

LAWRENCE MEMORIAL REGIS COLLEGE

NURSING & RADIOGRAPHY

PROGRAMS

FINANCIAL AID HANDBOOK

2023-2024

TABLE OF CONTENTS

	Page
Contact information.....	4
Financial Aid Websites.....	4
Accreditation.....	4
Philosophy of Financial Aid.....	5
Nondiscrimination Policy.....	6
Definitions: Academic Year and Full-Time.....	6
Eligibility Requirements for Financial Aid.....	6
Voter Registration.....	7
Confidentiality.....	7
Student Rights and Responsibilities.....	7
Financial Aid Programs.....	8
Department of Education “Loan Ombudsman”.....	11
Federal Work-Study Program (FWS).....	12
<i>Tuition Discount</i> policy.....	12
Application for Financial Aid.....	13
Verification.....	13
Financial Aid Budget Construction.....	14
Dependent and Independent Status.....	14
Enrollment Status.....	15
Curriculum, Credits and Costs.....	16
Fees and Miscellaneous Costs.....	17
Cost, Billing	18
Needs Analysis and Expected Family Contribution.....	21
Determination of Student’s Need.....	22
Determination of Students’ Awards – Packaging.....	22
Award Offer Letter.....	22

Satisfactory Academic Progress.....	22
Withdrawals.....	24
Refunds to Students.....	25
Debt Management.....	26
Disbursement.....	26
The Right to Cancel.....	27

CONTACT PERSON

If you have any questions regarding Financial Aid, please contact:

Nicolette Pinnock, Financial Aid Administrator
170 Governors Avenue
Medford, MA 02155
Phone: (781) 306-6652
E-mail: LMRCFinaid@tuftsmedicine.org

FINANCIAL AID WEBSITES

In addition to assistance from the Financial Aid Administrator, students may access general financial aid information from the following websites:

- Free Application for Federal Student Aid (FAFSA): <https://studentaid.gov/h/apply-for-aid/fafsa>
- Master Promissory Note & Entrance/Exit Counseling: <https://studentaid.gov/>
- Financial Aid Information Page: [Home | Federal Student Aid](#)

ACCREDITATION

The Accreditation Commission for Education in Nursing accredits the Nursing Program and serves as the gatekeeper for the Department of Education Title IV Student Loan Programs for the Associate of Science in Nursing Program.

Accreditation Commission for Education in Nursing
3390 Peachtree Rd. NE
Suite 1400
Atlanta, GA 30326
Phone: (404) 975-5000
Fax: (404) 975-5020
Email: info@acenursing.org
Web: www.acenursing.org

The Radiography Program is accredited by the Joint Review Committee on Education in Radiologic Technology.

Joint Review Committee Education in Radiologic Technology
20 N. Wacker Drive, Suite 2850
Chicago, IL 60606-3182
Telephone: (312) 704-5300
Fax: (312) 704-5304
Website: www.jrcert.org

PHILOSOPHY OF FINANCIAL AID

The Financial Aid Office at Lawrence Memorial Regis College is committed to providing a quality education affordable for every student. The College adheres to the basic premise that the student (and family_in some cases) is primarily responsible for meeting college costs. Financial aid is available to assist with the educational expenses that remain after the student's resources have been considered.

The Program offers several financial aid programs to help students with their educational costs. Financial aid will be awarded according to available funding and each student's financial resources. Financial aid counseling is available on an individual basis to all students.

FINANCIAL AID POLICIES AND PROCEDURES

NONDISCRIMINATION POLICY

Lawrence Memorial Regis College admits academically qualified persons without regard to race, color, religion, creed, sex, sexual orientation, gender identity, ancestry, age, national origin, genetic information, disabilities, or veteran status. Lawrence Memorial Regis College maintains a policy of nondiscrimination toward all persons eligible for scholarship and loan programs and other College administered programs.

DEFINITIONS: ACADEMIC YEAR AND FULL-TIME

The Program defines *the academic year* as 30 weeks and defines full-time attendance as 24 *credits* in an academic year, twelve (12) credits for each semester (fall and spring).

ELIGIBILITY REQUIREMENTS FOR FINANCIAL AID

To be eligible for financial aid, the student must meet the following requirements:

- Demonstrate financial need (Exceptions are Federal Direct PLUS Loans and Unsubsidized Federal Direct Stafford Loans)
- Be enrolled as a regular student in an eligible program
- Be a United States (US) citizen or eligible noncitizen
- Maintain satisfactory academic progress as defined by the program
- Not be in default on any federal student loan and do not owe a refund on a federal grant

VOTER REGISTRATION

A federal regulation tied to financial aid requires schools to provide voter registration information to each enrolled student. All students may request a "Voter Registration Form" via an internet link on the program's internal web site: U.S. Vote Foundation | Voter Registration and Absentee Ballots (usvotefoundation.org)

CONFIDENTIALITY

The Program follows the Family Educational Rights and Privacy Act of 1974, as amended. Financial aid records are confidential and are in the office of the Financial Aid Administrator. They are accessible to the Vice President for Education; Director, Student and Alumni Services; Financial Aid Administrator; and federal government and internal auditors. Information shall not be released to others without the written consent of the student and/or his/her family (for dependent students). All policies and procedures will protect the student's right of privacy.

STUDENT RIGHTS AND RESPONSIBILITIES

Students have the right to:

- Know what financial aid programs are available at the institution.
- Know the deadline dates for submitting applications for financial aid.
- Know how financial aid will be distributed, how decisions on distribution are made and the basis for these decisions.
- Know how financial need was determined.
- Know how much financial need as determined by the institution has been met.
- Request an explanation of the various programs in the student aid package.
- Know the institution's refund policy and procedures.
- Know what portion of the financial aid received must be repaid and what portion is grant money.
- Know the institution's policy on satisfactory academic progress.
- Have student records maintained in a confidential manner, to have information released only on written consent of the student and to have institutional policies and procedures which protect the student's right of privacy.
- Receive student consumer information.
- Appeal to the Financial Aid Administrator if they are dissatisfied with the offer.

