



2024-25

Financial Guide **FOR STUDENT SUCCESS**



CARTHAGE
COLLEGE

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ADDITIONAL RESOURCES

Tuition and Fees Information
www.carthage.edu/tuition

Student Employment
www.carthage.edu/life-at-carthage/aspire/student-services-resources/student-employment/

Federal Student Aid
studentaid.gov

THE OFFICE OF STUDENT FINANCIAL SERVICES

The Office of Student Financial Services (SFS) provides customer service and financial counseling to students and families, answering billing questions and facilitating financial arrangements. The office manages all financial records related to tuition and fees, room and board, parking, miscellaneous charges, financial aid, credits, and payments.

CONTACT US

Office of Student Financial Services | Lentz Hall Suite 403

Hours: Monday-Thursday 8 a.m. - 5 p.m., Friday 8 a.m. - 4:30 p.m.

Email: studentfinances@carthage.edu

Phone: 262-551-6002



2024-25 TUITION AND FEES

| UNDERGRADUATE STUDENTS | |
|--|----------|
| Tuition (full-time, per semester) | \$19,375 |
| Room (base rate, per semester) | \$4,520 |
| Meals (base rate, per semester) | \$2,205 |
| J-Term | |
| First or second on-campus course (room & meals included) | No Fee |
| Third or fourth on-campus course (room included*) | \$2,250 |
| Study tours* | Variable |
| J-Term Board (study tours & third or fourth J-Term only) | Variable |
| Additional Fees for Undergraduates | |
| Overload per credit hour | \$1,575 |
| Part-time undergraduate per credit hour | \$1,210 |
| Second J-Term study tour in the same academic year | \$690 |
| Online courses (summer) per credit hour | \$395 |

*Meal costs vary for a study tour or third/fourth on-campus course

| GRADUATE STUDENTS | |
|--|----------|
| Master of Education | |
| Per credit hour | \$735 |
| Kenosha/Racine teacher rate (non-cohort) | \$620 |
| Licensure rate | \$367 |
| Accelerated Certification for Teachers | |
| Per credit hour | \$367 |
| Master of Science: Business Design & Innovation | |
| Graduate tuition (full-time) | \$28,000 |
| Master of Science: Product Management | |
| Graduate tuition (full-time) | \$28,000 |
| Master of Science: Sports Management | |
| Graduate tuition (full-time) | \$28,000 |
| Master of Music: Music Pedagogy | |
| Graduate tuition (full-time) | \$27,000 |
| Master of Music: Music Theatre Vocal Pedagogy | |
| Graduate tuition (full-time) | \$27,000 |
| Master of Arts: Athletic Training | |
| Graduate tuition (full-time) | \$28,000 |

ENROLLMENT STATUS

Enrollment status indicates whether you are full-time, half-time, withdrawn, graduated, etc. Additionally, it affects various factors, including tuition, financial aid, and scholarship/grant eligibility.

- Full-Time: 12-18 credits per semester
- 3/4 -Time: 9-11 credits per semester
- Half-Time: 6-8 credits per semester
- Less than Half-Time: 5 credits or less per semester

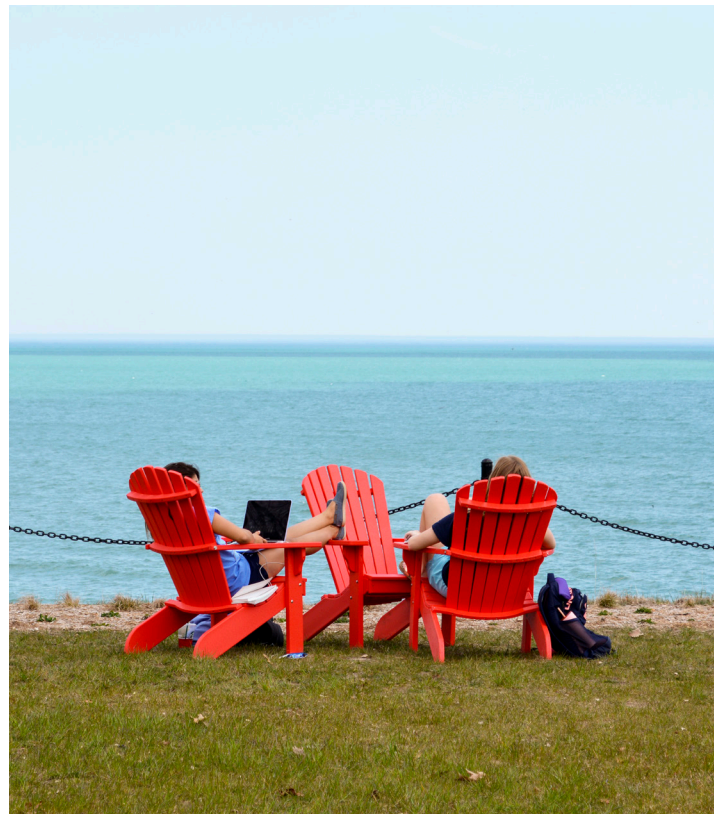
OVERLOAD STATUS

To take more than 18 credit hours in a single semester, students must complete the following:

- File an overload petition with the Office of the Registrar
- Receive permission from the course's professor
- Pay the overload tuition rate of \$1,575 per credit hour exceeding 18 credits

AUDITING A CLASS

Auditing one class per semester is free for students not exceeding 18 credit hours. Students attending part-time and those with an overload status will be charged the audit fee of \$450 per credit.



J-TERM

Full-Time, Full-Year Students (Full-Time status for both the fall and spring semesters of a given academic year):

- A student's first two on-campus J-Term sessions over the course of their time at Carthage are included in tuition, room, and board. Students are responsible for additional costs for study tours and materials, as well as travel and course activity fees.
- For each subsequent on-campus J-Term session, a student will incur a fee of \$2,250, which includes room. Board is not included, but students can purchase a J-Term meal plan.

