

FINANCIAL INFORMATION

Tuition and Fees for The American Women's College

The tuition and fees for the academic year are:

Program	Cost
Tuition (per credit)	\$410.00
Military Tuition	\$350.00
Challenge Exam Fee (to transcribe credits)	\$220.00
Prior Learning Assessment Fee	\$410.00 per 1-4 credit claim/each
Lost Campus Card Replacement Fee	\$10.00
Returned Check Fee	\$15.00
Day One Access Fee	\$40.00 ¹
Course Lab Starting at	\$50.00 ¹

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Day One Access Fee and Course Lab Fees fee vary by course. See Day One Access Fee (p. 1) and Course Lab Fees (p. 1) subsections below for comprehensive list of each.

Day One Access Fee

Day One Access allows students to find digital course materials right within their courses in our learning management system, and course materials are available as soon as courses open to students. Courses using these digital materials are listed below.

Code	Title	Hours
ACC 100	Introduction to Financial Accounting	3
ACC 101	Introduction to Managerial Accounting	3
BSC 109	Biology I	4
BSC 150	Anatomy and Physiology I	3
BSC 151	Anatomy and Physiology II	3
BSC 250	Survey of Biochemistry	3
BUS 120	Business in Society	3
BUS 215	Legal Environments of Business	3
BUS 226	Principles of Marketing	3
BUS 235	Dynamics of Management	3
BUS 255	Human Resource Management	3
BUS 262	Talent Management	3
BUS 285	Becoming an Entrepreneur and Networking	3
BUS 300	Organizational Development and Change	3
BUS 307	Compensation and Benefits	3
BUS 308	Communicating in Business	3
BUS 327	Financial Management	3
BUS 329	Human Resources Policy, Employment Law, & Records Management	3
BUS 360	Global Food Industry	3
BUS 361	Food Laws and Regulations	3
BUS 420	Business Ethics	3
BUS 425	Entrepreneurial Simulation	3

BUS 485	Entrepreneurial Capstone: Preparing for New Ventures	3
BUS 491	Strategic Management and Policy	3
CHL 101	Introduction to Community Health	3
CHL 150	Personal Health	3
CHL 250	Nutrition and Fitness Across the Lifespan	3
CHM 150	General Chemistry I	3
CHM 152	General Chemistry II	3
CMS 100	Introduction to Mass Communication and Pop Culture	3
CMS 130	Media Lab: Communication Technology	3
CMS 213	Writing for the Media	3
CMS 220	New Media Technologies	3
CMS 450	Capstone: Corporate and Organizational Communications	3
CRJ 204	Principles of Policing	3
CRJ 255	Women in Criminal Justice	3
ECO 240	Economics	3
EDU 130	Education, Schools, and Culture	3
EDU 411	MTEL Communication & Literacy: Reading & Writing	1
EDU 412	MTEL General Curriculum: Math	1
ENG 114	Critical Reading and Response	3
ENG 124	Research and Writing in the Disciplines	3
ENG 134	Literary Genres	3
HIS 114	The United States to 1877	3
HIS 115	The United States Since 1877	3
HIS 315	Contemporary America: The United States since 1945	3
HIS 330	African American History Since 1865	3
HSA 300	Health Services Mgmt. and Organiz. Structure in the 21st Century	3
HSA 330	Information Technology in Healthcare Administration	3
HSA 340	Strategic Human Resource Management for Healthcare Organizations	3
HSA 360	Health Services Quality Management and Outcome Analysis	3
HSW 200	Nutrition	3
HSW 207	Seven Dimensions of Wellness	2
HSW 300	Fitness Throughout the Lifespan	3
HSW 351	Children's Health and Nutrition	3
HSW 352	Women's Health and Wellness Issues	3
HSW 353	Men's Health and Wellness Issues	3
HSW 400	Capstone: A Healthier Community	3
HUM 101	Fine and Performing Arts	3
HUM 110	Introduction to Philosophy	3
HUM 117	Introduction to World Religions	3
HUM 120	The Art of Film	3
LOS 325	Leadership and Management in a Global World	3
LOS 400	Ethical Leadership	3
LOS 430	Leading Organizational Change	3
MAT 104	Fundamentals of Mathematics	3
MAT 112	Applied University Mathematics	3