If satisfaction is not achieved, the student may appeal in writing to the Dean, Student and Alumni Services.

It is the student's responsibility to:

- Meet the eligibility requirements for financial aid.
- Complete all application forms accurately and submit them on time to the right place.
- Provide correct information on all financial aid forms.
- Return all additional documentation, verification, corrections and/or new information requested by either the Financial Aid Office or the agency to which financial aid forms were submitted.
- Read and understand all forms that he/she is asked to sign and keep copies of the forms.
- Accept responsibility for all personally signed agreements.
- Perform the work that is agreed upon in accepting a Federal Work Study award.
- Be aware of and comply with the institution's documented deadline dates.
- Inform the Financial Aid Office of any change in name, address, enrollment status, financial

- circumstances, or marital status.
- Reapply for financial aid each year.
- Complete entrance and exit counseling online if a Federal Direct Stafford Loan has been awarded and accepted.

FINANCIAL AID PROGRAMS

To be considered for all the Financial Aid Programs listed below (except Federal Direct Plus), the student must complete the FASFA for 2023-2024

Grants and Scholarships

Grants and scholarships are awards of money that do not have to be repaid.

1. Federal Pell Grant

The Federal Pell Grant is a need-based grant from the federal government for undergraduate students with significant financial need and who do not already have a Bachelor's degree. The amount of the Federal Pell Grant ranges from \$767 to \$7395 and is based on the student's demonstrated financial need and enrollment status (2023-2024 Academic year).

2. Federal Supplemental Educational Opportunity Grant (FSEOG)

These federal monies are designed to assist undergraduates who have not already received a bachelor's degree.

Student award amounts are determined by the Financial Aid Administrator based on the student's needs, grade level and the availability of funds.

3. Massachusetts State Scholarships

a. MASS Grant

To be considered for the Massachusetts State Grant, students must be enrolled in 12 or more credits, a Massachusetts resident, and have filed the FASFA before May 1st each year. Sometimes the state will extend this deadline if they have additional funds available to award. The Financial Aid Administrator will certify eligible students.

b. Massachusetts Part-Time Grant Program

To be considered, student must be a Massachusetts resident for at least *one year prior* to the opening of the academic year, be a U.S. Citizen or an eligible non-citizen, be eligible to receive Title IV funds and not be in default on any student loan. Student must be enrolled in at least six credit hours but less than twelve credit hours. Awards are based on the availability of funds.

c. Massachusetts Gilbert Grant Program

The state of Massachusetts allocates monies to this program to assist Massachusetts resident undergraduate students with need who do not have bachelor's degrees in meeting their educational costs. Awards are determined by the Financial Aid Administrator based on the student's needs and the amount of available funds. The student must be enrolled in 12 or more credits.

4. Other State Grants

Students from other states may be eligible to receive a grant or scholarship from their respective states. Each state program has its own individual guidelines and deadlines. Students are urged to contact the appropriate agency in their state for further information.

5. Institutional Scholarships: Nursing Program

Monies from private benefactors are awarded to students who have completed at least one semester and who have demonstrated academic achievement in designated nursing courses and content areas. Many, but not all, of these scholarships are awarded based on financial need as well as academic achievement.

Awards are presented to those students who excel both academically and professionally. A student who has been placed on judicial warning at any time in the curriculum may not be eligible for any scholarship or award. Detailed criteria for each award are included in the LMRC Student Handbook.

6. Other Private Scholarships

The Program occasionally receives money for financial awards through the generosity of several local organizations. These have included the Thursday Fortnightly Club, Zonta Club of Medford, Massachusetts/Rhode Island League for Nursing (MARILN), National Student Nurses' Association (NSNA) and Melrose Visiting Nurse Association. These monies are awarded based solely on financial need and availability of funds. When received, applications are posted on the Financial Aid bulletin board and sent out through students' school email addresses.

Students interested in accessing these funds must meet the stated criteria, complete the application form, and be selected by the sponsoring organization.

Loans

Student loans are long-term, low-interest loans, which come due only after graduation, withdrawal from the college, or upon less than half-time enrollment. Student eligibility for these loans is based on financial need and availability of funds. Students must complete the FAFSA and demonstrate financial need to be considered for these funds. Once students are awarded a loan or loans, additional steps are required. All students receiving loans are required to complete entrance and exit counseling. Detailed information on each loan and online access is available through the Financial Aid Office.

1. Federal Direct Stafford Loans

a. Federal Direct Subsidized Stafford Student Loan

The federal government pays the interest (Interest Subsidy) while the student is enrolled in school at least half time. Deferment of repayment may be granted to qualifying borrowers.

The maximum amounts a student may borrow are:

- \$3,500 a year for non-nursing or non-radiography courses
- \$3,500 a year for a *first*-year undergraduate student in nursing courses or radiography courses
- \$4,500 a year for a *second*-year undergraduate student in nursing or radiography courses

b. Federal Direct Unsubsidized Stafford Student Loan

Under the Federal Direct Unsubsidized Stafford Federal program, dependent students are eligible to borrow an additional \$2,000 per academic year and independent undergraduate students are eligible to borrow an additional \$6,000 per academic year.

Additional Unsubsidized Stafford Federal borrowers get the same deferments as Federal Direct Subsidized Stafford Loan borrowers. However, under Federal Direct Additional Unsubsidized Stafford Loan, the deferments apply only to principal.

The maximum aggregate limit for Subsidized, Unsubsidized Stafford Loans and Additional Unsubsidized Loans is \$57,500 for an *independent* student and \$31,000 for a *dependent* undergraduate student.