Part-Time Students, and Full-Time, Single-Term Students (Full-Time status for only the fall semester or only the spring semester of a given academic year):

- Billing uses the part-time credit per hour to calculate J-Term tuition. Additionally, these students will be responsible for study tour(s), material costs, travel and course activity fees, and room and board if applicable.

Second J-Term Study Tour:

- Students must petition the Office of the Registrar to enroll in a second J-Term study tour within the same academic year. Upon approval, billing uses the part-time per credit hour to rate to calculate tuition.

J-Term Meal Plans:

- During J-Term, the Standard Plan (14 swipes a week) is the only meal plan available to residential students enrolled in their first or second on-campus course. Students will resume their normal plan when the spring term begins. There is no additional charge.
- Residential students enrolled in their third or fourth on-campus course do not have a meal plan; an optional J-Term Meal Block (10 swipes for \$79.50) can be purchased.
- Residential students enrolled in a study tour will spend required in an on-campus classroom time prior to or after their trip, during this time students do not have a meal plan; an optional J-Term Meal Block (10 swipes for \$79.50) can be purchased.
- During J-Term, commuter student Meal Block Plans remain active and function the same way as they do in the fall and spring semesters.

Note: Study tour fees and deposits are not eligible for federal financial Aid. However, J-Term scholarships are available.

2024-25 HOUSING RATES

UNDERGRADUATE RESIDENCE HALLS

| | |
|--|---|
| Traditional Halls: Standard Rooms Denhart, Johnson, Madrigano, and Tarble | Double Rooms: \$4,520 (base rate) |
| Traditional Halls: Premium Rooms Denhart, Johnson, Madrigano, and Tarble | Single: \$925 + base rate Triple with bathroom: \$250 + base rate (not available in Madrigano) |
| Oaks Residential Village | Triple occupancy: \$500 + base rate Double occupancy: \$800 + base rate Single room: \$1,450 + base rate |
| The Tower | Double occupancy with campus view: \$1,000 + base rate Double occupancy with lake view: \$1,200 + base rate Single room: \$1,600 + base rate |

Note: Rates are listed per semester

GRADUATE APARTMENTS

| | |
|--------------------|--|
| Parkway Apartments | 10-month contract: \$14,000 12-month contract: \$16,800 |
| Swenson Hall | 10-month contract (communal bath): \$11,400 10-month contract (private bath): \$12,700 12-month contract (communal bath): \$13,680 12-month contract (private bath): \$15,240 |

SUMMER HOUSING (2024)

| | |
|--|--|
| Standard Rate (students not employed on campus) | Double occupancy: \$600/month Single occupancy: \$1,000/month |
| Student Employee Discount 1 (students working on campus 20–31 hours per week) | Double occupancy: \$400/month Single occupancy: \$800/month |
| Student Employee Discount 2 (students working on campus 32+ hours per week) | Double occupancy: \$250/month Single occupancy: \$600/month |
| SURE Program Rate | Double occupancy: Grant funded Single occupancy: \$600/month |

For more information regarding campus housing, visit the [Housing](#) page on the Carthage website.

2024-25 DINING & MEAL PLANS

| RESIDENTIAL MEAL PLANS* | | |
|-------------------------|--|---------|
| Standard Plan | Meal Swipes: 210 (14 per week) Birdie Bucks: \$300 Guest passes: 4 (per year) Meal exchanges: 1 per day | \$2,205 |
| Premium Plan | Meal Swipes: Unlimited daily swipes in the Caf Birdie Bucks: \$180 Guest passes: 4 (per year) Meal exchanges: 3 per day | \$2,750 |
| Flex 1 | Meal Swipes: 105 (7 per week) Birdie Bucks: \$675 Guest passes: 4 (per year) Meal exchanges: 1 per day | \$2,205 |
| Flex 2 | Meal Swipes: 105 (7 per week) Birdie Bucks: \$1,030 Guest passes: 4 (per year) Meal exchanges: 1 per day | \$2,205 |
| Birdie Bucks Only Plan | Meal Swipes: 105 (7 per week) Birdie Bucks: \$1,870 Guest passes: 4 (per year) Meal exchanges: 1 per day | \$2,205 |

**Required when living in campus housing; rates are listed per semester*

| COMMUTER MEAL PLANS* | | |
|----------------------|--|-------|
| Commuter Plan A | Meal Swipes: 25 Meal exchanges: 1 per day | \$250 |
| Commuter Plan B | Meal Swipes: 50 Meal exchanges: 1 per day | \$450 |

**Optional; can be repurchased anytime during the academic year*

| GRADUATE MEAL PLANS |
|---|
| Meal plans are optional for graduate students. Please contact Student Financial Services to add a meal plan. |

For more information about meal plans, visit the [Meal Plans](#) page on the Carthage website.

BIRDIE BUCKS

Birdie Bucks are Carthage's currency. They can be loaded onto Carthage student ID cards to use at on-campus eateries and in the Carthage Bookstore. Students can manage their Birdie Bucks 24/7 using their smartphone or laptop through the GET App. Birdie Bucks are included in most meal plans, but most students load additional Birdie Bucks on their cards to cover their discretionary purchases on campus.

- Add Birdie Bucks through the GET App (available for both IOS and Android) via a debit/credit card.
- Parents or guardians can add Birdie Bucks to their student's account.

Note: There is a \$1 charge and a \$20 minimum for online deposits.

BENEFITS

Easy Deposits:

Add funds quickly, 24 hours a day, through the app.

Deals:

Vendors may offer special promotions for students using Birdie Bucks.

Fast and current:

Access up-to-date Birdie Bucks balances and online transaction history.

