

FINANCIAL INFORMATION

Deposits

A reservation deposit is required of all students. The amount of the deposit will vary depending on the student's status at Bay Path University (see below). Deposits from new, incoming students who choose not to attend the University are fully refundable prior to May 1 for the upcoming academic year, by submitting a written request to the Student Financial Services Office.

Fee	Cost
New full-time resident student	\$300
New full-time commuter student	\$200

Undergraduate Tuition and Fees

The tuition and fees for the upcoming academic year are:

Fee	Cost
Full-time tuition (12-18 credits)	\$36,497.00
Part-time tuition (less than 12 credits)	\$550.00/credit
Room & Board (Unlimited Access)	\$13,709.00
Room & Board (150 Block Plan)	\$13,381.00
Room & Board (Flex 14 Plan)	\$13,055.00
Single Room Fee	\$3,500.00
Student Accident and Sickness Insurance Program – Full year	\$3,653.00
Parking Fee	\$300.00
Lost Campus Card Replacement Fee	\$10.00
Lost Key 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 subsection below for comprehensive list.

Undergraduate Tuition

Tuition for full-time undergraduate traditional students is \$36,497 for the upcoming academic year. Tuition includes a full-time course load of 12 to 18 credit hours per semester. Students electing to enroll in more than 18 credits during a semester will be charged the per credit rate of \$550 for each credit over 18. Exceptions to this policy are rare and made only at the discretion of Academic Affairs and the Controller.

Course Load Requirements and Restrictions

Full-time status for undergraduate students is 12 to 18 credits per semester. A student wishing to carry more than 18 credits in a Fall or Spring semester may seek permission to do so from their academic advisor via the Credit Hour Overload form available on the MyBayPath portal or in the Registrar's Office. Students are advised that there are financial implications of taking more than 18 credits (see above).

Full-time students choosing to take more than 18 credits should work closely with their advisors to ensure that they will maintain full-time status for all remaining semesters at Bay Path University. Students taking extra classes

in earlier semesters which drop them to less than full-time status in future semesters may lose eligibility for various scholarships or financial aid awards

Room & Board

Room & Board is based on double occupancy. A student may request a single room for an additional charge of \$1,750 per semester. There are also rooms available with triple occupancy for an additional charge of \$125 per semester. The room & board charge includes basic cable services and computer/Internet access.

Each resident student has the option of selecting the Unlimited Access, 150 Block Plan or Flex 14 meal plan. Students are allowed to change their meal plan up to the end of the first week of each semester.

Meal Plan	Description
The Unlimited Access Pass	The Unlimited Access Pass includes unlimited access to the Blake Dining Hall per semester. The Unlimited plan comes with \$200 per semester of "flex money" that may be used at either the Carpe Diem Café, the Blake Dining Room or the East Longmeadow Cafe at the Ryan Center. This plan also comes with 8 guest meals per semester.
The 150 Block Plan	The 150 Block Plan includes 150 Meals in the Blake Dining Hall per semester. The 150 Block plan comes with \$300 per semester of "flex money" that may be used at either the Carpe Diem Café, the Blake Dining Room or the East Longmeadow Cafe at the Ryan Center. This plan also comes with 8 guest meals per semester.
The Flex 14 Plan	The Flex 14 Plan includes 14 meals per week in the Blake Dining Hall per semester. The Flex 14 plan comes with \$100 per semester of "flex money" that may be used at either the Carpe Diem Café, the Blake Dining Room or the East Longmeadow Cafe at the Ryan Center. This plan also comes with 8 guest meals per semester.

Students are allowed to change their meal plan up to the end of the first week of each semester. No refunds are given on unused Campus Card dollars included with the meal plans. Any unused Campus Card dollars from the fall semester will be carried forward to the spring semester. Any unused portion at the end of the spring semester will be forfeited.

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 www.gallagherstudent.com/baypath (<http://www.gallagherstudent.com/baypath/>) 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. The deadline for completing the waiver form and waiving the insurance for the academic year is July 1, 2022.

Course Lab Fees

Below is a comprehensive list of courses that carry lab fees. Please note that some of these fees are attributed to graduate-level courses that may be elected to fulfill an undergraduate requirement.

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

Miscellaneous Fees

A common miscellaneous fee applying to students is a challenge exam fee to purchase credits of \$220. 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.

Parking Fees

To be considered for parking privileges, students must submit an annual parking application to the Campus Public Safety Office. The \$300 annual parking fee must be submitted along with the parking application. The parking fee is not prorated based on the number of days, weeks, or months the automobile is on campus. Parking permits are issued on a first-come, first-serve basis. There is not a parking fee for students that commute.

Campus Public Safety maintains a list of all registered vehicles and violations including those of commuting students. If a student receives a third parking violation, a sticker will be affixed stating that the 4th violation will result in the vehicle being towed at the owner's expense. Parking privileges will be revoked for the remainder of the academic year for any subsequent violation. Fines appear on the student's account and should be paid online through the student's portal. Unpaid fines may result in further charges, revocation of parking privileges and withholding of grades, diplomas and transcripts.

Other Charges: 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.

Other Charges: 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

Undergraduate students may audit a course on a space available basis. Students who audit a course do not earn credits or a grade and cannot change their audit status to one for credit after the add/drop deadline. The tuition for an audited course is one-third of the regular amount per credit hour.

The University may offer other educational or certificate programs during the year on a non-credit basis. The cost for these courses will be determined by the University and made available to potential students prior to the start of these programs.

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

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 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

Students are accepted for admission to the University for the entire academic year and are billed on a semester basis. The fall semester bill is sent out by June 1 and is due by July 1. The spring semester bill is sent out by December and is due by January 1.

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.

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 5, 4, 3 month plans with a \$50 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.

International Students

International students must reconcile their bill by July 1 for the fall semester and mid-December for the spring semester. Failure to pay their bill in full prior to arriving on campus will prevent them from moving into the residence halls and attending classes. The University will provide wire transfer information to students upon request.

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 the semester. To apply for deferment, the student must complete a Bay Path University Application to Defer Tuition Payment located on the My Bay Path 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 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.

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 submit a completed Enrollment Status Form with appropriate signatures to 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.

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 15 Weeks

Enrollment Period	Refund
Prior to the add/drop deadline	100% Refunded
After add/drop deadline through end of second week	60% Refunded
Within the third week	40% Refunded
Within the fourth week	20% Refunded
After four weeks	No Refund

Sessions Containing 8 Weeks

Enrollment Period	Refund
Prior to the first scheduled class	100% Refunded
Within the first week	90% Refunded
Within the second week	30% Refunded
After the second week	No Refund

Sessions Containing 4 to 6 Weeks

Enrollment Period	Refund
Prior to the first scheduled class	100% Refunded
Within the first week	90% Refunded
After the first week	No Refund

Sessions Containing 3 Weeks or Less

Enrollment Period	Refund
Prior to the first scheduled class	100% Refunded
Within the first week of classes	90% Refunded
After the first week of classes	No Refund

To be considered withdrawn from the University, students must submit a completed Enrollment Status Form with appropriate signatures to 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.

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

Military Benefits and Services

Bay Path University is pleased to work with veteran military service members 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 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 by scanning a copy to sfs@baypath.edu.

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.

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.