Interest Rates for Stafford and PLUS Stafford Loans in the Direct Loan and Federal Family Education Loan Programs Effective July 1, 2022

Loan Type	Grade Level	First Disbursed between July 1, 2023 and June 30, 2024
Direct Subsidized Loans	Undergraduate	5.50%
Direct Unsubsidized Loans	Undergraduate	5.50%
Direct PLUS Loans	Parent and Graduate Student	8.05%

Proration of Stafford Loans

Proration is used to determine Stafford Loan maximum amount for **December graduates only**. Proration is required for December graduates **only** because their program is longer than one academic year, but the final period of study is **less** than one academic year.

2. Private (Alternative) Educational Loans

Students should maximize their federal loan eligibility and aid before considering private educational loans. If you have utilized all other forms of financial aid and still require additional funding to pay for your education, banks and other lending corporations make available education loans which require you (and a co-signer) to pass a credit check. These loans vary according to each lender. You should investigate them closely before committing to a particular lender to determine your responsibilities according to their terms and conditions. To view different loan options, please visit <http://www.finaid.org/loans/privatestudentloans.phtml>.

3. **Federal Direct Parent Loans for Undergraduate Students (PLUS)**

These long-term loans are available to parents of dependent undergraduates. PLUS Loan borrowers must not have an adverse credit history. Unlike Federal Direct Stafford Loan borrowers, Federal Direct PLUS borrowers do not need to have demonstrated financial need. The maximum loan is limited to cost of education minus financial aid. Interest must be paid by the borrower because it is not subsidized by the government. Repayment begins after the loan is fully disbursed; however, parents may request deferment. Parents can apply and complete the Master Promissory Note at <https://studentaid.gov/app/launchPLUS.action?plusType=parentPlus>

If the parent isn't approved for the Parent Plus loan, he/she can add an endorser (cosigner) to the loan. The endorser will also need to complete a Master Promissory Note.

DEPARTMENT OF EDUCATION "LOAN OMBUDSMAN"

The Federal Student Aid Ombudsman of the Department of Education helps resolve disputes and solve other problems with federal student loans.

All questions regarding Federal Student Loans that cannot be satisfactorily answered by the Program, bank or loan services should be directed to the Department of Education "Loan Ombudsman."

Via E-mail: fsaombudsmanoffice@ed.gov

Via On-Line Assistance: [Office of the Ombudsman FSA | Help Center \(ed.gov\)](#)

Toll Free Telephone: 1-877-557-2575 (Toll Free)

FAX: 202-275-0549

Mail: Office of the Ombudsman
U.S. Department of Education
4th Floor UCP-3/MS 5144
830 First Street, NE
Washington, DC 20202-5144

Useful Information:

FSA Student Aid Information Center: 1-800-433-3243 (1-800.4.FED.AID)

FSA Students portal: <https://studentaid.gov/help-center/contact>

FEDERAL WORK-STUDY (FWS)

This federal program provides an opportunity for students who demonstrate financial need to earn a portion of their school expenses through part-time employment in a non-profit institution or organization. To qualify, students must show demonstrated financial need on the FAFSA. The offering of positions is determined by the direct supervisor. Students need to apply for FWS positions through the Financial Aid Office. The Financial Aid Administrator will determine FWS eligibility based on the students' needs and SAP. Students are paid for the hours worked. FICA is deducted from paychecks.

There are several work opportunities for students within the school, Melrose/Wakefield HealthCare, and the local community. Detailed position descriptions for federal work-study jobs are available from the Financial Aid Administrator.

The following is a list of work study positions.

Clerical/Data Entry Aide
Community Reading Tutor
Hallway of Help Office Assistant

Nursing Arts Laboratory Assistant/Technology Aide
Private Tutor

The commitment to work is a serious one. Students should be present at their jobs when expected and must perform their duties in a satisfactory manner.

TUITION DISCOUNT

Melrose Wakefield Hospital (MWH) and Lawrence Memorial Hospital (LMH) Employee Tuition Discount

Policy: A **25%** tuition discount on **clinical** nursing and radiography courses is only available to eligible MWH or LMH employees and their immediate family members (spouse and children). To qualify, the employee must have worked for MWH or LMH at least 24 hours per week for a period of six (6) months or more and must continue employment (at least 16 hours/week) during the enrollment period.

Procedure:

1. Upon acceptance into the Program, the eligible student may apply to the Human Resources Department for the tuition discount. The employee's work status will be verified with the Human Resources Department by the Bursar to determine eligibility.
2. The Bursar will apply a **25%** discount to the clinical nursing and radiography course tuition on the bill each semester after verifying eligibility.

Tufts Medicine [*Lowell General Hospital/Circle Health, VNA/Home Health Foundation & Tufts Medical Center, New England Quality Care Alliance (NEQCA)*] Employee Tuition Discount

Policy: A **20%** tuition discount on **clinical** nursing and radiography courses only is available to eligible Tufts Medicine employees and their immediate family members (spouse and children). To qualify, the employee must have worked for Tufts Medicine at least 24 hours per week for a period of six (6) months or more and must continue employment (at least 16 hours/week) during the enrollment period.

Procedure:

1. Upon acceptance into the Program, the eligible student may apply to the Human Resources Department for the tuition discount. The employee's work status will be verified with the Human Resources Department by the Bursar to determine eligibility.

2. The Bursar will apply a **20%** discount to the clinical nursing and radiography course tuition on the bill each semester after verifying eligibility.

Tuition Reimbursement

All employees may continue to be eligible for tuition reimbursement for non-nursing/non-radiography courses in accordance with the health system policy. Log on to <https://www.benstrat.com/education/> and click on Tuition/Certificate Reimbursement Application.