Tax-free on-campus food purchases:

You will not pay taxes for food purchases made on campus using Birdie Bucks.

You can learn more about Birdie Bucks and how students can access their GET App on the [dining](#) web page.

For more information about undergraduate housing and meal plans, graduate housing and meal plans, and commuter meal plans please visit the [Undergraduate Housing](#) and [Meal Plan](#) pages on the Carthage website.

MEAL PLANS DURING J-TERM

- Due to reduced dining services operations during J-Term, the Standard Plan (14 swipes a week) is the only meal plan available to residential students enrolled in their first or second J-Term course at Carthage.
- Residential students enrolled in their third or fourth on-campus J-Term course will not have access to the Standard Meal Plan. Instead, they can buy a J-Term Booster Pack of 10 meals for \$79.50. These swipes do not roll over to the spring semester and must be used before the conclusion of the J-Term.
- Residential students enrolled in a study tour will spend the required time in on-campus classroom time before or after their trip. On these classroom days, meals are not included in the study tour fee. Instead, they can buy a J-Term Booster Pack of 10 meals for \$79.50. These swipes do not roll over to the spring semester and must be used before the conclusion of the J-Term.
- During J-Term, commuter meal plans remain active, and function the same way as they do in the fall and spring semesters.
- Any residential students wishing to add additional meals can add a J-Term Booster Pack — 10 meal swipes for \$79.50 — at any time during J-Term (even if they are on the Standard Plan). These swipes do not roll over to the spring semester and must be used before the conclusion of the J-Term.



STUDENT ID'S & PARKING PERMITS

STUDENT IDENTIFICATION CARDS

All full-time Carthage students receive a photo ID card free of charge at the beginning of their college experience. They are used to register for classes, utilize your plans, check out materials in the library, and gain building access after standard business hours.

Replacement cards can be purchased in the Office of Student Life in case of a lost or broken ID. Student Accounts charges a non-refundable \$40 fee for this service. If a student finds their original card after purchasing a new one, they should destroy and securely discard their original.

PARKING PERMITS

Students must register their motor vehicle(s), including cars, trucks, motorcycles, and motor scooters, with the Office of Public Safety and obtain and display a parking permit. Permits remain the property of Carthage College and, when asked, students must surrender them. Parking permits become invalid upon graduation, withdrawal, or change in residency status. Permits may not be sold or transferred from student to student. **Parking permits purchased for the entire year are nonrefundable.**

Carthage College assumes no responsibility nor creates any liability for the care and protection of any vehicle or its contents. All students use parking facilities at their own risk.

Carthage students must abide by the Carthage parking policies outlined on the [Public Safety](#) web page.

2024-25 PARKING PASS FEES

| RESIDENTIAL STUDENTS | |
|----------------------|--|
| 35th Street Lot* | \$150 (per semester) \$275 (per year) |
| 14th Avenue Lot* | \$150 (per semester) \$275 (per year) |
| Tennis Center Lot* | \$375 (per semester) \$700 (per year) |
| Apartment Lot* | \$375 (per semester) \$700 (per year) |
| Pike River Lot* | \$600 (per semester) \$1,100 (per year) |
| South Lower Lot* | \$850 (per semester) \$1,700 (per year) |

**Transportation service provided by the Carthage Firebird Shuttle*

| COMMUTER STUDENTS | |
|-----------------------------------|--|
| South Lower Lot/North Lots 2 & 3* | \$225 (per semester) \$400 (per year) |
| Straz Center Drive | \$375 (per semester) \$700 (per year) |

**Transportation service provided by the Carthage Firebird Shuttle*

MISCELLANEOUS FEES

| 2024-25 MISCELLANEOUS FEES | |
|---|--------------------------------|
| Application Fee | \$35 |
| ATI-NCLEX Preparation Fee (Sophomore, Junior, and Senior Nursing Students) | \$1,100 |
| Audit Fee per Credit Hour | \$450 |
| Engineering Course Fee | \$50 per credit hour |
| Examination for Credit | \$1,575 |
| ID Replacement | \$40 |
| Nursing Pinning | \$100 |
| Private Music Lessons | \$450 |
| Returned Check | \$40 |
| Room Lock Out | \$5 |
| TEAS Entrance Exam (Freshman Nursing Students) | \$70 |
| Transcript Fee | \$12 for first \$6 for each |

| 2024-25 INSURANCE FEES | |
|-----------------------------------|---------|
| International Insurance | \$1,704 |
| International Athletes w/ICS plan | \$1,788 |
| Athletic Insurance | \$805 |



PAYING FOR COLLEGE

PAYMENT DEADLINES

Deadlines for students to pay their account balance or create a payment plan that covers their account balance are the end of July for the Fall semester and the beginning of January for the Spring semester.

ACCEPTED PAYMENT METHODS

Online (Nelnet):

Online payments are made through the student's Nelnet account. In addition to accepting debit/credit cards and ACH Payments, Nelnet also allows the creation of automated payment plans and the ability for students to add authorized third-party members (e.g., parents).

Nelnet Payment Plan:

Students and authorized third-party members can set up a payment plan for an amount equal to or less than their total bill. Depending on when the payment plan is created, the specified amount can be paid in 2 to 7 installments (from June to December) for the Fall Term and 2 to 5 installments (from January to May) for the Spring Term. Payments are due on the first of each month. A \$30 service charge is due at the time of enrollment in the payment plan. International payments can be made through Nelnet.

In-Person:

Students can visit the Office of Student Financial Services to make a payment via cash or check.

Mail (Check):

Make checks payable to "Carthage College" and include the student's ID number and name in the memo line. Address mail to the Office of Student Financial Services, Lentz Hall Suite 403, 2001 Alford Park Drive, Kenosha, WI 53140.

