



FINANCIAL
INFORMATION BULLETIN
2014–2015



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PAYMENT CONNECTIONS

The SMU Division of Enrollment Services welcomes the opportunity to work with you so that you can make informed decisions.

Online Electronic Payment

smu.edu/bursar/smupay.asp

In Person

Student Account Services, first floor lobby of Blanton Student Services Building

SMU Enrollment Services

Blanton Student Services Building
Airline Road and SMU Boulevard

Office Hours

Monday, Tuesday, Thursday, Friday
9 a.m.–4 p.m.
Wednesday
10 a.m.–4 p.m.

GENERAL INFORMATION

Phone

SMU Enrollment Services, 214-768-3417
Due to the high volume of telephone calls we receive as we approach payment due dates, we regret that our response might be delayed. We will make every effort to return your call.

Regular Mail

SMU Enrollment Services
PO Box 750181, Dallas TX 75275–0181

Overnight Mail

SMU Enrollment Services
6185 Airline Road, Room 310, Dallas TX 75205

Email enrol_serv@smu.edu **Web** smu.edu/bursar

The U.S. Department of Education can provide information on availability, dispute of terms resolution, appeals and collections for Federal Stafford and Perkins student loans to all borrowers:

U.S. Department of Education
FSA Ombudsman Group
830 First Street, N.E., Mail Stop 5144
Washington, D.C. 20202–5144
1-877-557-2575
studentaid.ed.gov

Effective June 1, 2014. Covering summer, fall and spring terms, undergraduate and graduate students

You are making a smart start for your future because SMU is an investment that will last a lifetime. SMU offers a unique opportunity for high-achieving students who want to prepare for life beyond the University. SMU is an investment in life-changing experiences, in learning to think in new ways and in applying that learning beyond the classroom. Use this financial information brochure to learn more about SMU financial regulations, tuition, fees and living expenses, as well as other important details that will help you make the most of life on the Hilltop.



UNDERGRADUATE PAYMENT DUE DATES

MAY TERM 2014

Enrollment	Payment Due Date
Undergraduate Dallas Campus	May 2
IEP (English as a Second Language)	May 19
SMU-in-Taos	May 2

SUMMER TERM 2014

Enrollment	Payment Due Date
Undergraduate First Session	May 23
Undergraduate Second Session	May 23 or on day of enrollment
Undergraduate Full Session	May 23 or on day of enrollment
SMU-in-Taos	May 23
SMU Abroad	May 23
AARO	May 23 or on day of enrollment
IEP (English as a Second Language)	July 7

AUGUST TERM 2014

Enrollment	Payment Due Date
SMU-in-Taos	July 11

FALL TERM 2014

Enrollment	Payment Due Date
Continuation Students	August 19 or on day of enrollment
AARO	August 19 or on day of enrollment
Mustang Corral	August 19 or on day of enrollment
SMU Abroad	August 19
Late Enrollment	On day of enrollment
IEP (English as a Second Language)	September 15

JANUARY TERM 2015

Enrollment	Payment Due Date
Undergraduate	December 19
J Term (Plano)	December 19
SMU-in-Taos	December 19

SPRING TERM 2015

Enrollment	Payment Due Date
Continuation Students	January 8 or on day of enrollment
AARO	On day of enrollment
SMU Abroad	January 8
Late Enrollment	On day of enrollment
IEP (English as a Second Language)	January 20

MAY TERM 2015

Enrollment	Payment Due Date
Undergraduate Dallas Campus	May 5
IEP (English as a Second Language)	May 18
SMU-in-Taos	May 5

GRADUATE AND PROFESSIONAL PAYMENT DUE DATES

MAY TERM 2014

Enrollment	Payment Due Date
Simmons School of Education and Human Development (EHD-DR and Counseling)	April 3
IEP (English as a Second Language)	May 19
All Other Graduate Programs	May 2

SUMMER TERM 2014

Enrollment	Payment Due Date
Dedman College of Humanities and Sciences	May 23
Meadows School of the Arts	May 23
Lyle School of Engineering	May 23
Cox Full-time M.B.A.	May 23
Cox Professional M.B.A.	May 23
Cox Executive M.B.A.	May 23
M.S. in Accounting	May 23
M.S. in Management	May 23
M.S. in Entrepreneurship	May 23
M.S. in Finance	May 23
Perkins School of Theology	May 23
Dedman School of Law	May 23
Law Oxford	May 23
Simmons School of Education and Human Development (GR SEHD)	May 23
Simmons School of Education and Human Development (EHD-DR and Counseling)	June 11
Hart (The Guildhall)	May 23
IEP (English as a Second Language)	July 7

