FINANCIAL INFORMATION — ADULT AND GRADUATE STUDIES

This packet of information is intended to inform you of the financial requirements and payment plan options associated with your enrollment at Brenau University. Please read this information carefully, paying close attention to the required documents you must complete and submit in order to communicate your tuition payment preferences.

DOCUMENTS INCLUDED IN THIS PACKET

1. Financial Options Guide – Adult and Graduate Studies
2. Student Financial Agreement
3. Additional Financial Policies
4. Tuition Reimbursement Authorization
5. Credit Card Authorization (for Self-Pay Installment Plan)

Note: Each financial option requires specific forms; see requirements in the Financial Options Guide.

ACCOUNTING OFFICE CONTACT INFORMATION

For questions regarding your student account, contact the Brenau University Accounting Office using the following contact information:

Adult and Graduate Studies (AGS) Coordinator: Becky Nash
Telephone: 770.531.3121
Alternate Telephone: 770.534.6150
Fax: 770.538.4665
Email: bnash@brenau.edu

FINANCIAL AID OFFICE CONTACT INFORMATION

For questions regarding your financial aid, contact the Brenau University Financial Aid Office using the following contact information:

Financial Aid Counselor, Adult and Graduate Studies (AGS): TJ Johnston
Telephone: 770.538.4736
Alternate Telephone: 770.534.6152
Fax: 770.538.4306
Email: tjohnston1@brenau.edu

OFFICE HOURS

Monday-Friday 8:30 a.m.-5 p.m.

Summer Hours (Mid May to Mid August):

Monday-Thursday 8:30 a.m.-5 p.m.
Friday 8:30 a.m.-12 p.m.

MAILING ADDRESS

Brenau University or Brenau University
Attn: Accounting Office Attn: Financial Aid Office
500 Washington Street SE 500 Washington Street SE
Gainesville, GA 30501 Gainesville, GA 30501
It is your responsibility to select a Primary Finance Option as part of the tuition management plan that best supports your financial needs. A Secondary Option is also required in case the primary option selected does not cover 100% of tuition costs. It is necessary that you plan ahead and understand how you will pay for 100% of your education. Also important is your full understanding of the requirements of the financial option(s) you choose. Failure to pay tuition and fees in accordance with your agreement will result in the assessment of late fees. Such failure may also result in a referral to collections, an unfavorable credit reference, and the withholding of official transcripts. Repeated violations will jeopardize your eligibility for deferment and reentry into Brenau University.

SELF-PAY PLAN
There are two (2) Self-Pay options that may be used alone or in combination with the Third-Party Billing, Tuition Reimbursement and/or Financial Aid Plans.

Option 1: Payment in Full. This plan requires that 100% of tuition and any fees for the applicable enrollment/payment period be paid at least one (1) week prior to the first day of class of that enrollment/payment period.

Option 2: Installment Payment Plan. This plan allows you to split the cost of tuition into 3 or 4 payments depending on the length and number of courses in your enrollment/payment period. Each installment payment is due one (1) week prior to the start date for each course in the enrollment/payment period. A $50 deferred payment fee will be assessed one time during each payment period in which you opt for installment payments. The $50 fee is due along with the first installment payment for that payment period.

NOTE: Invoices may not be sent prior to the due date of each course, and all plans are subject to late fees if payment is not received by the due date.

The following forms are required for the Self-Pay Plan:
1. Student Financial Agreement
2. Credit Card Authorization (if using a credit card for the Installment Payment Plan)

THIRD-PARTY BILLING PLAN (EMPLOYER/MILITARY/GOVERNMENT AGENCY)
Third-party billing plans are available if Brenau University has approved your company for direct billing and your employer will be paying a minimum of 50% of your tuition per year; if you are currently active-duty military or a civilian government employee; or if you are currently eligible for benefits under Department of Veterans Affairs programs Vocational Rehabilitation and Employment (Chapter 31) or Post-9/11 GI Bill (Chapter 33).

Employer third-party billing is only available as an option if both the employee and employer comply with the terms of the agreement. You will automatically be required to comply with the terms of the Self-Pay Option if the following occurs:

1. Your employment ceases with an approved direct bill company.
2. You do not submit the company voucher on a timely basis.
3. Your company does not pay the University within 90 days of the course start date. (At this point, you will need to contact the Accounting Office to select another Primary Finance Option.)