Financial Aid:

- Carthage Aid, Scholarships, and Grants (See pg. 11)
- Federal Aid, including Parent Plus Loans (See pg. 12)
- Alternative Personal Loans (See pg. 14)
- 529 Plans, Work Study, and On-Campus Employment (See pg.15)

NELNET ACCOUNT INFORMATION

Students can access, interact with, and see their bill via their Nelnet account.

Nelnet is available 24/7 by selecting clicking the link under the "Finances" tab in Workday, or by navigating to: online.campuscommerce.com/SignIn.aspx. Nelnet will prompt first-time users with on-screen instructions on how to register their account.

NELNET PORTAL FEATURES

View Details: Students can view their payment plan schedule and filter through transactions, balances, and payments.

Transaction Details: Students can view tuition and fees, pending/applied financial aid, and processed payments. Details are shown for all terms by default but can be filtered for specific terms.

Make a Payment: Students can pay via credit/debit or a bank account (ACH Payment).

Set up a Payment Plan: Students and authorized third-party members can set up a payment plan for an amount equal to or less than their total bill.

Manage Refunds: Students can choose whether they receive refunds through direct deposit or as a paper check.

Add an Additional Party: Students can grant third-party individuals (e.g. parents, guardians, etc.) access to view their balance, submit payments, and set up payment plans.

Note: Nelnet Authorized Party access differs from access to financial information through a FERPA waiver (See pg. 17)

SCHOLARSHIPS AND GRANTS

SCHOLARSHIPS

A scholarship is a form of financial assistance that does not require repayment or employment. Scholarship providers typically offer funds to students who match predetermined criteria, including various merit-based factors that indicate a student's potential for distinction and characteristics (such as religious beliefs, hobbies, ethnicity, etc.) that are important to the scholarship provider. Make sure to read the scholarship description, application requirements, and sponsor preferences when listed to increase your likelihood of receiving this type of financial aid.

CARTHAGE AID

Carthage awards incoming students financial aid through automatic merit scholarships and competitive scholarships. These awards are finalized before the start of a student's first year.

GRANTS

A grant is a form of aid, typically need-based, and does not require repayment. Some need-based grants require students to file the Free Application for Federal Student Aid (FAFSA) to determine eligibility.

STUDENT EMERGENCY FUND AND APPEALS FOR ADDITIONAL AID

The Center for Student Success handles applications for the Student Emergency Fund. The Office of Student Financial Services handles special circumstance appeals for additional aid. For examples of qualifying circumstances and additional information, visit the [Student Emergency Fund & Financial Aid Appeal Process](#) page.

SCHOLARSHIP CHECKS

It is not uncommon for scholarship funds to come as a check. Checks made out to a student can be cashed at a bank by the student. Checks made out to Carthage College are typically delivered directly to the school. Checks made payable to both the student and Carthage College must be signed by the student and delivered to the Office of Student Financial Services before funds can be applied to the student's account.

NON-NEED BASED SCHOLARSHIP AND GRANT ADDITIONAL INFORMATION

All Carthage non-need-based scholarships and grants are reserved for full-time undergraduate students seeking their first bachelor's degree. Renewal requires an annual minimum cumulative GPA and full-time enrollment status. The number of scholarships awarded is not limited.



FEDERAL FINANCIAL AID

FEDERAL FINANCIAL AID TYPES

| AID TYPE | AMOUNT | ELIGIBILITY | TERMS |
|--|---|---|--|
| Direct Grad Plus Loan | Maximum amount is the <i>Cost of Attendance</i> minus any other financial aid the student receives; no minimum amount. | For graduate students; students must be enrolled at least half-time; financial need is not required; the borrower is responsible for all interest. | Must be repaid. |
| Direct Parent Plus Loan | Maximum amount is the <i>Cost of Attendance</i> minus any other financial aid the student receives; no minimum amount. | For parents of dependent undergraduate students; the student must be enrolled at least half-time; financial need is not required; the borrower is responsible for all interest. | Must be repaid. |
| Direct Subsidized Loan | \$3,500 – \$5,500 per year | For undergraduate students; interest does not accrue while the borrower is in school and during deferment periods; students must be attending at least half-time status and have financial need. | Must be repaid. |
| Direct Unsubsidized Loan | Undergraduate: \$5,500 – \$7,000 (less if any subsidized amounts are received for the same period) Graduate: Up to \$20,500 per year | For undergraduate and graduate students; the borrower is responsible for all interest; the student must be enrolled at least half-time; financial need is not required. | Must be repaid. |
| Federal Pell Grant | Amount based on the Federal Pell range for the academic year. | A need based grant available to undergraduates. | Does not have to be repaid. |
| Federal Supplemental Educational Opportunity Grant (FSEOG) | Up to \$1,000 per year | For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on institutional availability. | Does not have to be repaid. |
| Federal Work-Study | Please refer to the Federal Work-Study Awards section on pg. 15. | | |
| Teacher Education Assistance for College & Higher Education (TEACH) Grant | Up to \$4,000 per year; total amount may not exceed \$16,000 | For undergraduate students who are or will be taking coursework necessary to become an elementary or secondary teacher. Recipients must sign an Agreement to Serve to say they will teach full-time in a designated teacher shortage area for four complete years (within eight years of completing their academic program) at an elementary or secondary school serving children from low-income families. | Does not have to be repaid unless the student fails to carry out service obligation, in which case the student must repay TEACH Grant as a Direct Unsubsidized Loan with interest accrued from the date grant was disbursed. |

FAFSA & FUTURE ACT

FAFSA

The Free Application for Federal Student Aid (FAFSA) is a form used by the federal government to determine the eligibility of current and prospective college students for financial aid.

Why Complete the FAFSA:

The FAFSA determines a student's eligibility for federal student loans, grants, scholarships, work-study funds, and state-based aid. So, regardless of whether a student plans to accept federal student loans, they should fill out the FAFSA annually to maximize the potential of their financial aid package.