FALL TERM 2014

Enrollment	Payment Due Date
Dedman College of Humanities and Sciences	August 19
Meadows School of the Arts	August 19
Lyle School of Engineering	August 19
Simmons School of Education and Human Development (GR SEHD)	August 19
Simmons School of Education and Human Development (EHD-DR and Counseling)	July 30
Cox Full-time M.B.A. (Continuing and New)	August 19
Cox Professional M.B.A. (Continuing)	September 22

Enrollment	Payment Due Date
Cox Professional M.B.A. (New)	August 19
Cox Executive M.B.A. (Continuing and New)	August 19
M.S. in Accounting	August 19
M.S. in Management	August 19
M.S. in Entrepreneurship	September 22
M.S. in Finance	August 19
M.S. in Business Analytics	August 19
Perkins School of Theology	September 22
Dedman School of Law	September 2
Hart (The Guildhall)	August 19
IEP (English as a Second Language)	September 15

JANUARY TERM 2015

Enrollment	Payment Due Date
Perkins School of Theology	December 19
Simmons School of Education and Human Development (EHD-DR and Counseling)	October 16
All Other Graduate Programs	December 19

SPRING TERM 2015

Enrollment	Payment Due Date
Dedman College of Humanities and Sciences	January 8
Meadows School of the Arts	January 8
Lyle School of Engineering	January 8
Simmons School of Education and Human Development (GR SEHD)	January 20
Simmons School of Education and Human Development (EHD-DR and Counseling)	January 8
Cox Full-time M.B.A. (Continuing and New)	January 8
Cox Professional M.B.A. (Continuing)	January 20
Cox Professional M.B.A. (New)	January 8
Cox Executive M.B.A. (Continuing and New)	January 8
M.S. in Accounting	January 8
M.S. in Management	January 8
M.S. in Entrepreneurship (Continuing)	January 20
M.S. in Entrepreneurship (New)	January 8
M.S. in Finance	January 8
M.S. in Business Analytics	January 8
Perkins School of Theology	February 20
Dedman School of Law	January 15
Hart (The Guildhall)	January 8
IEP (English as a Second Language)	January 20

MAY TERM 2015

Enrollment	Payment Due Date
Simmons School of Education and Human Development (EHD-DR and Counseling)	April 2
IEP (English as a Second Language)	May 18
All Other Graduate Programs	May 5

Dates are subject to change. All payments must be posted by Enrollment Services by the scheduled due date. The enrollment of students whose accounts remain unpaid may be canceled at the discretion of the University.

METHODS OF PAYMENT

SMU's excellence is a joint investment among students, their families and the University. SMU offers several payment options and extended payment plans that can help with expenses during the college years. Students and parents have the option of paying by cash (do not mail cash), check, money order, cashier's check, credit card (American Express, Discover and MasterCard) or direct wiring of funds, or with the assistance of financial aid. In addition to state and federal sources of financial assistance, SMU offers various financing plans, which are administered by the SMU Division of Enrollment Services. For more information on payment plans and financial aid options, see pages 34–42.

SMUPAY

SMU provides a secure website through which you can make electronic check (eCheck) and electronic credit card (American Express, Discover and MasterCard) payments to your SMU accounts. Payments made online will post to the student and/or miscellaneous account immediately. At the time of electronic payment, a receipt will be provided. Please visit smu.edu/bursar/smupay.asp to log into SMUPay.

Note: Credit card (American Express, Discover and MasterCard) payments will be processed through Nelnet Business Solutions, Inc. If you choose this option, a service charge fee will be added for each transaction. The service charge fee is 2.75 percent and is subject to change with a 30-day notice.

Make sure pop-up blocker is off. SMUPay requires Microsoft Internet Explorer 8 or newer, Mozilla Firefox 17 or newer or Google Chrome 24 or newer with JavaScript, Cookies and Secure Sockets Layer (SSL) enabled.

eCHECK PAYMENTS (no service charge fee)

Requirements for nonchecking accounts: For savings account routing numbers, contact your financial institution. Deposit slips may not include the correct routing number. Not all payments from brokerage/investment accounts can be made online; please check with your account representative. Checks written from credit card accounts, commonly called convenience or credit advance checks, may not allow electronic transactions. Contact your financial institution to determine whether ACH transactions are allowed.

STUDENTS

Begin processing by logging on to <https://access.smu.edu>. Under Student Self-Service, select Student Center. Under Finances, select Account Summary (click on the amount for the account and term you would like to view). Click on SMUpay (Make a Payment, Setup Authorized Payer, View Bill), click on View Accounts, change Select Action from the drop down for the account you want to view or pay.