MAT 120	Statistics	3
PHS 100	Introduction to Physical Science	3
PSY 101	Introduction to Psychology I	3
PSY 205	Child Development	3
PSY 206	Adolescent and Adult Development	3
PSY 321	Theories of Personality	3
PSY 323	Behavioral Research Methods	3
PSY 340	Physiological Psychology	3
PSY 370	Social Psychology	3
SOC 100	Principles of Sociology	3
SOC 200	Social Problems	3
WEL 220	Women as Empowered Learners and Leaders	3
WEL 330	Strategies for Personal and Career Growth	3
WEL 440	Leadership in Practice	3

BSC 250L	Survey of Biochemistry	\$170.00
BSC 280L	Human Genetics & Disease Lab	\$155.00
CBY 220	Cyber Investigations I	\$100.00
CBY 310	Cyber Investigations II	\$100.00
CBY 430	Mobile Technology Analysis II	\$100.00
CHE 120L	Chemistry I Lab	\$275.00
CHE 121L	Chemistry II Lab	\$275.00
CHE 220L	Organic Chemistry I Lab	\$275.00
CHE 221L	Organic Chemistry II Lab	\$275.00
CHE 300L	Analytical Chemistry Lab	\$275.00
CHM 150L	General Chemistry 1 Lab	\$160.00
CHM 152L	General Chemistry 2 Lab	\$200.00
CHM 230L	Principles of Organic Chemistry Lab	\$250.00
FSC 105L	Criminalistics Lab	\$200.00
FSC 420L	Forensic Chemistry Lab	\$275.00
FSC 435L	Forensic Anthropology Lab	\$250.00
FSC 500L	Forensic Biology Lab	\$300.00
FSS 120	Foodborne Microorganisms with Laboratory	\$250.00
FSS 150	Foodborne Diseases with Laboratory	\$250.00
FSS 220	Food Chemistry I with Laboratory	\$90.00
FSS 250	Food Chemistry II with Laboratory	\$105.00
HLO 697	Preparing for Immersive Weekend I	\$250.00
HLO 698	Preparing for Immersive Weekend II	\$250.00
HLO 699	Preparing for Immersive Weekend III	\$450.00
LAW 241	Computer Assisted Legal Research	\$80.00
LAW 415	Advanced Legal Research and Writing	\$80.00
NEU 100L	Neuroscience I Lab	\$175.00
NEU 200L	Neuroscience II Lab	\$175.00
NEU 250	Research Methods in Neuroscience	\$200.00
PHS 201L	College Physics I Lab	\$200.00
PHS 202L	College Physics II Lab	\$200.00

Course Lab Fees

Below is a comprehensive list of courses that carry lab fees:

Course Code	Description	Fee
ASO 500	Applied DNA Biology	\$350.00
ASO 605	Toxicology and Drug Analysis	\$350.00
ASO 670	Capstone I	\$350.00
BIO 110	Biology I for Science Majors	\$175.00
BIO 111	Biology I for Non-Science Majors	\$175.00
BIO 112L	Biology II for Science Majors Lab	\$175.00
BIO 150L	Anatomy and Physiology I Lab	\$175.00
BIO 151L	Anatomy and Physiology II Lab	\$175.00
BIO 210L	Genetics Lab	\$275.00
BIO 240L	Plants Rock Lab	\$280.00
BIO 260L	Microbiology Lab	\$275.00
BIO 300L	Biochemistry Lab	\$300.00
BIO 314L	Botany Lab	\$275.00
BIO 316L	Musculoskeletal Anatomy Lab	\$150.00
BIO 320L	Cell and Molecular Biology Lab	\$275.00
BIO 350L	Developmental Biology Lab	\$275.00
BIO 431L	Comparative Vertebrate Anatomy Lab	\$275.00
BIO 440L	Mammalogy Lab	\$275.00
BSC 108L	Fundamental Concepts in Science	\$140.00
BSC 150L	Anatomy and Physiology I Lab	\$175.00
BSC 151L	Anatomy and Physiology II Lab	\$150.00
BSC 210L	General Microbiology Lab	\$175.00

Other Charges

Miscellaneous Fees

A common miscellaneous fee applying to students is a challenge exam fee to purchase credits of \$220.00. Please see the Registrar's Office

for additional information on challenge exams. Other fees include a lost Campus Card replacement fee, a returned check fee, a lost key fee, etc. These fees are determined annually. A list of miscellaneous fees is available at the Business Office.

Books and Supplies

Books and supplies are available through the Fleming Book and Gift Center. The costs to students will vary depending upon the number of courses taken during the semester and student's program of study.