When to Complete the FAFSA:

The FAFSA needs to be filled out annually for the duration of a student's academic career.

The FAFSA opens on October 1 before the academic year you plan to apply for aid (Ex., On October 1, 2024, the FAFSA for the 2025-26 academic year opens.)

Each college sets a priority deadline for students to fill out the FAFSA. Having the FAFSA filled out by the priority deadline ensures they receive their maximum financial aid package. Carthage's deadline for the FAFSA is February 1 before the academic year you plan to apply for aid (Ex., February 1, 2024 is the priority deadline for the 2024-25 FAFSA.)

Completing the FAFSA:

The 2024-2025 FAFSA application can be completed online at studentaid.gov. To begin, select "Start New Form". Next, you will be taken to the "Log In" page to enter your account username and password. After you have logged in you will be given the option to select your application role to fill out the FAFSA form: "Student" or "Parent." You (the student) should select "Student." Once you have logged in you will be guided through the application process.

The following are needed documents to complete the FAFSA application:

- Your parents' Social Security Numbers if you're a dependent student
- Tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms

After submitting your FAFSA, you will receive a Student Aid Report (SAR) from the U.S. Department of Education. Check all of the information for accuracy and follow up on any requests for additional information.

The Department of Education will calculate your Student Aid Index (SAI) from the information you provide on the FAFSA. The Carthage Office of Student Financial Services will provide a financial aid award offer containing all types of federal, state, and institutional financial aid that you qualify for.

For the most up-to-date information regarding the FAFSA form, please visit studentaid.gov.

FUTURE ACT – DIRECT DATA EXCHANGE (FA-DDX)

Beginning with the 2024-25 award year, the Fostering Undergraduate Talent by Unlocking Resources for Education Act (FUTURE Act) allows FAFSA contributors, parent and student, to consent to the disclosure and use of their IRS federal tax information (FTI) for the purpose of determining a student's eligibility for Title IV federal student aid. This FTI data will be retrieved by the U.S. Department of Education using the FUTURE Act Direct Data Exchange (FA-DDX) to populate the FAFSA starting with the 2024-25 award year. This information will include:

- Tax year (e.g., award year 2024-25 is based on 2022 tax year information from the IRS);
- Tax filing status;
- Adjusted gross income (AGI);
- Number of dependents;
- Income earned from work;
- Taxes paid;
- Education tax credits;
- Untaxed IRA distributions;
- Untaxed pension and annuity distributions;
- IRA deductions and payments;
- Tax-exempt interest;
- Schedule C net profit/loss;
- Indicators for Schedules A, B, D, E, F, H; and
- IRS response code.

ALTERNATIVE LOANS

QUESTIONS TO KEEP IN MIND

What up-front fees will I be paying for this loan?

What interest rate will I be paying on this loan?

Is the interest rate variable or fixed?

What will my payments be on this loan?

If I do not prepay this loan, what will the total amount of this loan be, including interest?

What is your lowest interest rate and fee combination?

Is the lowest rate only for a limited period, or is it for the life of the loan?

Is there a limit on how high the variable rate can go?

How often is the interest rate adjusted?

When do I have to start making payment?

Would the loan provider allow me to defer or reduce my payments temporarily?

How long will I be repaying this loan?

How can I get the best benefits to reduce my payments at time of repayment?

In case of permanent disability or death, what happens my loan?

What are my co-signer's obligations?

Is a co-signer release possible?

ALTERNATIVE LOANS

Private institutions such as banks, credit unions, and online finance companies offer alternative loans (private student loans) that help college students pay for post-secondary education expenses. Unless a student has a well-established credit history, the student should always apply with a cosigner. Interest rates depend upon the combination of the student and cosigner's credit history and can be either variable or fixed. Payments begin within six months of the student's graduation or six months from the time that they drop below half-time enrollment or withdraw from school. Students can borrow up to the total amount of their cost of attendance minus any other financial aid awarded. Each lender has specific loan terms. Private student loans do not have government guarantees or caps on interest rates.

Before Applying for Alternative Loans

- Before considering an alternative loan, ensure all government and institutional financial aid options available to you are exhausted.
- Shop around and research various lenders before choosing an alternative loan.

Applying for Alternative Loans

1. Read the information on the [Alternative Loan](#) section of the Carthage website.
2. Click the "Begin the Alternative Loan Application Process" link at the bottom of the page.
3. Once directed to the FASTCHOICE website, click the "Next" button, read the "Loan Product Disclosures" information, mark that you have read and understand the policy, and click "Next."
4. Use the information on the next page to choose an alternative loan provider that is right for you.
5. Provide the alternative loan provider with all necessary information and sign a Master Promissory Note for the application process.
6. After the lender has everything they need, the school receives a certification request. Upon certification, the loan becomes guaranteed, and a disclosure statement is sent directly to the student. Review the disclosure statement carefully and call your lender if you have any questions. For a full-year student, the loan will be disbursed in two halves: one half for the Fall term and one half for the Spring term.

529 PLANS (QUALIFIED TUITION PLANS)

529 PLANS (QUALIFIED TUITION PLANS)

529 Plans are designed to encourage savings for future education costs, sponsored by states, state agencies, or educational institutions. Bright Start, College Illinois!, Edvest, and Tomorrow's Scholar are the most common sponsoring organizations for these plans in Illinois and Wisconsin.

College Illinois! 529 Plan Instructions:

- **Step 1:** Students who have not yet done so while attending Carthage must submit the Intent to Enroll Form to College Illinois! located on the College Illinois! website under the "Forms" tab.
- **Step 2:** Provide the Office of Student Financial Services with your College Illinois! 529 plan type, account ID #, and your plan's current credit hour balance.
- **Step 3:** Let the Office of Student Financial Services know how many credits you would like to withdraw from your College Illinois! account each semester.