FACULTY/STAFF

Begin processing by logging on to <https://access.smu.edu>. Under Employee Self-Service, select Account Summary (click on the amount for the account and term you would like to view). Click on SMUpay (Make a Payment, Setup Authorized Payer, View Bill), click on View Accounts, change Select Action from the drop down for the account to view or pay.

AUTHORIZED PAYER (SMUPAY: VIEW BILLS AND MAKE PAYMENTS)

Students can add Authorized Payers on their SMUpay account. Authorized Payers can view a student's bills, statements and unbilled activity, and make payments. When students add an Authorized Payer, the added payer will receive an email that will contain the User ID and URL required to complete the Authorized Payer setup. The Authorized Payer will need to get the temporary password from the student. Parents and others can access a student's account once they have been added as an Authorized Payer. Students should visit smu.edu/bursar/smupay.asp for instructions on adding an Authorized Payer. Instructions for resetting a login name and password can also be found on this website.

GUEST PAYERS

Guest Payers can make a payment, but they will not be able to view a student's account information. Only the student and any Authorized Payers (see above) that the student adds to his or her account can view the student's account activity. Guest payers begin processing a payment by visiting smu.edu/bursar/smupay.asp. Be sure to enter the correct SMU student ID number (eight-digit number) in order for the payment to be posted to the correct account. Please visit smu.edu/bursar/smupay.asp for Guest Payer instructions.

DOMESTIC WIRE PAYMENTS

The account listed is for wire transfer payments only. ACH transactions are not allowed on this account. If you are trying to make an ACH transaction, please use the appropriate payment process listed previously. Please provide the information listed to your bank when processing a wire payment.

Bank Name	JPMorgan Chase
Bank Address	One Manhattan Plaza, New York, NY 10004
Bank of ABA Number	021000021
Account Number	817251465
Swift Code	CHASUS33
Account Name	SMU-Transfer Account

Please include the SMU student ID number and the student name to enable SMU to post the payment to the correct account.

INTERNATIONAL WIRE PAYMENTS

SMU partnered with peerTransfer to process our international wires. This process is supposed to save you money on bank fees and exchange rates compared to processing through your bank into our domestic wire account. Students make the payment for the student account in SMUpay and then select SMU Peer Transfer. The payment will post to the student account within 24 hours of the payment status being updated in peerTransfer to delivered.

TUITION REFUND INSURANCE

Tuition Refund Insurance can help refund your tuition, fees, room and board charges, up to the policy limits, if you are unable to complete the semester due to a covered medical reason such as an illness, accident, or mental health issue. This insurance program complements and enhances SMU's refund policy and we believe families will benefit from this added protection. Please visit tuitioninsuranceplan.com/smu for more information.

TUITION AND FEES

MAY TERM 2014

Enrollment	Per Term Credit Hour
Undergraduate	
Undergraduate Dallas Campus	\$1,154
IEP (English as a Second Language)	
Tuition CORE	\$991 per course
Tuition COMM	\$574 per course
Books and supplies (may vary per course)	\$135
SMU-in-Taos	
Tuition	\$925
Audit	\$925
All Other Programs	use Summer 2013 rates
Graduate/Professional	
Dedman College of Humanities and Sciences	\$1,154
Meadows School of the Arts	\$1,154
Simmons School of Education and Human Development (EHD-DR and Counseling	\$812
IEP (English as a Second Language)	
Tuition CORE	\$991 per course
Tuition COMM	\$574 per course
Books and supplies (may vary per course)	\$135
All Other Programs	use Summer 2013 rates

SUMMER TERM 2014

Enrollment	Per Term Credit Hour
Undergraduate	
All Undergraduate Degree Programs and Nondegree Credit Studies	\$1,211
Undergraduate Upward Bound/ College Access	\$100
SMU Abroad	\$1,211
Simmons School of Education and Human Development	
Applied Physiology and Sports Management (APSM), Wellness and Professional Responsibility and Wellness (PRW)	\$1,211
All other Undergraduate programs	\$541
IEP (English as a Second Language)	
Tuition CORE	\$991 per course
Tuition COMM	\$574 per course
Books and supplies (may vary per course)	\$135
SMU-in-Taos	
Tuition (June Mini and June Summer Session)	\$875
Audit	\$875
Graduate/Professional	
Dedman College of Humanities and Sciences	\$1,211
Meadows School of the Arts	\$1,154
M.A. in Advertising	\$1,600
Master of Music (MUEDPT-MM, MUSWKSP)	\$500
Nondegree Credit Studies	\$1,211
IEP (English as a Second Language)	
Tuition CORE	\$991 per course
Tuition COMM	\$574 per course
Books and supplies (may vary per course)	\$135
Cox Full-time M.B.A.	<i>Due to flat-rate tuition, FT 56-hour students no longer will be allowed to take courses in the summer.</i>
Cox Professional M.B.A.	
Class 57 (48 hours) (CL57)	\$1,331.25 + general student fee*
Class 59 (48 hours) (CL59)	\$1,358 + general student fee*
Class 61 (48 hours) (CL61)	\$1,425 + general student fee*
Class 63 (48 hours) (CL63)	\$1,482 + general student fee*
Class 65 (48 hours) (CL65)	\$1,512 + general student fee*
Class 67 (48 hours) (CL67)	\$1,575 + general student fee*
Class 69 (48 hours) (CL69)	\$1,638 + general student fee*
Class 71 (48 hours) (CL71)	\$1,638 + general student fee*
Class 73 (48 hours) (CL73)	\$1,638 + general student fee*
Cox Executive M.B.A.	
Class 35 (CL35)	\$19,100 flat rate
Class 36 (CL36)	\$19,865 flat rate

