 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 reduced 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% reduction of charges if withdrawal is before the end of the first week of classes. • 80% reduction of charges if withdrawal is before the end of week two. • 70% reduction of charges if withdrawal is before the end of week three. • 60% reduction of charges if withdrawal is before the end of week four. • 50% reduction of charges if withdrawal is before the end of week five. • 40% reduction of charges if withdrawal is before the end of week six. • 30% reduction of charges if withdrawal is before the end of week seven. • Work credits are paid to student accounts as earned. • Fees are not prorated or reduced. <p><i>For residential students, the withdrawal date for reduction of charges 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 reduction of charges 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 number, 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

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!

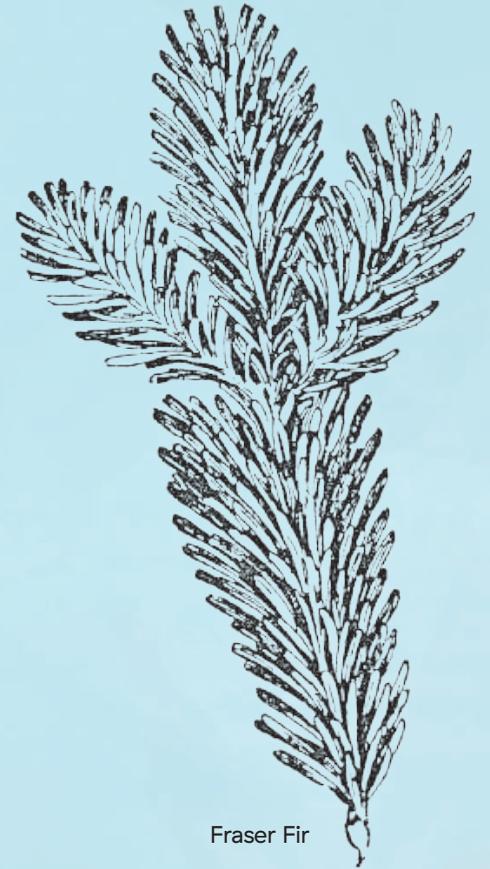
Warren Wilson College Office of Admission
800.934.3536 • admit@warren-wilson.edu



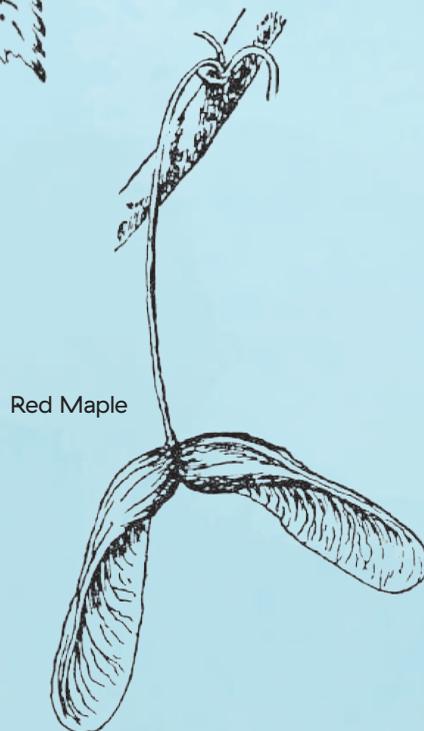
Yellow Birch



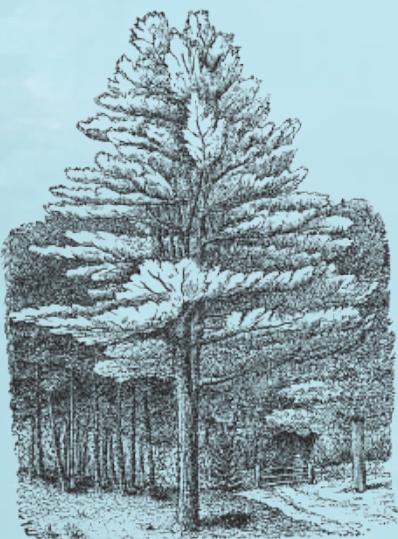
Black Walnut



Fraser Fir



Red Maple



White Pine