APPLICATION FOR FINANCIAL AID

Free Application for Federal Student Aid

To be considered for financial aid for the 2023-2024 academic year, students must complete the FAFSA at [FAFSA® Application | Federal Student Aid](#). **The code number for the LMRC Nursing and Radiography Programs is 006331.** To complete the FAFSA online, students (and parents if the student is dependent) are required to have an FSA ID. You may sign for an FSA ID at <https://studentaid.gov/help/create-fsa-id>

Since the FAFSA is used to apply for state, institutional and federal financial aid programs, it is important that the instructions are read carefully and that the form is completed as accurately as possible.

When completing or updating the FAFSA, we strongly encourage you and your parents to use the FAFSA's IRS Data Retrieval Tool provided. This tool allows you (and your parents) to transfer tax information into the FAFSA and is available approximately two weeks after electronically filing your taxes, or six to eight weeks if you file via paper. If you and/or your parents are unable to use the IRS Data Retrieval Tool, you may need to request IRS Tax Return Transcripts, which may be requested at www.irs.gov or 800-908-9946.

Priority Filing Date

For returning students and students entering in the fall, the FAFSA or Renewal FAFSA, must be submitted by May 1st for priority consideration of financial aid. To be considered for the Massachusetts State Grant, the FAFSA must be received by May 1st each year. For students entering in the Spring, the deadline date for priority consideration is October 1st. However, you will still be awarded (if eligible) if the FAFSA is completed after the priority date. Students accepted for admission after the deadline dates should complete the FAFSA as soon as possible.

VERIFICATION

Verification is the process that schools use to check the accuracy of the information that a student has given when applying for financial aid.

A. Who must be verified?

At a minimum, the program verifies the information for those students whose applications have been selected for verification by the Department of Education. **No monies will be disbursed until verification is completed for those selected for verification.**

B. Documentation

The institution will require applicants to submit acceptable documentation as specified below:

1. For Dependent Student – 2022 Tax Return Transcript for both student and parent(s) or the completion of the IRS Data Retrieval Tool on the FAFSA.

2. For Independent Student – 2022 Tax Return Transcript for student and spouse (if applicable) or the completion of the IRS Data Retrieval Tool on the FAFSA.
3. Financial Aid Verification Form
4. Any further documentation the institution feels is necessary to verify a questionable item.

C. Notification

The Financial Aid Administrator will notify the applicant in person, by phone, by e-mail, or by letter:

1. How to correct inaccurate information
2. The documentation needed to satisfy the verification requirements
3. If the award changes because of verification

D. Consequences for failure to provide documentation or information

Applicants must provide the requested information or documentation to the Financial Aid Administrator, or the institution will not disburse any financial aid or employ a student under the Federal Work Study Program.

FINANCIAL AID BUDGET/ COST OF ATTENDANCE (COA) CONSTRUCTION

Financial Aid budgets consist of the direct and non-direct costs of education. Direct costs are billed to the student and non-direct costs are those that students may be expected to incur during the academic year. Standard budgets based on these costs are developed for different categories of students and consider each student's enrollment status and the period of the award. Standard budgets for each class and student category are available in the Financial Aid Administrator's office. Budget information will be emailed to students when students are notified of their financial aid awards/offer.

DEPENDENT AND INDEPENDENT STATUS

An independent student is an individual who meets one of the following criteria:

- Born before January 1, 2000
- Married
- A graduate or professional student
- Someone with legal dependents other than a spouse
- An orphan or ward of the court
- A veteran of the U.S. Armed Forces

These are the basic questions. Please view the FAFSA for additional questions.

A dependent student is an individual who does not meet any of the criteria for an independent student. Self-sufficiency alone does not make one independent.

ENROLLMENT STATUS

Enrollment status is determined by credit hours.

- A **full-time student** must be enrolled a minimum of **12 credit hours** per semester
- A **three-quarter time student** must be enrolled **9-11 credit hours** per semester
- A **half-time student** must be enrolled **6-8 credits** per semester

Change in Enrollment Status

Federal regulations do not require any recalculation for changes in enrollment status during a semester after the student has begun attendance in classes unless they drop to zero credits. Refer to Curriculum and Credit Hours (on the following page) to determine credit hours for enrollment status.

**CURRICULUM, CREDITS AND COSTS -
Tuition**

Clinical Nursing Courses at \$1,000/credit

NU 101	Foundations of Nursing Practice	9 credits	\$9,000
NU 102	Adult Nursing Practice	10 credits	\$10,000
NU 201	Family-Focused Nursing Practice	10 credits	\$10,000
NU 202	Comprehensive Nursing Practice	11 credits	\$11,000

Non-Clinical Nursing Course

NU 404	Concepts & Challenges for Professional Practice	3 credits	\$2,455
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Radiography Courses at \$1,000/credit

MR 101	Radiologic Procedures & Related Anatomy I/Lab	3 credits	\$3,000
MR 140	Patient Care in Radiography	3 credits	\$3,000
MR 120	Radiologic Clinical Experience I	3 credits	\$3,000
MR 131	Radiologic Physics	3 credits	\$3,000
MR 102	Radiologic Procedures & Related Anatomy II/Lab	3 credits	\$3,000
MR 111	Radiologic Imaging I/Lab	3 credits	\$3,000
MR 231	Radiation Biology & Protection	3 credits	\$3,000
MR 121	Radiologic Clinical Experience II	3 credits	\$3,000
MR 220	Radiologic Clinical Experience III	5 credits	\$5,000
MR 201	Radiologic Procedures & Related Anatomy III/Lab	3 credits	\$3,000
MR 211	Radiologic Imaging II/Lab	3 credits	\$3,000
MR 221	Radiologic Clinical Experience IV	4 credits	\$4,000
MR 240	Advanced Radiologic Procedures	3 credits	\$3,000
MR 250	Radiologic Pathophysiology	2 credits	\$2,000
MR 222	Radiologic Clinical Experience V	4 credits	\$4,000
MR 260	Professional Readiness	2 credits	\$2,000