*Summer general student fee: \$207 per hour; \$2,465 (max) for 12 or more hours

Enrollment	Per Term Credit Hour
Class 37 (CL37)	\$20,163 flat rate
Class 38 (CL38)	\$20,768 flat rate
M.S. in Accounting	\$1,550 + general student fee*
M.S. in Entrepreneurship	\$1,550 + general student fee*
M.S. in Finance	\$1,550 + general student fee*
M.S. in Management	\$1,550 + general student fee*
Perkins School of Theology	\$550
Doctor of Ministry Program	\$785
Simmons School of Education and Human Development	
M.S. in Sport Management	\$1,550 + general student fee*
M.A. in Dispute Resolution	\$812
Certificate in Dispute Resolution	\$812
M.S. in Counseling	\$812
M.Ed. Higher Education Leadership	\$812
Master of Liberal Studies	\$541
APSM, Wellness, PRW and Nondegree Credit Studies/Visiting Students	\$1,211
All other programs, excluding Nondegree Credit Studies/Visiting Students	\$541
Ph.D. in Education	\$1,624
Teach For America (TFA)	\$330
Lyle School of Engineering	
On-Campus Programs	\$1,350
Distance Education	\$1,350
Distance – Active Military	\$657
Dallas/Fort Worth Metro	\$1,350
Distance Certificates	\$1,350
Audit	\$1,350
Lyle Weekend Graduate Tuition	
EXE11 1117 30 hours	\$1,350
\$40,500 total cost of program	
EXE12 1127 30 hours	\$1,390
\$41,700 total cost of program	
EXE13 1137 30 hours	\$1,400
\$42,000 total cost of program	
Monterrey Tech Master's	
MTE10 24 hours	\$750
\$18,000 total cost of program	
MTE11 24 hours	\$780
\$18,720 total cost of program	
MTE12 24 hours	\$800
\$19,200 total cost of program	
MTE13 24 hours	\$800
\$19,200 total cost of program	
MTE14 24 hours	\$852
\$20,448 total cost of program	

*Summer general student fee: \$207 per hour; \$2,465 (max) for 12 or more hours

Enrollment	Per Term Credit Hour
Dedman School of Law	
J.D.	\$1,678
LL.M.	\$1,816
J.D. Oxford	\$5,121 tuition flat rate + \$4,190 room + board flat rate
Hart (The Guildhall)	
Certificate in Digital Game Development	
Hart GH21 (GH21)	\$7,750 flat rate
Hart GH22 (GH22)	\$7,950 flat rate
Master of Interactive Technology in Game Development	
Hart GM21 (GM21)	\$7,750 flat rate
Hart GM22 (GM22)	\$7,950 flat rate
Hart Advanced Standing	
Hart GA10 (GA10)	\$1,200 per credit hour
Master's Thesis	
Hart GT10 (GT10)	\$1,200 per credit hour

AUGUST TERM 2014

SMU-in-Taos	
Tuition	\$925
Audit	\$925

FALL AND SPRING TERM 2014–2015

Undergraduate

1–11 credit hours	\$1,704 + general student fee*
12–18 credit hours	\$20,385 flat rate + general student fee*
Over 18 credit hours	\$20,385 + \$1,308/TCH + general student fee*
IEP (English as a Second Language)	
Tuition CORE	\$2,000 per course
Tuition COMM	\$1,150 per course
Books and supplies (may vary per course)	\$150
Dedman College of Humanities and Sciences	
Evening Undergraduate Degree	\$541
DES UG Academic Prelude – Provisional	
1–11 credit hours	\$1,704 + general student fee*
12–18 credit hours	\$20,385 flat rate + general student fee*
Over 18 credit hours	\$20,385 + \$1,308/TCH + general student fee*
DES UG Nondegree and Visiting Student	\$1,550 + general student fee*
Simmons School of Education and Human Development	
UG Applied Physiology/Sports Management	
1–11 credit hours	\$1,704

