

FINANCIAL INFORMATION

Deposits

All graduate programs require a one-time, non-refundable reservation deposit that is applied to the student's first bill. The deposit amounts for the academic year are:

Program	Deposit
Master of Occupational Therapy	\$300.00
Master of Occupational Therapy – Bridge Program	\$100.00
M.S. in Physician Assistant Studies	\$750.00
Doctor of Education in Higher Education Leadership and Organizational Studies	\$300.00
Doctor of Health Science	\$300.00
Doctor of Nursing Practice	\$300.00
Occupational Therapy Doctorate	\$300.00
All remaining graduate programs	\$100.00

Tuition and Fees

The tuition and fees for the academic year are:

Doctoral Programs

Program	Cost
Doctor of Education in Higher Education Leadership and Organizational Studies	\$995.00
Doctor of Health Science (per credit)	\$995.00
Doctor of Nursing Practice (per credit)	\$995.00
Occupational Therapy Doctorate (per credit)	\$1,040.00

Specialist in Education Programs

Program	Cost
Ed.S. in Applied Behavior Analysis Concentrations (per credit)	\$735.00
Ed.S. in Education Concentrations (per credit)	\$550.00

Master Degree Programs

Program	Cost
M.B.A. in Entrepreneurial Thinking & Innovative Practices (per credit)	\$855.00
M.F.A. in Creative Nonfiction Writing (per credit)	\$775.00
Master of Occupational Therapy (per credit)	\$1,030.00
Master of Occupational Therapy – Bridge Program/Track 1 (per credit)	\$865.00
Master of Occupational Therapy – Bridge Program/Track 2 (per credit)	\$1,030.00
Master of Public Health (per credit)	\$790.00

M.S. in Accounting (per credit)	\$855.00
M.S. in Applied Behavior Analysis (per credit)	\$735.00
M.S. in Applied Data Science (per credit)	\$880.00
M.S. in Applied Laboratory Science and Operations (per credit)	\$890.00
M.S. in Clinical Mental Health Counseling (per credit)	\$895.00
M.S. in Communications (per credit)	\$830.00
M.S. in Communications and Information Management (per credit)	\$830.00
M.S. in Cybersecurity Management (per credit)	\$880.00
M.S. in Developmental Psychology (per credit)	\$895.00
M.S. in Education (per credit)	\$550.00
M.S. in Genetic Counseling (per credit)	\$1,175.00
M.S. in Healthcare Management	\$750.00
M.S. in Higher Education Administration (per credit)	\$830.00
M.S. in Information Management (per credit)	\$830.00
M.S. in Leadership and Negotiation (per credit)	\$860.00
M.S. in Nonprofit Management and Philanthropy (per credit)	\$720.00
M.S. in Nursing	\$975.00
M.S. in Physician Assistant Studies (per trimester)	\$17,295.00
M.S. in Strategic Fundraising and Philanthropy (per credit)	\$720.00
Graduate Student Non-Matriculating	\$705.00

Miscellaneous

Program	Cost
Student Accident and Sickness Insurance Program – Full Term/Full Year students	\$4,483.00
Educational Service Fee – Occupational Therapy Graduate Programs (per semester)	\$140.00
Lost Campus Card Replacement Fee	\$10.00
Returned Check Fee	\$15.00
Course Lab Fees Starting at	\$50.00 ¹

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Course Lab fees vary by course. See Course Lab Fee (p. 1) subsection below for comprehensive list.

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	\$165.00
BSC 150L	Anatomy and Physiology I Lab	\$200.00
BSC 151L	Anatomy and Physiology II Lab	\$170.00
BSC 210L	General Microbiology Lab	\$185.00
BSC 250L	Survey of Biochemistry	\$175.00
BSC 280L	Human Genetics & Disease Lab	\$150.00
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	\$185.00
CHM 152L	General Chemistry 2 Lab	\$205.00

CHM 230L	Principles of Organic Chemistry Lab	\$275.00
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	\$260.00
FSS 150	Foodborne Diseases with Laboratory	\$280.00
FSS 220	Food Chemistry I with Laboratory	\$95.00
FSS 250	Food Chemistry II with Laboratory	\$110.00
HLO 697	Preparing for Immersive Weekend I	\$600.00
HLO 698	Preparing for Immersive Weekend II	\$600.00
HLO 699	Preparing for Immersive Weekend III	\$600.00
HLO 761	Dissertation Seminar I	\$500.00
HLO 762	Dissertation Seminar II	\$500.00
HLO 763	Dissertation Seminar III	\$500.00
HLO 765	Dissertation Continuation	\$995.00
LAW 241	Computer Assisted Legal Research	\$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

Other Charges

Student Accident and Sickness Insurance Program

The Massachusetts Universal Health Care Act mandates that all students enrolled three-quarter to full time in a degree-granting program at all colleges and universities in Massachusetts participate in a qualifying student accident and sickness insurance program. In accordance with Massachusetts State Law, Bay Path requires students to participate in the University's Student Accident and Sickness Insurance Program unless proof of comparable coverage is provided. Students must go on-line to www.gallagherstudent.com (<http://www.gallagherstudent.com>) and complete the On-Line Enrollment Form to enroll in the Bay Path University Student Accident and Sickness Insurance Program, or complete the On-Line Waiver Form and provide proof of comparable coverage to waive this plan. Students interested in waiving this plan must do so prior to attending classes. **Only students enrolled in the following graduate programs are eligible to enroll in or waive the health insurance: Master of Science in Physician Assistant Studies, Master of Occupational Therapy, Master of Occupational Therapy Bridge and Master of Science in Applied Laboratory Science and Operations.**

Books & 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.