Most Other 529 Plan Instructions:

- **Step 1:** Fill out the Withdrawal Request Form: Located on the sponsoring organization's website.
- **Step 2:** Submit the Withdrawal Request Form. Depending on the sponsoring organization, this may be submitted electronically or by mail.
- **Step 3:** Let the Office of Student Financial Services know how much you would like to withdraw from your 529 Plan account each semester.

Contact the customer service department of your plan's sponsoring organization with any questions regarding their policies and processing time. Contact the Office of Student Financial Services if you have additional questions or concerns.

ON-CAMPUS EMPLOYMENT AND FEDERAL WORK-STUDY AWARDS

Students with or without a federal work-study award included in their Financial Aid offer may apply for employment on or off campus. Both federally and institutionally funded work-study positions are available. Students are responsible for finding means of employment, such as through the Aspire Center.

- Students employed on campus are allowed to work up to a maximum of 20 hours per week.
- Paychecks for on-campus employment, including work-study, are deposited directly into a student's bank account bi-weekly. Students are paid at least federal minimum wage (\$7.25), and their earnings from these job opportunities are distributed directly to the student.
- Income earned through work study positions may be used for any purpose, and is not automatically collected by the institution to be used towards charges.
- If a student wishes to use these earnings for the payment of tuition and fees, they must make manual payments on their account.



CREDIT BALANCE & REFUNDS

CHARGE

Costs that you owe to Carthage, such as tuition, fees, housing (if living on campus), dining, and any other expenses that you incur during the semester. Charges appear as a positive number on Nelnet.

CREDIT

Funds added to your account to pay off your balance. Credits include Carthage Aid, outside scholarships, grants, loans, and any payments to your account. Credits appear as a negative number on Nelnet.

CREDIT BALANCE

The funds remaining when the total credits posted to a student's account exceed the charges applied for a specific term or semester. Students may use a Credit Balance on their account for a subsequent term or semester by filling out and submitting the Credit Balance Authorization Form to the Office of Student Financial Services.

NELNET CREDIT REFUND

Students can request a refund for credits that remain on their account via their Nelnet portal after billing is complete for a term. Before requesting a refund for a credit balance, students must fill out and submit the Credit Balance Authorization Form to the Office of Student Financial Services.

See "Nelnet Account Information" (pg. 10) for instructions on where to access Nelnet, how to register your Nelnet account for first-time login, and what additional features you can utilize.

UNSATISFACTORY BALANCE

A balance equal to or less than \$2,500 is transferable from term to term. Any amount above \$2,500 results in a hold incurring the repercussions listed below.

Senior Unsatisfactory Balance: Any balance above \$0 during or after a graduating senior's last semester will result in a hold incurring the repercussions listed below.

Unsatisfactory Balance Hold Repercussions:

- Unable to register for a subsequent term
- Unable to receive a Diploma

Contact the Office of Student Financial Services with any questions or concerns on how to resolve an Unsatisfactory Balance.



WITHDRAWAL REFUND POLICY

COMPLETE INSTITUTIONAL WITHDRAWAL

Students who wish to withdraw from the institution must contact their assigned student success advisor in the Center for Student Success. Your advisor will complete and submit the Institutional Withdrawal Form to the Office of the Registrar. The date this form is received determines the official withdrawal date applied toward the refund policy.

In the event of unforeseen circumstances, such as severe illness or events beyond the student's control, the College may use a withdrawal date determined by the student's last date of attendance at an academically related activity, as documented by the College. Failure to follow the process of an official withdrawal can result in an unofficial withdrawal.

Resident students must work with Residential Life staff to vacate their assigned rooms within 48 hours of the receipt of withdrawal forms. Extenuating circumstances will be considered by the Residential Life staff.

UNOFFICIAL WITHDRAWAL

If faculty report inadequate attendance by the third week of the semester, students will be unofficially withdrawn from the institution. This date is determined by the last known date of academic activity and will coincide with the refund policy. Students who fail to maintain consecutive registration will be unofficially withdrawn from the institution following the add/drop date of the subsequent term. Students in the seven-week accelerated program will be inactivated following two consecutive terms of inactivity if there is not a presence of future registrations. The last date of attendance will be listed as the final day of classes in the previously enrolled term.

ADMINISTRATIVE/DISCIPLINARY WITHDRAWAL

Under certain circumstances students may be involuntarily withdrawn from the institution. These circumstances could include, but are not limited to, disciplinary action due to student behavior, failure to consistently attend classes for more than three weeks without an excused absence, and faculty confirmation of excessive missing assignments. In the case of administrative/disciplinary withdrawal, student refunds will be prorated based on the date of the administrative/disciplinary withdrawal.

READMISSION

Students who wish to return to Carthage at a later date must fill out an Intent to Re-enroll form distributed by the Office of Admissions. This form must be completed three weeks prior to the start of the term for consideration for semester students and four weeks prior to the term for seven-week accelerated students. All requests for readmission will be considered by the Subcommittee for Academic Review and Recommendation. Institutional scholarships will be reinstated at the amount listed at departure. However, federal financial aid is determined through the submission of the most current academic term's FAFSA form. Students should have received paperwork with additional information related to their specific package at the time of departure. Please contact the Office of Student Financial Services with any remaining questions.