*Fall and spring general student fee: \$217 per hour; \$2,585 (max) for 12 or more hours

Enrollment	Per Term Credit Hour
12–18 credit hours	\$20,385 flat rate + general student fee*
Over 18 credit hours	\$20,385 + \$1,308/TCH + general student fee*
Gifted Pre-College Program (College Experience)	\$568
Graduate/Professional	
Dedman College of Humanities and Sciences	\$1,704 + general student fee*
Meadows School of the Arts	\$1,550 + general student fee*
Master of Music (MUEDPT-MM, MUSWKSP)	\$500
M.A. in Advertising	\$1,600 + general student fee*
M.A./M.B.A. in Arts Management	\$1,350 + general student fee*
Simmons School of Education and Human Development	
M.A. in Dispute Resolution	\$852
Dispute Resolution Certificate Program	\$852
M.S. in Counseling	\$852
Master of Liberal Studies	\$568
M.Ed. in Higher Education Leadership	\$852
M.S. in Sports Management	
1–11 credit hours	\$1,612 + general student fee*
12–18 credit hours	\$20,118 flat rate + general student fee*
Ph.D. in Education	\$1,704 + general student fee*
Teach For America (TFA)	\$568
All other programs	\$568
DES GR Nondegree Credit Studies/ Visiting Students	\$1,550 + general student fee*
Cox Full-time M.B.A.	\$22,100 flat rate + general student fee*
Cox Professional M.B.A.	
Class 57 (48 hours) (CL57)	\$1,331.25 + general student fee*
Class 59 (48 hours) (CL59)	\$1,358 + general student fee*
Class 61 (48 hours) (CL61)	\$1,425 + general student fee*
Class 63 (48 hours) (CL63)	\$1,482 + general student fee*
Class 65 (48 hours) (CL65)	\$1,512 + general student fee*
Class 67 (48 hours) (CL67)	\$1,575 + general student fee*
Class 69 (48 hours) (CL69)	\$1,638 + general student fee*
Class 71 (48 hours) (CL71)	\$1,638 + general student fee*
Class 73 (48 hours) (CL73)	\$1,638 + general student fee*
Class 75 (48 hours) (CL75)	\$1,704 + general student fee*
Cox Executive M.B.A.	
Class 35 (CL35)	\$19,100 flat rate
Class 36 (CL36)	\$19,865 flat rate
Class 37 (CL37)	\$20,163 flat rate
Class 38 (CL38)	\$20,768 flat rate
Class 01 (CL01)	\$21,600 flat rate
M.S. in Entrepreneurship	\$1,612 + general student fee*

*Fall and spring general student fee: \$217 per hour; \$2,585 (max) for 12 or more hours

Enrollment	Per Term Credit Hour
M.S. in Management	
1–11 credit hours	\$1,612 + general student fee*
12–18 credit hours	\$20,118 flat rate + general student fee*
M.S. in Accounting	
1–11 credit hours	\$1,612 + general student fee*
12–18 credit hours	\$20,118 flat rate + general student fee*
M.S. in Business Analytics	
1–11 credit hours	\$1,612 + general student fee*
12–18 credit hours	\$20,118 flat rate + general student fee*
M.S. in Finance	
1–11 credit hours	\$1,730 + general student fee*
12–18 credit hours	\$21,600 flat rate + general student fee*
Perkins School of Theology	\$657 + general student fee*
Doctor of Ministry Program	\$785 + general student fee*
Lyle School of Engineering	
On-Campus Programs	\$1,165 + general student fee*
Distance Education	\$1,350
Distance Certificates	\$1,350
Distance – Active Military	\$657
Audit	\$1,350
Lyle Weekend Graduate Tuition	
EXE11	\$1,350
EXE12	\$1,390
EXE13	\$1,400
EXE14	\$1,400
Monterrey Tech Master's	
MTE10	\$750
MTE11	\$780
MTE12	\$800
MTE13	\$800
MTE14	\$852
Dedman School of Law	
Law, J.D. (3L) admitted after fall 2004	
J.D. 1–8 credit hours	\$1,678 + general student fee*
J.D. 9–11 credit hours	\$16,358 + general student fee*
J.D. 12–17 credit hours	\$21,813 + general student fee*
J.D. over 17 credit hours	\$21,813 flat rate + \$1,678/TCH + general student fee*
LL.M. (LL.M.1) admitted after fall 2000	
LL.M. 1–7 credit hours	\$1,859 + general student fee*
LL.M. 8–14 credit hours	\$21,813 flat rate + general student fee*
LL.M. over 14 credit hours	\$21,813 flat rate + \$1,859/TCH + general student fee*