Transcripts

Transcripts must be requested by the respective student through Bay Path's Transcript Request webpage: <http://www.baypath.edu/transcriptrequest> (<http://www.baypath.edu/transcriptrequest/>). Only requests made by the respective student will be processed.

eTranscripts are \$5.00 per copy, paper transcripts sent to a domestic address are \$7.50 per copy, and paper transcripts sent to an international address are \$10.00 per copy. The Registrar's Office reserves the right to withhold processing any transcript request if a student has an unpaid financial obligation to the University.

Auditing a Course

The tuition for an audited course is one-third the regular amount per credit hour. Additional information about auditing is available in the Auditing Courses (<https://catalog.baypath.edu/american-womens-college/academic-policies-procedures/>) policy of the Academic Policies & Procedures section of this academic catalog.

Billing Process

Students are billed on a semester basis with each semester consisting of three (3) six-week sessions. This means your bill will consist of the tuition and fees for three sessions. You must reconcile your bill with the Student Financial Services Office prior to attending class.

Payment Options

Students must reconcile their bill with the Student Financial Services Office prior to attending class. The payment options are as follows:

1. If you are receiving financial aid, notification of your financial award will be sent to you via email. For new students, the award notification email will provide you with instructions to create a log-in for NetPartner, an interactive financial aid web portal. You must either accept or decline your award via NetPartner prior to the start of your course. If your financial aid award does not cover your entire bill for the semester, you must pay this amount in full at least two weeks prior to the start of the semester, sign up for the payment plan (see the "Tuition Management Systems, Inc." section), or apply for an alternative loan (see the Student Financial Services Office for more information).
2. If you are receiving reimbursement from your employer, please refer to the section entitled "Employer Reimbursement Policy" for your payment options.
3. If you are not receiving financial aid or employer reimbursement and do not elect to sign up with Tuition Management Systems for the payment plan, you may be eligible to pay for each **session** at least two weeks prior to the start of that session, if approved by the Student Financial Services Office.

Failure to pay the tuition bill in full prior to the start of each semester will jeopardize the student's enrollment status.

Payment Methods

All checks and money orders should be made payable to Bay Path University. The University also accepts MasterCard, Visa, and American Express. Tuition payments can also be made online through the My Bay Path Portal.

Students must contact the Student Financial Services Office to verify they qualify to use the Payment Plan option. Payment plans are an interest-free monthly payment program, which allows students to spread out all or part of their education expenses over each semester. The payment plan is a 5-month plan and a \$55 enrollment fee covers the plan administration. Students who need assistance determining the correct budget amount should contact the Student Financial Services Office. Please note that students using this plan will not be eligible to receive transcripts or diplomas until the balance is paid in full.

Alternative loans are available for both students and parents. Contact the Student Financial Services Office for more information. Students receiving reimbursement from their employer can apply with the Student Financial Services Office to defer payment until the end of the semester (see below).

Employer Reimbursement Policy

Any student receiving reimbursement from their employer may apply with the Student Financial Services Office to defer the reimbursed portion of their bill until the end of each session. To apply for deferment, the student must complete a Bay Path University Application to Defer Tuition Payment located on the My Bay Path University student portal. Students must complete the application in its entirety and return the form to the Student Financial Services Office. The payment for the deferred portion of the bill must be made within two weeks from the last scheduled class date of the session. This form must be updated each semester.

Credit Balance Policy

Some students may receive a credit balance on their account due to an overpayment or by applying for loan funds above and beyond the cost of tuition and fees. For a student to receive a refund, all funds must be received by the University and posted to the student's account. If a student would like to keep their credit on their tuition account to be applied to an upcoming semester, the student must complete the Credit Balance Authorization Form available on the My Bay Path University portal. Credit balances under \$1.00 will not be refunded.

Policy of Non-Payment

All students must satisfy their financial obligation with the Student Financial Services Office prior to attending class or moving into a residence hall. Any student not satisfying their financial obligation with the Student Financial Services Office may not register for classes, receive class schedules or residence hall assignments, attend classes, reside in residence halls, take examinations, receive grades, receive transcripts, receive diplomas, or participate in Commencement activities. A student whose tuition account is not reconciled by the beginning of each semester may have their registration cancelled with a hold placed on the student's account.

In the event that a student account is delinquent and is sent to a collection agency, the student will be responsible for reasonable collection costs and attorney's fees.

Additional information regarding late payments from the U.S. Department of Veterans Affairs for veteran military service members is available in the Military Benefits and Services section (p. 1).

Refund Policy

Federal Refund Policy

Recipients of Federal Title IV financial assistance who subsequently withdraw from the University before completing 60% of their period of enrollment will be subject to the federal refund policy. Students must inform the institution in a timely manner of their withdrawal from the institution.