Non-Nursing/Non-Radiography Courses

\$1,180 per science review course*

\$375/credit

BI 105	Anatomy & Physiology I/Lab	4 credits	\$1,500
BI 108	General Microbiology/Lab	4 credits	\$1,500
PS 203	Introduction to Psychology	3 credits*	\$1,125
BI 106	Anatomy & Physiology II/Lab	4 credits	\$1,500
PS 233	Introduction to Human Development	3 credits**	\$1,125
SO 201	Introduction to Sociology	3 credits	\$1,125
ID 304	Exploring Ethics	3 credits	\$1,125
MA 210	Statistics	3 credits	\$1,125
SP 100	Spanish for Health Professionals	3 credits*	\$1,125
EN 105	Writing Seminar	3 credits	\$1,125
EN 106	Critical Reading, Thinking & Writing	3 credits	\$1,125
BI 105R	Anatomy & Physiology I Review	4 credits***	\$1,180
BI 108R	Microbiology Review	4 credits***	\$1,180
BI 106R	Anatomy & Physiology II Review	4 credits***	\$1,180

*PS 203 and SP 100 required for Radiography students only

**PS 233 required for Nursing students only

***Review courses only available to students who successfully completed these courses more than seven years prior to enrollment or to satisfy the residency requirement.

Tuition costs refundable according to schedule in *Costs, Billing and Refunds* policy.

FEES AND MISCELLANEOUS COSTS

Fees – Nursing Only

Comprehensive Fee NU 101	\$730 / semester
Comprehensive Fee NU 102	\$840 / semester
Comprehensive Fee NU 201	\$730 / semester
Comprehensive Fee NU 202	\$1,130 / semester
Registration Fee	\$50 /semester (Regis College [non-nsg] courses only)
Science Course Lab Fee	\$200 / science course

Fees – Radiography Only

Comprehensive Fee (Year 1)	\$350 / semester
Comprehensive Fee (Year 2 Fall semester)	\$510 / semester
Comprehensive Fee (Final Semester)	\$860 / semester
Registration Fee	\$50 /semester (Regis College [non-rad] courses and summer)
Science Course Lab Fee	\$200 / science course

Other charges

CastleBranch \$78 paid on-line directly by student (one-time fee)
For Criminal Background Check & Health Immunizations Tracking

Trajecsys Account – *Rad only*

For Clinical Recordkeeping for Health Education Programs

Health Insurance	TBD (2022-2023 rate was \$3,225)
Validation Testing – <i>Nsg only</i>	\$50 / didactic test
Validation Testing – <i>Rad only</i>	\$100 / didactic test
Lab/Clinical Skills Validation Testing – <i>Nsg only</i>	\$200 / clinical skills
Lab/Clinical Skills Validation Testing – <i>Rad only</i>	\$100 / clinical skills
Transition Seminar – <i>Nsg only</i>	\$700
Supplemental (make-up) Lab	\$50 / hour

Parking Fees – when shuttle service in use

*Parking Fee (1 st offense)	\$25
*Parking Fee (2 nd offense)	\$50
*Parking Fee (3 rd offense)	\$75
*Parking Fee (4 th offense)	\$100

**In addition to the Parking Fees, students are required to move their car to the offsite lot (see Parking policy for complete details)*

Fees and other charges are non-refundable.

Tuition charges are refundable depending on date of drop or withdrawal. Please refer to the Program's *Refund Policy*.

The above tuition, fees and other charges are subject to change. Lawrence Memorial Regis College reserves the right to change the above amounts and will notify students in a timely manner of changes as they occur.

Costs, Billing

Students should refer to the *Payment Policy* for details on payments, due dates and billing options.

Students are required to purchase uniforms from the designated uniform company before entrance to the program. Accessory items, including stethoscope, watch, scissors, penlight with pupil gauge and nurse's shoes may be purchased through the uniform company or independently.

Students are required to have their own mobile device to access required reference software. Whether using a currently owned mobile device or purchasing a new device, the device must be compatible with our selected vendors' required software.

Textbooks and required software for nursing courses may be ordered on-line each semester. Payment must be made at the time the order is placed. Books for non-nursing/non-radiography courses may be purchased at the Regis College bookstore.

In addition to published fees, graduates will be required to pay for the cost of the licensure examination and pinning and graduation attire.

Costs are subject to change without notice.

Miscellaneous

- Non-nursing/non-radiography courses are required unless equivalent courses have been taken and exemptions granted.
- Students are required to purchase uniforms from McGill's, Inc., Manchester, NH, before entrance at a cost of approximately \$125. Accessory items, including stethoscopes, watch, scissors and nurses' shoes may be purchased through McGill's or another store.
- Students order texts either online or directly from a suggested textbook distributor. Books for non-nursing/non-radiography courses are purchased separately at the Regis College Bookstore, Weston campus.
- Students are required to be covered by a health insurance plan and are enrolled in the Regis College plan unless proof of comparable insurance coverage is provided.
- Meals may be purchased on both campuses and at most clinical sites. Students are expected to make provisions for their own meals when scheduled for learning experiences away from the school.
- Students are responsible for arranging their own transportation.
- Bills are payable according to the payment due dates (see *Payment Policy*). The discharge of all financial obligations is prerequisite to class entry, promotion and graduation. Students will not be considered registered in the Program until tuition is received.
- Costs are subject to change without notice.
- Graduates will be required to pay for the cost of the licensure examination, approximately \$450.