*Fall and spring general student fee: \$217 per hour; \$2,585 (max) for 12 or more hours

Enrollment	Per Term Credit Hour
Hart (The Guildhall)	
Certificate in Digital Game Development	
Hart GH20 (GH20)	
1147RA	\$4,800 flat rate
1147RB	\$4,300 flat rate
Hart GH21 (GH21)	
1147RA	\$5,700 flat rate
1147RB	\$5,700 flat rate
1152RA	\$5,700 flat rate
1152RB	\$5,700 flat rate
Hart GH22 (GH22)	
1147RA	\$7,950 flat rate
1147RB	\$7,950 flat rate
1152RA	\$7,950 flat rate
1152RB	\$7,950 flat rate
Hart GH23 (GH23)	
1147RA	\$7,950 flat rate
1147RB	\$7,950 flat rate
1152RA	\$7,950 flat rate
1152RB	\$7,950 flat rate
Hart GH24 (GH24)	
1152RA	\$7,950 flat rate
1152RB	\$7,950 flat rate
Master of Interactive Technology in Game Development	
Hart GM20 (GM20)	
1147RA	\$7,450 flat rate
1147RB	\$7,450 flat rate
Hart GM21 (GM21)	
1147RA	\$7,750 flat rate
1147RB	\$7,750 flat rate
1152RA	\$7,750 flat rate
1152RB	\$7,750 flat rate
Hart GM22 (GM22)	
1147RA	\$7,950 flat rate
1147RB	\$7,950 flat rate
1152RA	\$7,950 flat rate
1152RB	\$7,950 flat rate
Hart GM23 (GM23)	
1147RA	\$7,950 flat rate
1147RB	\$7,950 flat rate
1152RA	\$7,950 flat rate
1152RB	\$7,950 flat rate
Hart GM24 (GM24)	
1152RA	\$7,950 flat rate
1152RB	\$7,950 flat rate
Hart Advanced Standing	
Hart GA10 (GA10)	\$1,200 per credit hour

**Fall and spring general student fee: \$217 per hour; \$2,585 (max) for 12 or more hours*

Enrollment	Per Term Credit Hour
Master's Thesis Tuition	
Hart GT10 (GT10)	\$1,200 per credit hour

JANUARY TERM 2015

Undergraduate

Undergraduate Dallas Campus	\$1,211
J Term (Plano)	\$1,211
SMU-in-Taos	\$1,211
All Other Programs	see Summer 2014 rates

Graduate/Professional

Perkins School of Theology	\$550
Doctor of Ministry Program	\$785
Simmons School of Education and Human Development	
EHD-DR and Counseling	\$852
All Other Programs	see Summer 2014 rates

MAY TERM 2015

Undergraduate

Undergraduate Dallas Campus	\$1,211
IEP (English as a Second Language)	
Tuition CORE	\$1,085
Tuition COMM	\$630
Books and supplies (may vary per course)	\$135
SMU-in-Taos	
Tuition	TBD
Audit	TBD
All Other Programs	use Summer 2014 rates

Graduate/Professional

Dedman College of Humanities and Sciences	\$1,211
Meadows School of the Arts	\$1,211
Simmons School of Education and Human Development	
EHD-DR and Counseling	\$852
IEP (English as a Second Language)	
Tuition CORE	\$1,085 per course
Tuition COMM	\$630 per course
Books and supplies (may vary per course)	\$135
All Other Programs	use Summer 2014 rates

GENERAL STUDENT FEE

- Beginning fall 2014, the general student fee is \$217 per term credit hour*, \$2,585 maximum.
- Students paying the maximum general student fee of \$2,585 are eligible to receive the Sports Pack.
- Students paying less than the maximum general student fee may receive the Sports Pack for an additional \$90.

- The general student fee for Doctor of Ministry students, those taking part in a theology internship and students in the Houston program is 50 percent of the regular amount listed above (\$108.50 per term credit hour, \$1,292.50 maximum).