2024-25 WITHDRAWAL REFUND MATRIX

WITHDRAWAL REFUND POLICY TIMELINE

A student who wishes to withdraw from the College may be eligible to receive a full or partial refund based on the official withdrawal date applied to the withdrawal refund policy timeline as outlined below.

| TIMEFRAME OF WITHDRAWAL | IMPACT ON FINAL GRADE | REFUND POLICY |
|--|--|--|
| Week 1 – 3 (up to the add/drop deadline) | Courses are removed from the transcript | Tuition: 100% Room: Prorated to move-out date Meal Plan: Prorated based on usage |
| Week 4 | Final grade of “W” will appear on transcript | Tuition: Prorated up to 60% of the term Room: Prorated to move-out date Meal Plan: Prorated based on usage |
| Week 5-9 | Final grade of “W” will appear on transcript | Tuition: Prorated up to 60% of the term Room: Prorated to move-out date Meal Plan: No refund |
| Week 10 | Final grade of “W” will appear on transcript | Tuition: No refund Room: Prorated to move-out date Meal Plan: No refund |
| Week 11 – 15 | Final grades are recorded on student transcripts; Students are no longer eligible for the final grade of “W” | Tuition: No refund Room: No refund Meal Plan: No refund |

***Prorated Credit:** A partial refund based on the percentage of the term completed or the number of weeks/days remaining.



STUDENT HEALTH INSURANCE

STUDENT HEALTH INSURANCE

Students are responsible for providing their health insurance. Carthage does not provide nor make available student health insurance. Carthage College provides supplemental accident and sickness benefits to all full-time undergraduate students during their time as students. Students do not need to sign up or pay for these benefits. The benefit pays eligible expenses in excess of any plans that do not meet the standards required by the health care reform law and do not replace your current major medical coverage. For more information, contact the Health and Counseling Center.

International Insurance

International insurance is date-based. Students who withdraw will receive a prorated credit based on the date of separation from Carthage College.

International Athletes w/ICS plan

Athletic Insurance is risk-based, not date-based. Students who withdraw and have participated in any athletic event or practice will forfeit the annual insurance fee.

Athletic Insurance

Athletic Insurance is risk-based, not date-based. Students who withdraw and have participated in any athletic event will forfeit the annual insurance fee.



FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act of 1974 (FERPA) is a federal law designed to protect the accuracy and confidentiality of student educational records.

FERPA applies to student records in educational institutions that receive funds under programs administered by the Secretary of Education. Carthage falls under this category. As such, campus practice indicates information provided to the College should only be shared with members of the institution on a need-to-know basis to provide services or conduct College business.

Once a student attends classes beyond high school, all privacy rights are transferred to the student alone, regardless of age or dependency status. This means that at Carthage College, parents or guardians no longer have the right to information protected under FERPA about their child if they are or were a Carthage student.

Student financial records are confidential and may not be released without a student's written consent. The College will take reasonable and appropriate measures to protect personally identifiable information from unauthorized access or disclosure.

FERPA Waiver (Authorization to Release Non-Directory Information): Students can give an individual (e.g. parent or guardian) access to their financial records, education records, and student conduct records by filling out and submitting a FERPA waiver.

FERPA Waiver Instructions

Students can set their FERPA preferences either in their initial onboarding as a new freshman or transfer student. Additionally, current students can update their FERPA preferences at any time via their Workday account. Students can click on the "Authorization to Release Non-Directory Information" tasks located on their taskbar, and update their preference. The most recent submission will overwrite any previous selections.

When filling out a new FERPA waiver, students can choose the type, level, and amount of access they wish to grant to an individual. This includes choosing whether an individual has access to financial records, academic records, student conduct records, or all three. FERPA waivers can be edited after being submitted. Students must indicate all parents/guardians in the FERPA waiver they wish to access their records.

1098-T

The 1098-T form is the Tuition Statement colleges use to report qualified tuition and related educational expenses to you and the IRS. You or your parent/guardian may be able to deduct some or this entire amount from the income tax. Check with a tax advisor or visit the IRS.gov website to find out if you are eligible for this adjustment.

Note: The deadline for schools to send 1098-T forms to students is January 31, and your 1098-T will be accessible in Workday under your "My Finances" tab.



SATISFACTORY ACADEMIC PROGRESS (SAP)

SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal regulations required Carthage College to establish, publish, and apply Satisfactory Academic Progress (SAP) standards to ensure that you successfully complete your coursework and can continue receiving Federal and state financial aid. All students receiving financial aid are required to meet SAP standards.

SAP Standards

- Your cumulative GPA must be at least 2.0
- You must earn at least 67% of your attempted credits (Number of Earned Credits / Number of Attempted Credits)
- You can receive financial aid for up to 150% of the required credit hours for your program (Maximum Number of Credits for SAP = 1.5 x Number of Credit Hours Required for your Program)

SAP Evaluation:

The Office of Student Financial Services evaluates student academic records against SAP standards at the end of each term (Fall and Spring). Students failing to meet SAP standards will receive an email from the Office of Student Financial Services.

SAP Warning:

Carthage allows students one semester to make up for any GPA or attempted credit percentage deficiencies. Students are eligible for financial aid during the SAP warning period without needing to appeal.

SAP Suspension:

Students who fail to meet SAP standards for two consecutive semesters are placed on SAP suspension status and are not eligible for financial aid. The suspension status continues until the student meets SAP standards or is granted SAP appeal.

SAP Appeal:

Students can submit a completed SAP appeal form to the Office of Student Financial Services. A committee reviews student appeals to decide whether to grant an extended probationary period (SAP Probation) or deny the appeal. Note: SAP appeals are separate from petitions to the Subcommittee for Academic Review and Recommendation (SARR).

SAP Probation:

Students on SAP probation are eligible to receive financial aid. Like the SAP warning, students on SAP probation are allowed one semester to make up for any GPA or attempted credit percentage deficiencies. The repercussion of failing to meet SAP standards after a SAP probation period is SAP suspension without the ability to appeal.