Payment Policies

Billing:

Students will be billed for tuition and fees prior to each semester/summer session in which they are enrolled. The timely payment of tuition and fees is the student's responsibility. Bills are payable by the due date schedule listed below:

Semester/Session	Bill Available on Student Portal	Bill Due Date
Fall	Mid-June	July 15 th
Winter	At time of registration	At time of registration
Spring	Mid-November	December 15 th
Summer	At time of registration	Summer Session I May 1 st Summer Session II June 1 st

The discharge of all financial obligations is prerequisite to class entry, promotion and graduation. Students will not be considered enrolled in the Program until tuition and fees are received or a payment plan contract is in place.

Students receiving financial aid must pay any remaining balance not covered by financial aid, by the above due dates. Students' financial aid is not considered final until students have completed all necessary paperwork to ensure disbursement of funds.

****Late accepts to the Program:** Students accepted after the published semester bill due dates, will be given two (2) weeks to make their payment or payment plan arrangements.

Payment Options:

Pay your bill online: go to www.lmregis.org and click "Pay My Bill"

Check, money order, or debit/credit card (in-person ONLY): Students may pay their bill in full by the above bill due dates. Acceptable payment options include check, money order, or debit/credit card. CASH is no longer accepted.

Monthly payment plan: Students may also pay tuition and fees through a monthly payment plan administered by the Bursar. **Payment plans are available for the Fall and Spring semesters ONLY.** There is a **\$50 / semester Payment Plan Service Fee (PP fee)**. Re-enrollment is required each semester. Payment plan schedule is listed below:

Fall Semester	Spring Semester
July 15 th – 25% of tuition balance	December 15 th – 25% of tuition balance
August 15 th – 25% of tuition balance	January 15 th – 25% of tuition balance
September 15 th – 25% of tuition balance	February 15 th – 25% of tuition balance
October 15 th – 25% of tuition balance	March 15 th – 25% of tuition balance

Students with a financial hardship may submit a request to the Bursar for a 5-month payment plan arrangement, which will be reviewed by the Dean of Students.

Students that are late on their payment plan will be charged late fees based on schedule below:

1st time late = \$50

2nd time late = \$100

For example: Payment due August 15th. If not paid by September 1st a \$50 late fee will be assessed to the student's account. Next payment due September 15th. If not paid by October 1st an additional \$100 fee will be assessed to the student's account.

Removal from Payment Plan: Any student that is late more than two (2) times will lose their privilege to utilize a payment plan for subsequent semesters. All future semesters will need to be paid-in-full by the tuition due date.

Private Educational Loans/PLUS Loan: In many cases, students need to borrow additional loans after exhausting their Federal Stafford Loan eligibility (we recommend students first apply for financial aid and borrow with federal student loans). Information regarding private educational loans can be found at www.finaid.org. LMRC does not endorse any individual lender. Students who have questions regarding private loans are encouraged to contact the Financial Aid Administrator.

Delinquent Accounts/Bursar Holds

Any student that has not satisfied their financial obligations to the Program will have a Bursar hold placed on their account, which will have the following consequences:

- Grades, official transcripts and diplomas will be withheld
- Blocked from future course registration
- Assessed a late fee
- Dropped from class and/or clinical
- Be referred to a collection's agency. The student will be liable for the outstanding balance, collection costs, and any legal fees incurred by the Program during the collection process. LMRC has the right to report accounts placed with collections agencies to the credit bureaus.

Return Check Fee:

The return of a check (electronic or paper) issued to Lawrence Memorial Regis College will result in a \$25.00 returned check fee being placed on the account of the student on whose behalf the check was presented for each returned check, no matter the reason.

Each account will be allowed two (2) returned checks after which payment by check will not be accepted.

This includes returned electronic payments. Email notification on how to resolve the returned check will be sent to the person whose account was affected. A hold will be placed on the account affected until the returned check has been redeemed.

Important Note: A returned check will automatically result in a hold on the account affected, which will preclude participation in any or all the following activities: further check writing privileges, class registration, receipt of grades, issuing official transcripts and/or diplomas.

Returned Check Payment Methods

1. Certified Funds: Make cashier's check, money order, or other certified funds payable to Lawrence Memorial Regis College. Include your name, current address and phone number on the face of the check.

2. Deliver in person or mail certified funds to:
Lawrence Memorial Regis College
Attn: Bursar's Office
170 Governors Avenue
Medford, MA 02155

Withdrawal from Program:

Students have 30 days after withdrawing from the Program to pay any outstanding balance.

Billing disputes:

Discrepancies in your bill should be addressed in writing to the Bursar. Include your name, permanent home billing address, email address, dollar amount in question, and any other information you believe is relevant. If there is a billing problem, pay the undisputed part of the bill to avoid responsibility for any late fees or financial holds. Disputes must be made within two (2) months of the final date of the semester charges being disputed.

NEEDS ANALYSIS AND EXPECTED FAMILY CONTRIBUTION (EFC)

The Program uses the Federal Methodology for determining the Expected Family Contribution (EFC), the amount of money the student and his/her family are expected to contribute toward the cost of education. Factors considered will be information supplied on the most current FASFA which includes income, assets, and the number of children in the family and, of those, the number in college. The Financial Aid Administrator reserves the right to adjust the Expected Family Contribution (EFC) based on conflicting information and/or professional judgment.

The following are the principles of needs analysis:

- Parents have primary responsibility for educating their dependent children as defined by the US Department of Education.
- To the extent possible, parents will contribute to children's education.
- Students have a responsibility to provide for educational costs.
- The family should be accepted in its present financial condition.
- Needs analysis systems must evaluate all families in an equitable and consistent manner.