**Charges are based on the student's primary academic career.*

Course Fees	Per Term
Dedman College of Humanities and Sciences	
Chemistry Lab Fee	\$75
Geology Summer Field Studies	\$400
Physics Lab Fee	\$75
Meadows School of the Arts	
Studio Art (per credit hour)	
ASAG only 1300, 1304, 1601, 3310, 4310, 5310	\$30
ASCE	\$30
ASDS	\$30
ASDR	\$30
ASPH	\$30
ASPT	\$30
ASPR	\$30
ASSC	\$30
ASIM	\$30
MUPR 3200	\$1,000
MUAS 1010, 1020, 6010	\$150
PERB 1203, 1205, 1206, 2203, 2205, 2206	\$50
Dedman School of Law	
S.J.D. (per term after first-year Law Ph.D. courses)	\$5,000
Cox School of Business	
PMBA International Course Fees	
BAEX 6238 (Latin America)	\$975
BAEX 6239 (Europe)	\$1,000
BAEX 6252 (Hong Kong)	\$2,100
BAEX 6258 (Chile)	\$1,500
BAEX 6259 (Budapest)	\$2,100
BAEX 6260 (Prague)	\$2,100
FTMBA Program Fee	\$350
EMBA Materials Fee (CL35)	\$200
EMBA Materials Fee (CL36)	\$400
EMBA Materials Fee (CL37)	\$500
EMBA Materials Fee (CL38)	\$600
EMBA Materials Fee (TE01)	\$600
MSA Program Fee	\$250
MSF Program Fee	\$500
MSBA Program Fee	\$500
Finance Prep Workshop	\$50
Stats Introduction Class	\$300
BBA: Fin 4335 International Finance w/trip to China	\$1,900

Course Fees	Per Term
Perkins School of Theology	
Immersion Course	\$500
Immersion Course Cancellation	\$1,500
Hart (The Guildhall)	
Hart exception: The technology course fee for students at The Guildhall at SMU is the responsibility of the student and is not refundable once the hardware and software provided to the student by The Guildhall at SMU are distributed to the student.	
Master's students not completing program and enrolling in HGAM 6076	\$2,000
Technology Fee Fall 2014 Cohort Only HGAM 6201 (taken during F14 Module A)	\$4,400
Technology Fee Spring 2015 Cohort Only HGAM 6201 (taken during S15 Module A)	\$4,400
BSCS/BFA term fee (cost of technology and tuition differential)	
Fall 2014 Cohort HGAM 5201 (Module A)	\$7,762
Spring 2015 Cohort HGAM 5201 (Module A)	\$7,762
SMU-in-Taos	
Wellness Activity Fee – May and August	\$750
Wellness Activity Fee – Summer (June)	\$750
Academic Course Fee	\$150
Wellness Activity Fee – Fall	\$750
Simmons School of Education and Human Development	
Applied Physiology and Sport Management	
APSM 2441 Anatomy Lab Fee	\$30
APSM 2442 Human Anatomy and Physiology II	\$30
APSM 3411 Exercise Physiology with lab fee	\$30
APSM 3422 Biomechanics with lab	\$30
APSM 4412 Advanced Exercise Physiology with lab	\$30
Education Policy and Leadership	
EDU 6271 Urban School Leadership (Track)	\$150
EDU 6140 Accelerated School Leadership Program (Track)	\$150
Personal Responsibility and Wellness Courses	
PRW11 2117 Physical Fitness: Beginning Marathon Training	\$125
PRW11 2135 Physical Fitness: Mountain Sports (Taos)	\$750
Wellness Program	
WELL 2115 Beginning Triathlon	\$60
WELL 2122 Rock Climbing	\$50
WELL 2129 Golf	\$150
WELL 2144 Scuba	\$175
WELL 2153 Fencing	\$90
WELL 3144 Advanced Scuba	\$175
WELL 3341 Athletic Training	\$15
Student Affairs	
Civil Rights Pilgrimage (PLSC 4334 and SOSC 6356)	\$1,000
Hilltop Program	
COMM 5010 and 5110	\$1,750

Course Fees	Per Term
J Term 2015	
Special Fee for Travel Study Courses	\$500-\$1,850
May Term 2014 (nonrefundable after May 2nd)	
Special Fee for Travel Study Course	\$1,750

LIVING ON CAMPUS

RESIDENCE HALL RATES

May Term 2014

Residence Hall	
Undergraduate Dallas Campus	\$325

Summer Term 2014

Residence Hall	<i>5 Weeks</i>	<i>10 Weeks</i>
Moore, Double Occupancy	\$650	\$1,300
Moore, Single Occupancy	\$750	\$1,500
	<i>5 Weeks</i>	<i>Full Summer</i>
Martin Hall (Efficiency)	\$750	\$2,150
Hawk Hall (One bedroom)	\$800	\$2,300

SMU-in-Taos

Semiprivate Casitas	
May and August Terms (17 days)	\$825
June Mini Summer Session (17 days)	\$825
June Summer Session (28 days)	\$1,315

Community Bath Casitas

May and August Terms (17 days)	\$750
June Mini Summer Session (17 days)	\$750
June Summer Session (28 days)	\$1,180
Archaeology Field School (Tent)	N/C

Law Oxford

J.D. Law Oxford Room and Board Rates	\$4,190
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Fall and Spring Term 2014–2015

Residential Commons Housing

The SMU Residential Commons at SMU includes 11 residential communities housed in Armstrong, Boaz, Cockrell-McIntosh, Crow, Crum, Loyd, Mary Hay/Peyton/Shuttles, McElvaney, Morrison-McGinnis, Virginia-Snider and Ware.