All employer, military, or government tuition assistance vouchers or forms must be received by the University at least one (1) week prior to the start of each course. It is your responsibility to assist the University in expediting payment from your employer, the military, or a government agency, if necessary. Any amounts not covered by your employer, the military, or a government agency must be paid 1 week prior to the start of each course.

NOTE: The Third-Party Billing Plan does not include Montgomery GI Bill (Chapter 30) benefits since those benefits are paid directly to the student.

The following forms are required for the Third-Party Billing Plan:
1. Student Financial Agreement
2. Company voucher approved by the University, or Military Tuition Assistance Form DD 1556, or other authorized military or government assistance voucher.
Tuition Reimbursement Plan

The Tuition Reimbursement Plan is available as a Primary Finance Option if you qualify for your employer’s tuition reimbursement program and if your employer reimburses at least 50% of your annual tuition. If your employer’s tuition reimbursement does not cover 100%, the Tuition Reimbursement Plan must be used in combination with the Financial Aid Plan and/or one of the Self-Pay Plan options. Tuition and fees are deferred a maximum of 30 days after the end date of each course regardless of when you receive reimbursement from your company.

To qualify for the 30-day deferment, you must provide a signed Tuition Reimbursement Authorization form that includes a valid credit card number (providing only the last 4 digits and the expiration date) one (1) week prior to the start of your course.

NOTE: Debit cards are not accepted.

Terms and conditions of this plan are not contingent upon the receipt of your grade and your completion of a course. If your tuition and fees are not paid in full 30 days after the end date of a course, your credit card will be automatically charged. The credit card must be issued in your name. A declined credit card will cause your account to be assessed a $200 late fee, which is due immediately upon notification. After two declined credit cards, you will be required to comply with the terms and conditions of the Self-Pay Plan and you will no longer qualify for this option.

NOTE: This plan is not available for Financial Aid.

The following forms are required for the Tuition Reimbursement Plan:
1. Student Financial Agreement
2. Tuition Reimbursement Authorization

Financial Aid Plan

Undergraduate students (associate’s and bachelor’s degree-seeking) may qualify for federal student financial aid programs such as the Federal Pell Grant, the Federal SEOG Grant, and the Federal Direct Loan (Subsidized, Unsubsidized, and Parent PLUS). In addition, Georgia resident undergraduates may qualify for the HOPE Scholarship, the Georgia Tuition Equalization Grant, and the Georgia Student Access Loan.

Graduate students (master’s degree-seeking and above) may qualify for the Unsubsidized Federal Direct Loan and the Graduate PLUS Loan. (Note: Graduate PLUS requires the applicant to pass a credit check.)

The Financial Aid Plan requires that your financial aid package cover all charges associated with an enrollment/payment period. In order to utilize the Financial Aid Plan, you must:

1. Submit a completed FAFSA (Free Application for Federal Student Aid) online at www.fafsa.gov as soon as possible prior to your planned enrollment start date;
2. Respond in a timely fashion to requests from the Office of Financial Aid for additional documents to satisfy federal verification requirements or to answer questions regarding information related to your application;
3. Accept all financial aid offered, or at minimum, enough aid to cover all charges for the enrollment/payment period; and
4. If accepting Federal Direct Loans, complete a Loan Entrance Counseling session and a Master Promissory Note online at www.studentloans.gov (required of first-time Brenau borrowers only).

If you plan to use on the Financial Aid Plan, you must reapply for funding each award year. Financial aid will generally be awarded for two enrollment/payment periods at a time, which typically includes a minimum of 24 credit hours for undergraduate students and 18 credit hours for graduate students. A financial aid award year begins July 1st and ends the following June 30th; the FAFSA associated with each award year is available for completion beginning the previous January 1st. It is critical that you reapply for financial aid in a timely manner to ensure non-interruption of your educational program. Failure to complete a FAFSA for each award year in a timely manner could jeopardize your ability to utilize the Financial Aid Plan as your source of tuition payment. Federal student aid funds are typically disbursed to a student’s account no earlier than the second week of the first class in each enrollment/payment period. A student’s class attendance and participation in either on-ground or online classes during the first week must be confirmed prior to disbursement. Funds from state aid programs are typically received later in each payment period; however, pending state aid funds are considered when calculating the amount of excess financial aid to be refunded to the student.