DETERMINATION OF STUDENT'S NEED

After determining that the student has met the eligibility requirements, the Financial Aid Administrator determines whether the student demonstrates financial need by the following formula:

Cost of attendance - as determined by the student budget
Less Expected Family Contribution (EFC)
Less student's outside private scholarships
Less expected Federal Pell Grant and Mass. State Scholarship
Less expected Direct Subsidized Stafford Loan of \$3,500 or \$4,500
EQUALS UNMET NEED

DETERMINATION OF STUDENTS' AWARDS - PACKAGING

Packaging is the process of combining various types of aid from a variety of sources to help meet the financial need of the student. Determination of financial aid awards will be made by the Financial Aid Administrator based on available funds for financial assistance and the demonstrated financial need of a student. Federal Work Study monies are not included in the student award packaging. However, any student who qualifies for financial aid may choose to apply for work study positions (see page 12).

The Financial Aid Administrator reserves the right to adjust the award based on professional judgment, funding levels and/or a change in the student's financial circumstances. Professional Judgment in awarding financial aid is applied on a case-by-case basis.

AWARD (OFFER) LETTER

After packaging, an award letter stating the type and amount of financial aid offered through the program, state, and federal sources will be available for students to view on the LMRC Student Portal. The Financial Aid Administrator will email the student with instructions on how to view and accept their financial aid offer.

SATISFACTORY ACADEMIC PROGRESS

U.S. Department of Education regulations require all students applying for federal and/or state financial assistance to maintain satisfactory progress in their course of student to receive funds.

All terms of attendance are included in the evaluation, even those during which the student did not receive financial aid.

FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS

A student is making Financial Aid Satisfactory Academic Progress if **all** the following conditions are met:

- ✓ Cumulative GPA is at least 2.0
- ✓ Successful Cumulative Completion Rate (hours earned divided by hours attempted) is 67%
- ✓ Hours attempted are less than 150% of current degree requirements (Please note if a student exceeds the 150% requirement, they will be automatically suspended.)

A student who fails to maintain the required Cumulative GPA, Successful Cumulative Completion Rate, or both, will be placed on Financial Aid Warning for one semester and continue to receive Financial Aid.

Students with less than a 2.0 cumulative grade point average after two (2) semesters will be suspended from financial aid, regardless of enrollment status or academic classification. The student will have the right to appeal.

FINANCIAL AID WARNING

If, after the Financial Aid Warning semester, the student achieves a Cumulative GPA of 2.0 or above **AND** a Successful Cumulative Completion Rate of at least 67%, the student will be making Financial Aid Satisfactory Academic Progress.

If, after the Financial Aid Warning semester, the student does not have **BOTH** the required Cumulative GPA of 2.0 or above **AND** a Successful Cumulative Completion Rate of at least 67%, the student will be placed on Financial Aid Suspension.

FINANCIAL AID SUSPENSION

Students may regain Financial Aid Satisfactory Academic Progress after they have enrolled in, paid for, and successfully completed enough courses to bring their Cumulative GPA up to a 2.0 and their Successful Cumulative Completion Rate up to 67%. Students may appeal Financial Aid Suspension status if extenuating circumstances contributed to their lack of academic progress.

COMPLETION OF CLASSES

Courses graded with 'A', 'B', 'C', or 'P' are considered successfully completed with credit awarded for financial aid purposes.

Courses graded with 'I', 'W', 'F', or 'AU' are considered NOT successfully completed and no credit is awarded. ***These grades are included in hours attempted.*** All F's are considered as an earned grade.

Students applying for and receiving Grade Forgiveness may benefit from an adjusted CGPA. However, their Successful Cumulative Completion Rate will not be adjusted.

Courses that have been repeated remain in attempted hours, but the original grades are excluded from the GPA.

TIMEFRAME FOR ELIGIBILITY

Students who have exceeded 150% of the credit hour requirements for the program will be suspended and must file an appeal for reinstatement. Federal regulations require students to be degree seeking in order to remain eligible for financial aid.

APPEALS AND PROCEDURES

Students who fail to maintain satisfactory academic progress after one term of warning or fail to meet the terms of reinstatement after Suspension will not be eligible for financial assistance. A copy of the letter of notice of ineligibility will be retained with the student's financial aid records. Financial aid is not retroactively awarded for terms in which the student was not eligible.

Students denied financial aid are entitled to an explanation for the basis of a denial. The student may file a written appeal with the Financial Aid Office. The student's appeal must address the following three (3) questions in detail:

1. What factors have prevented you from meeting SAT/PROG standards for financial aid eligibility?
2. What have you done to address these factors that will allow you to be successful in the future semesters?
3. What is your academic plan for success including your date of graduation?

The Financial Aid Administrator will decide to accept or deny the appeal based on professional judgment. If eligibility is reinstated, financial aid is awarded for the following term, subject to the availability of funds.

The policy of the Program requires that full-time students complete the program in no more than 3 years and that part-time student's finish in no more than 4½ years. Satisfactory academic progress is measured at the end of each school year.

WITHDRAWALS

College's Withdrawal & Refund Policy

Tuition and selected other fees are refundable according to the following conditions. Students should notify the Registrar of withdrawal by sending an email to LMRCRegistrar@tuftsmedicine.org.

Withdrawal Date	% Tuition Charged	% Tuition Refund
Prior to start of classes	0%	100%
During Add/Drop period	0%	100%
Within first two weeks	20%	80%
Third week	40%	60%
Fourth week	60%	40%
Fifth week	75%	25%
After fifth week	100%	0%

No refunds issued after 5th week.

Non-Nursing/Non-Radiography courses taken in Summer Session I, Summer Session II and Winter Intersession must follow Regis College's *Refund* policy.

Return of Title IV Refund Policy (R2T4) for Financial Aid recipients

Federal regulations require Title IV federal financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a student withdraws from all courses for any reason, including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive. The return of funds is based upon the premise that students earn their financial aid in proportion to the amount of time in which they are enrolled. A pro-rated schedule is used to determine the amount of federal student aid funds he/she will have earned at the time of the withdrawal.