Billing Process

Students are billed on a semester basis with each semester consisting of two (2) eight-week sessions. This means your bill will consist of the tuition and fees for 2 sessions. You must reconcile your bill with the Student Financial Services Office prior to attending class.

Students in the Master of Fine Arts in Creative Nonfiction Writing, Master of Occupational Therapy, Master of Applied Laboratory Science and Operations, and Master of Science in Physician Assistant Studies degrees are billed on a semester basis and must pay for each semester at least two weeks prior to the start of that semester.

Payment Options

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

1. Students may apply for a Direct Federal unsubsidized Loan. All financial aid information must be submitted to the Student Financial Services Office at least three weeks prior to the start of the semester. If the financial aid award does not cover the entire bill for the semester, students must pay this amount in full at least two weeks prior to the start of the semester, or apply for a federal Graduate PLUS Loan or an alternative loan (see the Student Financial Services Office for more information).
2. If students are receiving reimbursement from employers, please refer to the section entitled "Employer Reimbursement Policy" for payment options.
3. Students in the Occupational Therapy Doctorate, Master of Business Administration in Entrepreneurial Thinking and Innovative Practices, Master Science in Accounting, Master of Science in Applied Behavior Analysis, Master of Science in Applied Data Science, Master of Science in Clinical Mental Health Counseling, Master of Science in Communications, Master of Science in Communications and Information Management, Master of Science in Cybersecurity, Master of Science in Developmental Psychology, Master of Science in Education, Master of Science in Genetic Counseling, Master of Science in Healthcare Management, Master of Higher Education Administration, Master of Science in Information Management, Master of Science in Leadership and Negotiation, Master of Science in Nonprofit Management and Philanthropy, and Master of Science in Strategic Fundraising and Philanthropy degrees are billed on a semester basis with each semester consisting of either two eight-week sessions or one 15-week semester. This means their bills will consist of the tuition and fees for both sessions. In these programs,

there are three semesters in an academic year. If they are not receiving financial aid or employer reimbursement, they must pay for each **session** at least two weeks prior to the start of that session and sign the payment agreement.

4. Students in the Master of Fine Arts in Creative Nonfiction Writing, Master of Occupational Therapy, Master of Applied Laboratory Science and Operations, and Master of Science in Physician Assistant Studies degrees are billed on a semester basis and must pay for each semester at least two weeks prior to the start of that semester.

Payment Methods

All checks and money orders should be made payable to Bay Path University. The University also accepts MasterCard, Visa, American Express, and Discover. Credit card payments are to be made online through the student's online portal.

Students in the Master of Fine Arts in Creative Nonfiction Writing, Master of Occupational Therapy, Master of Applied Laboratory Science and Operations, and Master of Science in Physician Assistant Studies degrees are billed on a semester basis and must pay for each semester at least two weeks prior to the start of that semester. Only these programs are eligible to use the Payment Plan listed below.

The university offers payment plan options. 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. BPU offers a 4 or 3 month plan with a \$35 enrolment fee that covers the plan administration. 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.

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 tuition@baypath.edu. The payment for the deferred portion of the bill must be made within two weeks from the last scheduled class date of each 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

Any student dropping or withdrawing from a graduate course is subject to the refund policy stated below:

Enrollment Period	Refund
Prior to scheduled drop deadline (Transcript Notation: None)	100% Refund
After scheduled drop deadline (Course withdrawal, Transcript Notation: 'W')	0% Refund
Failure to withdraw (Transcript Notation: 'F')	0% Refund

Note: Students withdrawing from the University receiving Federal Title IV financial assistance are subject to a return to Title IV calculation. This calculation will determine the amount of federal financial aid the student has earned.

To be considered withdrawn from the University, students must submit a completed Enrollment Status Form to the Registrar's Office. Students are recommended to review the Withdrawal From the University policy for additional 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.

To be considered dropped or withdrawn from a course, students must complete the Graduate Add/Drop/Withdrawal Form (<https://bpu.tfaforms.net/206/>). Students are recommended to review the Registration & Course Information section of this academic catalog for additional information.

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 (<http://wildcat.baypath.edu/>).

Military Benefits and Services

At Bay Path University, we understand the importance of providing a caring and supportive environment for our military service veterans and their families.

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 you have been accepted and admitted 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/>)
- Submit a copy of your Certificate of Eligibility to Student Financial Services by scanning a copy to sfs@baypath.edu. The VA will mail this certificate to you once they process your application for benefits.
- Complete the Graduate Program Registration and Payment Form with the Office of Graduate Admissions to get registered for your initial coursework.

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.

¹

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. As such, 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[®]”) that 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[®] 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. All students who received an MHA since August 1, 2018 will receive a letter from the VA 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:

- 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.
- Some graduate coursework is offered in what the VA considers a non-standard term. During any non-standard term, students who intend to receive an MHA must take a minimum of 4.5 credits per session. Individuals can inquire with the Registrar’s Office directly to determine which semesters would be considered a non-standard term by the VA.
- Benefits will only be received for the session(s) in which the requirements are met in a non-standard term.

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/>).

GI Bill[®] Trademark Statement

GI Bill[®] is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill> (<https://benefits.va.gov/gibill/>).

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-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 veterans and their families can use the following resources to ask questions or request additional information about their benefits:

- 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 damage to rooms in residence halls, classrooms, equipment, furnishings, breakage of laboratory equipment, false fire alarms, inappropriate use of technology equipment, and fraudulent telephone use.