The following form is required for the Financial Aid Plan:
1. Student Financial Agreement
STUDENT FINANCIAL AGREEMENT – ADULT AND GRADUATE STUDIES

Please check one Primary Finance Option and one Secondary Finance Option below. A Secondary Option is required in the event that the primary financing plan does not cover 100% of tuition and fees. To be considered primary, a plan must fund at least 50% of your annual tuition and fees.

Student Name: ___________________________________ SSN (last four digits only) or Brenau ID: ______________________

Primary     Secondary
☐ ☐ SELF-PAY PLAN 1 – PAYMENT IN FULL: 100% payment submitted one (1) week prior to the first day of class for the enrollment/payment period.

☐ ☐ SELF-PAY PLAN 2 – INSTALLMENT PAYMENTS: 100% payment for each course in the enrollment/payment period, submitted one (1) week prior to the first class meeting for that course.

☐ ☐ THIRD PARTY BILLING PLAN (EMPLOYER/MILITARY/GOVERNMENT): University-approved employer, military, or government tuition assistance vouchers or forms must be received by the University at least one (1) week prior to the start of each course. Any amounts not covered by your employer, the military, or a government agency must be paid one (1) week prior to the start of each course. You must authorize the University in writing to discuss any pertinent information with your employer or any other third party you have indicated in order for the University to obtain payment according to the terms of this payment option. Note: This plan does not include Montgomery GI Bill (Chapter 30) benefits; however, it does include Veterans Affairs Vocational Rehabilitation and Employment (Chapter 31), as well as the Post-9/11 GI Bill (Chapter 33).

Employer or Government Agency: ___________________________ Annual Cap: $___________

☐ ☐ TUITION REIMBURSEMENT PLAN: Available for students whose employers have a written reimbursement policy approved by the University. Tuition and fees will be deferred a maximum of 30 days from each course end date. To qualify for the 30-day deferment, you must provide a signed Tuition Reimbursement Authorization that includes a valid credit card number (providing only the last four digits and the expiration date) one (1) week prior to the start date of your course. NOTE: Debit cards are not accepted.

☐ ☐ FINANCIAL AID PLAN: Need-based and non-need-based financial aid programs, including Federal Pell and SEOG Grants, Georgia HOPE Scholarship and Tuition Equalization Grant, as well as Federal Direct and PLUS Loans, are available for eligible students. In order to utilize the Financial Aid Plan, which means you have sufficient financial aid funds to cover charges, you must complete and submit all required documents needed to receive a financial aid award in a timely manner. This should occur early on in the admissions process prior to initial enrollment, but for subsequent academic years, at least 60 days prior to the start of your new academic year.

☐ ☐ BRENAU EMPLOYEE TUITION WAIVER: Tuition waiver is available to Brenau employees, their spouse/partner, and dependents as specified in the Faculty/Staff Guidelines. A Tuition Waiver Form must be completed and approved each enrollment/payment period. Questions regarding eligibility should be directed to the Director of Human Resources at 770.534.6270 or at hr@brenau.edu.

Late Fees. Late fees totaling not more than $200, unless limited by state law, may be assessed for payment not received in accordance with the terms of the finance options selected above. All returned checks will be assessed a $40 processing fee. This fee is in addition to any late fee(s) incurred.

Certification. I agree to notify Brenau University of any changes in my current address and phone number. I also agree that my participation in a Primary Finance Option is voluntary, and the terms and conditions of payment are not contingent upon events, such as receipt of a grade, invoice, statement, or reimbursement by my employer, or qualifying for financial aid.

I further certify that I have read and fully understand the above information as well as the Additional Financial Policies document included in this packet. I have received the Financial Options Guide along with the Additional Financial Policies and all of my questions have been answered to my satisfaction. I also understand that I am financially responsible for any and all charges incurred, regardless of which option I have chosen.

Student Signature: ___________________________ Date: ___________________________
The following additional financial policies are applicable along with the terms of the Student Financial Agreement.

**Credit Cards/Debit Cards Accepted.** Visa, MasterCard, Discover and American Express are accepted only if you are an authorized signer on the card. Debit cards and other restrictive credit cards are not accepted for payment options that require automatic payment authorization. Brenau University is not responsible for charges incurred through the use of restrictive card including debit cards.