Briefly, a federal refund worksheet is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. The amount of Title IV Program assistance earned is based on the amount of time the student spent in academic attendance.

To be considered withdrawn from the University, students must complete the Enrollment Status Form with the Registrar's Office. Students are recommended to review the Withdrawal policy for more information.

In the event the student is subject to disciplinary action requiring withdrawal or results in expulsion, the University does not refund any fees. Charges other than tuition are nonrefundable.

Institutional Refund Policy

Any student withdrawing from the University who is not receiving Federal Title IV financial assistance or those who are receiving Federal Title IV financial assistance that withdraw after 60% of their period of enrollment is subject to the Institutional Refund Policy stated below:

Sessions Containing 6 Weeks

- For withdrawal from the University prior to the second scheduled class, a student will receive a 100% refund.
- For withdrawal from the University after the second scheduled class, there will be no refund.

To be considered withdrawn from the University, students must complete the Enrollment Status Form with the Registrar's Office. Students are recommended to review the Withdrawal policy for more information.

In the event the student is subject to disciplinary action requiring withdrawal or results in expulsion, the University does not refund any fees. Charges other than tuition, room and board are nonrefundable.

Course Refund Policy

Any student dropping or withdrawing from a course but not withdrawing from the University is subject to the Course Refund Policy stated below:

- Students dropping a course, but not withdrawing from the University, by the drop deadline will have their bill adjusted and no charge will be reflected for the dropped course. Students receiving financial aid will have their financial aid package recalculated, if necessary.
- Students withdrawing from a course after the drop deadline, but not withdrawing from the University, will not receive a refund.

To be considered dropped or withdrawn from a course, students must inform the Registrar's Office and complete the necessary forms as determined by the Registrar's Office. Students are recommended to

review the Registration & Course Information section of this academic catalog for additional information.

Campus Card

All undergraduate students will receive a Campus Card from the University. The Campus Card serves numerous functions including: identification, admission into the Blake Dining Hall, purchasing items at the Fleming Book and Gift Center, purchasing food at the Carpe Diem Café, checking out materials at the Hatch Library,, printing/ copying on public printers on the Longmeadow and East Longmeadow campuses, and accessing certain buildings. Any balance of voluntary dollars on the student's Campus Card at the end of the fall semester will be carried forward to the spring semester. Any balance at the end of the spring semester will be applied to the student's bill. Refunds of voluntary deposits will be made at the end of the spring semester or upon withdrawal from the University if all financial obligations are satisfied.

Print Management System

All public printers on the Longmeadow and East Longmeadow campuses are equipped with a print management system, called Papercut, which will allow students to make prints and copies using their Campus Card. Students' accounts will be credited \$100 which equates to approximately 1,000 free prints/copies per year. Once that allotment has been used, each additional print/copy will cost the student ten cents. Students may add funds in increments of \$10 to their ID via the management portal, wildcat.baypath.edu (<https://wildcat.baypath.edu/>).

Military Benefits and Services

Bay Path University is pleased to work with current military service members, veterans, and their families.

Military Tuition Discount

Active or retired military service members and their spouse are entitled to a per credit tuition discount with The American Women's College. Eligible individuals must submit a Military Tuition Discount Eligibility Form during the admission process to qualify for the discounted rate. Additional information about the military rate is available in the Tuition and Fees for The American Women's College (p. 1) subsection of the Financial Information section of this academic catalog.

Veteran Educational Benefits

The University is committed to helping veterans and their families receive financial assistance through the U.S. Department of Veterans Affairs (VA). The information below is designed to assist our veteran students in completing the necessary steps to receive VA Educational Benefits after acceptance and admittance to Bay Path University:

- If you have not already done so, contact a Department of Veterans Affairs counselor at 1-888-442-4551 to discuss your education benefits.
- Complete the VA's Application to start using your education benefit: <https://www.vets.gov/education/apply> (<https://www.vets.gov/education/apply/>). If/when approved, you will be mailed a Certificate of Eligibility.
- Submit a copy of your Certificate of Eligibility to Student Financial Services (first floor of the Annex) or scan a copy to sfs@baypath.edu.
- Work with your Educator Coach to register for classes. This may include submitting any required documentation such as an Intent to Enroll Form.