Once 60% of the semester is completed, a student is considered to have earned 100% of his/her financial aid during that period and will not be required to return any funds.

Note: there is no correlation between the College's Withdrawal/Refund Policy and the Return of Title IV Refund Policy.

The Financial Aid Office is required to recalculate students' eligibility for federal funds when they withdraw, are dismissed, or take a leave of absence before completing 60 percent of the semester. This is known as Return of Title IV (R2T2) calculation.

The recalculation determines how much federal aid a student has "earned" by dividing how many calendar days the student has attended class by the number of calendar days in the semester (excluding scheduled breaks of five days or more). This is based on the date of the official withdrawal received by the Registrar's Office.

If the student has completed at least 60 percent of the semester, then they are said to have “earned” 100 percent of their federal financial aid, and none of it need be returned to the federal government.

Any “unearned” aid must be returned to the federal government in the following order (each fund is fully refunded before moving to the next fund):

- Federal Unsubsidized Stafford Loans
- Federal Subsidized Stafford Loans
- Federal Direct Parent PLUS Loans
- Pell Grant
- Supplemental Educational Opportunity Grant

Any unearned Title IV funds required to be returned will be processed within 45 days of the student’s withdrawal date.

If the student has received a refund before withdrawing from school, then the student may be required to repay some or all those funds.

If the R2T4 calculation results in a credit balance on the student’s account, the credit balance must be disbursed as soon as possible and no later than 14 days after the calculation of R2T4.

If the R2T4 calculation results in an amount to be returned that exceeds the school’s portion, the student must repay some funds.

Post Withdrawal Disbursements

A student may be eligible for a post-withdrawal disbursement of federal Title IV aid if the return of funds calculation indicates the student earned more aid than was disbursed prior to the student’s withdrawal. Post-withdrawal disbursements of Title IV grants must be disbursed within 45 days of the student’s withdrawal date. Loan funds must be offered within 30 days, allowing student at least 14 days to respond. All post-withdrawal disbursements are applied to student account first. If this results in a credit balance on the student’s account, credit balances will be disbursed as soon as possible and no later than 14 days after the calculation of the R2T4.

The following fees are non-refundable:

- Acceptance Deposit
- Comprehensive
- Criminal Background Check/Immunization
- Library Overdue Materials
- Return Check fee
- Return from LOA Deposit
- Validation Testing

REFUNDS TO STUDENTS

Refunds from the proceeds of student loan disbursements via Electronic Funds Transfer (EFT) will take two (2) weeks to process from the time the funds arrive at the school before the student will receive a refund check from the Bursar.

At the end of the fiscal year (June 30th), all students having a credit balance from the prior academic year

must have their credit balance disbursed. A check will be mailed to the student within two (2) weeks of the close of the fiscal year. Students may choose to save these funds and use them for school expenses when they return from summer break.

At any point during the academic year when a student has a credit balance, he/she may either:

1. Request refund in writing from the Bursar
or
2. Give written permission authorizing LMRC to keep the funds on his/her account until the end of the academic year.

DEBT MANAGEMENT

Student financing of post-secondary education has become increasingly dependent upon borrowing to meet rising educational costs and to supplement resources in the form of grants and other aid. Students should borrow enough to help them with their educational costs. However, before students borrow, they should consider their educational debt considering their future income potential.

DISBURSEMENT

Aid is credited to the student's bill (disbursed) when all necessary documentation is complete, and monies received via electronic funds transfer (EFT).

Federal Direct Parent Loans for Student (PLUS)

The Department of Education sends the full amount of the loan (minus origination fee) in the form of Electronic Funds Transfer (EFT).

Federal Work Study

Students are paid electronically every other week for the hours worked. Pay rate is \$25/hour all work study positions.

Federal Direct Stafford/Federal Direct Unsubsidized Loans

The disbursement of these loans is contingent upon the length of the loan period. If the loan is for one semester, there will be two disbursements in that semester. If the loan is for one academic year, there will be a disbursement each semester.

Other grants

All other loans and grants administered by the Program will be directly applied to student accounts in two equal disbursements at the beginning or after the start each semester (depending on funding levels and eligibility). These programs include Federal Pell Grants, Mass. State Grant, Gilbert Grants and Federal Supplemental Educational Opportunity Grants.

THE RIGHT TO CANCEL (Disbursement Notification)

Federal Regulation requires LMRC to notify students and parents (when Plus Loans are part of the fund disbursement) that federal funds have been disbursed and applied to the student's account. Credit balances resulting from PLUS Loans will be returned to the parent borrower, unless otherwise authorized.

Federal regulations also require the Program to notify the student borrower (or parent for a PLUS Loan) of the ***Right to Cancel*** all or a portion of the loan as indicated above. Note that the student is the borrower of the Federal Direct Stafford Loan (subsidized or unsubsidized). The parent is the borrower of the Federal PLUS loan. To cancel, the borrower must submit a written request within fourteen (14) days of the date of the disbursement notice and include the following information:

1. Type of loan(s) to be canceled;
2. Amount of loan(s) to be canceled;
3. Date of request; and
4. Signature of the borrower(s).

Upon receipt of the request, the program will cancel the loan(s) and return the funds to the lender/services. Written confirmation of this cancellation is sent to the borrower.

Please be aware that if a student or parent loan was used to pay a semester bill, cancellation of any loan(s) may result in a balance owed to the program. The program requires immediate payment of balances resulting from cancellation of your loan(s). Requests to cancel a loan, which are submitted beyond the 14-day period, are not required to be honored. However, the Financial Aid Administrator will give it every consideration and will notify the student in writing of the outcome.