**Payment Due Dates.** Payments are due in accordance with the Finance Option(s) selected on the Student Financial Agreement.

**Refund Policy.** All fees, including application fees, registration deposits, assessment fees, and student services fees, are nonrefundable, unless prohibited by law. A tuition refund may be granted for those who qualify. All refund requests should be submitted in writing; however, credit balances that result from disbursements of federal student aid funds will be refunded to you automatically within 14 days. For a complete description of the refund policy, please see the Brenau University Adult and Graduate Studies Student Handbook.

**Changing Finance Options.** You may change your finance option(s) while attending Brenau University, provided that you are in compliance with your current finance option. In order to change plans, you must contact the Brenau University Accounting Office and complete new financial paperwork. All changes must be approved by Brenau University prior to becoming effective.

**Add/Drop Fee.** An add/drop fee of $25 will be charged for course changes after the initial registration.

**Late Fees.** Late fees totaling not more than $200 per payment period, unless limited by state law, may be assessed for failure to comply with your chosen finance options. To avoid late fees, be sure all payments are made on time.

**Returned Check Fee.** All returned checks will be assessed a $40 processing fee. This fee is in addition to a late fee that may be applicable.

**Graduation Fee.** A graduation fee of $100 will be charged, which covers your graduation audit, diploma, and commencement expenses, not including your cap and gown.

**Collection Fees.** Any student account referred to a collection agency may be assessed the costs associated with collections and attorney fees, if applicable. These fees could be as much as 33% of the principal balance on the account.

**Grade/Transcript Release.** Grades are released for paid courses only. Official transcripts are released for students only when their account is paid in full.

**Dropping Courses/Withdrawing.** If you must drop a course or formally withdraw from Brenau University, you may receive a refund/credit as detailed under “Refund Policy.” When dropping or withdrawing, it is your responsibility to complete and submit an Add/Drop Form to the Assistant Registrar for Adult and Graduate Studies. Upon receipt of an Add/Drop Form on which you are indicating withdrawal from all courses, Brenau University will audit your account, make appropriate financial aid adjustments as required by federal and/or state regulations, process any refunds that may be due, and collect payment for any outstanding balance.

**NOTE:** Brenau University reserves the right to change its tuition rate and fees at any time.

**Adding Courses.** Undergraduate students must successfully complete a minimum of 12 credit hours in an enrollment/payment period, and graduate students must successfully complete 9 credit hours. If you withdraw from or fail a course in an enrollment period, you will not be eligible for additional financial aid disbursements until you have completed an additional course in that period. In this situation, you would need to add a course to achieve the required minimum completed credit hours. Since financial aid funds for that enrollment/payment period will have already been disbursed, and any excess refunded to you, you will be required to pay for the additional course that is necessary for you to progress to the next enrollment/payment period.
Tuition Reimbursement Authorization - Adult and Graduate Studies

This form is required if you opt for the Tuition Reimbursement Plan. Please complete all information below, including the Credit Card Authorization and Agreement.

Student Name: ___________________________________ SSN (last four digits only) or Brenau ID: _____________________________

Address: ___________________________________________________ Home Phone: (______)____________________

City: ____________________________ State: ______  ZIP: __________ Work Phone: (______)_____________________

TERMS OF TUITION REIMBURSEMENT PLAN:

1. I receive employer reimbursement for at least 50% of my annual tuition costs. Brenau University will defer my tuition and fees for up to 30 days from the end date of each course.

2. I authorize Brenau University to charge my credit card according to the terms of the Tuition Reimbursement Plan. I understand my credit card will automatically be charged 30 days after the end of each course if the University has not received payment for tuition and fees.

3. I understand that the terms and conditions of this agreement are not contingent upon the receipt of a grade, completion of a course, or reimbursement by my employer.

4. I understand that I am solely responsible for all tuition and fees due, and I understand that if the terms of this agreement are not met, I will be assessed a $200 late fee. I also understand that if I incur two credit card declines with this payment option during my program, I will no longer qualify for a tuition deferral under the Tuition Reimbursement Plan and I will immediately comply with the terms and conditions of the Self-Pay Plan as described in the Student Financial Agreement.

5. I understand that debit card(s) or any other restrictive credit card(s) cannot be accepted for this plan. The University is not responsible for charges incurred through the use of a debit card or other restrictive cards.