Late Payment Policy

The university will adhere to the requirements of and comply with the *Veterans Benefits and Transition Act of 2018*, specifically S2248 PL 115-407 Section 103. In accordance with Section 103 of the *Veterans Benefits and Transition Act of 2018*:

Bay Path University permits any *covered individual*¹ to attend or participate in the course of education during the period beginning on the date on which the individual provides to the educational institution a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 (a “certificate of eligibility” can also include a “Statement of Benefits” obtained from the Department of Veterans Affairs’ (VA) website – eBenefits, or a VAF 28-1905 form for chapter 31 authorization purposes) and ending on the earlier of the following dates:

1. The date on which payment from VA is made to the institution.
2. 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.

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A **covered individual** is any individual who is entitled to educational assistance under chapter 31, Vocational Rehabilitation and Employment, or chapter 33, Post-9/11 GI Bill[®] benefits.

Bay Path University **does not** penalize Chapter 31 or 33 students if/when the VA is late making payments. Bay Path University **does not** have any policies in place that would do any of the following waiting for VA payments:

- Prevent enrolling
- Assessing a late penalty fee
- Requiring alternative or additional sources of funding
- Denies access to school resources

In order to prevent outstanding student accounts, Chapter 31 and 33 students must:

- Submit a COE or Statement of Benefits by the first day of classes
- Submit a written request to be certified
- Provide any additional information needed for certification

Yellow Ribbon Program

The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 GI Bill[®] that helps make higher education more affordable for veterans. Bay Path University offers a limited number of Yellow Ribbon Scholarships and the amount awarded is matched by the Department of Veterans Affairs. All military service members who are 100% eligible for VA Educational Benefits that have exhausted their yearly limit for these benefits are eligible for a scholarship. Eligible individuals will be contacted by Student Financial Services directly with additional information about completing the Bay Path University Yellow Ribbon Program Application.

Monthly Housing Allowance

The Harry W. Colmery Veterans Educational Assistance Act (also known as the “Forever GI Bill[®]”) was signed into law on August 16, 2017. This legislation brings significant updates to VA education benefits. Two sections of the law change how VA calculates Post-9/11 GI BILL[®] Monthly Housing Allowance (MHA) payments. These changes became effective in 2018; however, VA did not have the capability to make the rate change immediately. As of December 1, 2019, VA systems began processing MHA payments in accordance with the law so students

may see their rate change depending on how they are impacted by MHA changes. The VA will also send all students who received an MHA between August 1, 2018 and December 1, 2019 a letter informing them of whether they were overpaid, underpaid, or not impacted.

Students whose education is funded through the GI Bill[®] should also know the following changes that went into effect on December 1, 2019:

- MHA rate is now based on the date a student first used their Chapter 33 entitlement.
- MHA rate is now based on where a student physically attends the majority of their classes.
- TAWC coursework is offered in what the VA considers a non-standard term so students who intend to receive an MHA must take a minimum of 6 credits per session to qualify.
- In a non-standard term, benefits will only be received for the session(s) in which the requirements are met.

GI Bill Comparison Tool

GI Bill[®] students can estimate their MHA rate using the GI Bill[®] Comparison Tool at va.gov/gi-bill-comparison-tool (<http://va.gov/gi-bill-comparison-tool/>).

Additional Resources

- Veterans The Blue Book – A Western MA Guidebook for Veterans and their Families: <https://s3.amazonaws.com/baypath/files/resources/veterans-guidebook-for-westernmassachusetts.pdf> (<https://s3.amazonaws.com/baypath/files/resources/veterans-guidebook-for-western-massachusetts.pdf>)
- From Combat to Classroom – a Guide to Understand Student-Veterans: <https://s3.amazonaws.com/baypath/files/resources/from-combat-to-classroom.pdf>

Questions

Military service members, veterans and their families can use the following resources to ask questions or request additional information about their benefits:

- Admissions (Admission): 413-565-6822 or tawcadmissions@baypath.edu
- Registrar’s Office (Enrollment): 413-565-1335 or registrar@baypath.edu
- Student Financial Services (Financial): 413-565-1799 or sfs@baypath.edu

General Information

Bay Path University reserves the right to change tuition and fees. The tuition and fee schedules for the 2021-2022 academic year will be announced to all current students and applicants in the spring of 2021.

The University does not assume responsibility for loss resulting from fire or theft of personal property at the University. It reserves the right to make changes in the faculty, curricula, schedule of classes, calendar of days, fees, and policies at any time deemed practical or necessary. Students are financially responsible for damages to rooms in residence halls, classrooms, equipment, furnishings, breakage of laboratory equipment, false fire alarms, inappropriate use of technology or equipment, and fraudulent telephone use.