SAP Appeal Process:

- Receive an SAP Appeal Form from the Office of Student Financial Services.
- Meet with an academic advisor to create an academic plan which discusses steps needed to improve academic performance and comply with SAP standards.
- Write an explanation of factors that resulted in the SAP suspension.
- Gather documentation to support your explanation.
- Submit the completed SAP Appeal Form, academic plan (signed by both your academic advisor and yourself), written explanation, and supporting documentation to the Office of Student Financial Services.

FREQUENTLY USED TERMS

Academic Year: Consists of a 15-week Fall semester, a 15-week Spring semester, in addition to a 4 week accelerated January Term and a summer term.

Birdie Bucks: Loaded onto student ID cards by semester in the amount specified by their selected meal plan and are redeemable at any campus dining location. Unused Birdie Bucks roll over from the fall to spring semester but expire at the end of the academic year. (1 Birdie Buck = \$1.00)

Cost of Attendance (COA): The estimated amount a student pays to attend a school (usually expressed as a yearly figure.) The amount is determined using a formula established by the U.S. Congress. COA covers tuition and fees, on and off-campus room and board, allowance for books, supplies, and transportation, as well as personal and miscellaneous expenses.

Deferment: Temporary postponement of payment on a loan allowed under certain conditions and during which interest generally doesn't accrue on certain types of subsidized loans.

Disbursement: The payment of financial aid funds from sources, including the federal or state government, the school or private student loan lender to the university.

Entrance Counseling: Explains the rights and obligations you agree to as a condition of accepting a Direct Loan. Entrance counseling is required before loans are applied to a student's account balance.

Exit Counseling: Provides important information to prepare you to repay your federal student loan(s). Topics include: Contact Settings, My Loans, Preparing to Repay, and Determining Your Repayment Strategy. You are required to complete Exit Counseling if you took federal Direct Loans.

Federal Student Aid: Governmental aid that comes in the form of grants, loans, and work-study to assist students with college expenses. Students must complete the FAFSA form to receive this aid.

Financial Aid Award: The combined total of Federal and non federal (institutional and other) financial aid such as grants, loans, and work-study awarded to help meet the student's financial need.

Forbearance: When your monthly loan payments are temporarily stopped or reduced. Interest will continue to accrue on your loans. Be aware that unpaid interest may be capitalized (added to your loan's principal balance) at the end of your forbearance period.

Grace Period: The period that begins when a loan recipient ceases to be enrolled at least half time and ends when the repayment period starts. Loan principal does not need to be paid during this period.

Half-Time Enrollment: An enrollment status that applies to students with a course load of 6-8 credits. Half-time enrollment can affect the cost of attendance (COA) and financial aid packages.

Independent Student: An individual can file the FAFSA as an independent student if they meet one or more of the following criteria/situations: at least 24 years old, married, a graduate/professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, someone with legal dependents (not a spouse), an emancipated minor, or someone who is or was at risk of being homeless. Situations such as living on your own, lack of parental contribution, or parents not claiming you as a dependent on their taxes do not qualify you for independent status when filing the FAFSA.

Interest (Rate): The annual percentage charged to the unpaid principal amount of a loan. Federal law determines the interest rate for Title IV loans.

Loan: Money borrowed from a lender with the expectation to be paid back with interest.

Master Promissory Note (MPN): A legal document that contains the Borrower's Rights and Responsibilities, as well as the Terms and Conditions for repayment of a loan, and is required before aid is applied to a student's balance.

Meal Exchanges: An option that allows students to use a meal swipe at non-Caf food outlets for specific menu items of an equivalent dollar amount. Find Meal Exchange options at Stu restaurants, the RedZone, and Lentz Do Lunch. Mix and match items to the \$7.95 exchange value.

Meal Swipes: Loaded onto students' ID cards weekly in the amount specified by their selected meal plan. Each meal swipe is equivalent to the cost of 1 meal and is redeemable at the Caf.

Merit-Based Financial Aid: Means that skill or ability carries weight when calculating the outcome.

Need-Based Financial Aid: Means financial circumstance carries weight when calculating the outcome.

Prepaid Tuition: An education savings plan (such as a 529 plan) is an education savings plan that lets you lock in future tuition rates for in-state public colleges at current prices.

Principal: The original amount of a loan on which interest accrues.

Repayment: The process of paying back borrowed funds by making scheduled payments to a loan holder/servicer.

Repayment Schedule: A timeline provided to the borrower when they cease at least half-time enrollment, which sets forth the principal and interest due on each installment and the number of payments required to pay the loan in full. It includes the interest rate, the due date of the first payment, and the frequency of payments.

Room and Board: Generally includes the cost of housing and food.

Satisfactory Academic Progress: Federal standards that schools use to determine if a student is meeting all of their educational requirements and is on target to graduate on time with a degree. Financial aid requires students to comply with these standards to maintain aid packages.

Service Obligation: A TEACH service obligation is an agreement to teach full-time, in a high need field, at an elementary/secondary school/ educational service agency for low-income students for at least four out of eight academic years following their ending of the grant assisted study.

Student Aid Index (SAI): An estimated amount determined by a formula established by Congress, that indicates how much of your family's financial resources should be available to help pay for school. Factors such as taxable and nontaxable income, assets (such as savings and checking accounts), and benefits (e.g. unemployment or Social Security) are all considered in this calculation. SAI is used in determining your eligibility for financial aid.

Student Aid Report (SAR): A document from the U.S. Department of Education and lists the information you provided on the FAFSA.

Tuition: The charges owed for receiving instruction for a course of study at your institution.

1098-T: The Tuition Statement that your college uses to report qualified tuition and related education expenses to you and the IRS. You or your parent/ guardian may be able to deduct some or this entire amount from the income you report on your federal tax return, which may reduce your income tax. Check with a tax advisor or visit the IRS.gov website to find out if you are eligible for this adjustment.





CARTHAGE
COLLEGE

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