I certify that I am currently employed with _________________________________________________________ (Employer Name), and that I am eligible for its tuition reimbursement program.

CREDIT CARD AUTHORIZATION AND AGREEMENT:

I authorize Brenau University to store and/or charge my credit card for outstanding tuition and fees when due, according to the authorizations I have selected and the terms of my chosen finance option(s), unless I file a notice of bankruptcy or step out of attendance for a period of 1 year, in which case I must complete a new authorization form and Student Financial Agreement. I understand the authorization applies for the duration of my selected program of study. I understand that this agreement covers tuition and fees only. I understand I may change my authorizations in writing at any time for charges occurring after the date of the change in authorizations. I agree to pay Brenau University in accordance with the Primary Finance Option I have selected. I understand that I am ultimately financially responsible for all charges incurred from Brenau University and that failure to comply with my financial agreement may result in administrative withdrawal, assessment of late fees, referral to collections, and an unfavorable credit reference.

I agree to notify Brenau University of any changes in the status of my credit card, including cancellation of the credit card or changes to the expiration date. I understand that if, for any reason, Brenau University is unable to charge my credit card for tuition and/or fees as authorized or payment is not made by the due date, I will be subject to administrative withdrawal from my educational program and Brenau University has the right to pursue collection efforts as it deems appropriate. I agree that Brenau University may assess reasonable collection and attorneys’ fees incurred to collect any delinquent balance. I also understand that in the event my credit card is declined for payment, a $50 late fee may be assessed to my account.

I agree to notify Brenau University of any changes in my current address or phone number. I also agree that the terms and conditions of payment are not contingent on events, such as receipt of a grade, invoice, statement, or reimbursement by my employer, or qualifying for financial aid.

I have read and fully understand the terms listed previously. All questions have been answered to my satisfaction.

Name on Credit Card: _______________________________________________________________________________

Last four digits of your Credit Card Number: ____________________________ Expiration Date (MM/YY): ______ / ______

Note: You must call the accounting office at 770-534-6268 to provide the full credit card number within 7 days of signing this form.

Student Signature: ____________________________________________________________ Date: __________________________
Credit Card Authorization – Adult and Graduate Studies

This form is required if you opt for the Self-Pay Installment Payment Plan and wish to pay your installments with your credit card.

Student Name: ___________________________________ SSN (last four digits only) or Brenau ID: ________________

Name on Credit Card: ________________________________________________________________________________

Last four digits of your Credit Card Number: __________________________ Expiration Date (MM/YY): ______ / ______

Note: You must call the accounting office at 770-534-6268 to provide the full credit card number within 7 days of signing this form.

STUDENT AUTHORIZATION AND AGREEMENT:

I authorize Brenau University to store and/or charge my credit card for outstanding tuition and fees when due, according to the authorizations I have selected and the terms of my chosen finance option(s), unless I file a notice of bankruptcy or step out of attendance for a period of 1 year, in which case I must complete a new authorization form and Student Financial Agreement. I understand the authorization applies for the duration of my selected program of study. I understand that this agreement covers tuition and fees only. I understand I may change my authorizations in writing at any time for charges occurring after the date of the change in authorizations. I agree to pay Brenau University in accordance with the Primary Finance Option I have selected. I understand that I am ultimately financially responsible for all charges incurred from Brenau University and that failure to comply with my financial agreement may result in administrative withdrawal, assessment of late fees, referral to collections, and an unfavorable credit reference.

I agree to notify Brenau University of any changes in the status of my credit card, including cancellation of the credit card or changes to the expiration date. I understand that if, for any reason, Brenau University is unable to charge my credit card for tuition and/or fees as authorized or payment is not made by the due date, I will be subject to administrative withdrawal from my educational program and Brenau University has the right to pursue collection efforts as it deems appropriate. I agree that Brenau University may assess reasonable collection and attorneys’ fees incurred to collect any delinquent balance. I also understand that in the event my credit card is declined for payment, a $50 late fee may be assessed to my account.

I agree to notify Brenau University of any changes in my current address or phone number. I also agree that the terms and conditions of payment are not contingent on events, such as receipt of a grade, invoice, statement, or reimbursement by my employer, or qualifying for financial aid.

I have read and fully understand the terms listed previously. All questions have been answered to my satisfaction.

Student Signature: ___________________________________________ Date: ________________________________