SMU Residential Commons	<i>Fall</i>	<i>Spring*</i>	<i>Spring Only</i>
Double/Triple Occupancy	\$4,880	\$4,790	\$4,835
Single Occupancy	\$6,070	\$5,980	\$6,025
Upperclass Housing	<i>Fall</i>	<i>Spring*</i>	<i>Spring Only</i>
Smith/Perkins	\$3,640	\$3,550	\$3,595
Smith/Perkins Single	\$4,505	\$4,415	\$4,460

Upperclass Housing	<i>Fall</i>	<i>Spring*</i>	<i>Spring Only</i>
Daniel House	\$4,925	\$4,835	\$4,880
Moore**	\$4,740	\$4,650	\$4,695
SMU Service House	\$3,875	\$3,785	\$3,830
3050 SMU Blvd	\$3,875	\$3,785	\$3,830
3160 Daniel Ave	\$3,875	\$3,785	\$3,830
Graduate/Family Residence Halls			
Hawk Hall (Graduate, Family)**	\$5,135	\$5,045	\$5,090
Martin Hall (Seniors, Graduate)**	\$4,350	\$4,260	\$4,305

The Department of Residence Life and Student Housing should be consulted for nontraditional residence accommodations and rates. For more information, please call 214-768-2407.

Students living in SMU Residential Commons and SMU residence halls are required to have a Hughes-Trigg Student Center mailbox. A nonrefundable \$85 mailbox fee is included in the room rate. Students newly assigned for the spring term will be charged a \$45 nonrefundable fee, included in the room rate.

All students living in Residential Commons or a traditional residence hall must have a meal plan. Please see Board Rates on below.

**Spring term rate applicable only if combined with previous fall term rate.*

***Open during winter break*

SMU ABROAD HOUSING CHARGES

	<i>Fall</i>	<i>Spring</i>
SMU-in-Copenhagen	\$5,500*	\$5,500*
SMU-in-Spain	\$6,500*	\$6,500*

*Homestays; includes partial board

BOARD RATES

May Term 2014 Board Rates

Meal Plans

SMU Dallas Campus All Flex \$175

Summer Term 2014 Board Rates

Meal Plans

*5 weeks** *10 weeks**

Full Plan A All Flex \$1,300

Partial Plan A 50 Meal Block \$700

+ \$225 Flex Dollars

Full Plan B 100 Meal Block \$1,050

+ \$250 Flex Dollars

SMU-in-Taos Board Rates

Meal Plans

Per Term*

May and August Terms (17 days) \$825

June Mini Summer Session (17 days) \$825

June Summer Session (28 days) \$1,290

Meal Plans Per Term*

Archaeology Field School (June session, 42 days) \$1,300

Fall and Spring Term 2014–2015 Board Rates

Flex/Meal Plans	Per Term*
All Access 7 (7 day/unlimited meals/\$100 Flex Dollars)	\$2,575
All Access 7 plus \$100 Flex (7 day/unlimited meals/\$200 Flex Dollars)**	\$2,670
All Access 7 plus \$200 Flex (7 day/unlimited meals/\$300 Flex Dollars)***	\$2,760
All Access 7 plus \$400 Flex (7 day/unlimited meals/\$500 Flex Dollars)****	\$2,925
Block 125 (125 meals/\$100 Flex Dollars)	\$1,335
Block 125 plus \$100 Flex (125 meals/\$200 Flex Dollars)**	\$1,430
Block 125 plus \$200 Flex (125 meals/\$300 Flex Dollars)***	\$1,520
Block 125 plus \$400 Flex (125 meals/\$500 Flex Dollars)****	\$1,685
Block 250 (250 meals/\$100 Flex Dollars)	\$2,375
Block 250 plus \$100 Flex (250 meals/\$200 Flex Dollars)**	\$2,470
Block 250 plus \$200 Flex (250 meals/\$300 Flex Dollars)***	\$2,560
Block 250 plus \$400 Flex (250 meals/\$500 Flex Dollars)****	\$2,725
Senior Block 50 (50 meals/\$50 Flex Dollars)*****	\$540
Senior Block 50 plus \$100 Flex (50 meals/\$150 Flex Dollars)**	\$635
Senior Block 50 plus \$200 Flex (50 meals/\$250 Flex Dollars)***	\$725
Senior Block 50 plus \$400 Flex (50 meals/\$450 Flex Dollars)****	\$890

*Tax included in meal portion of meal plan. Flex Dollars taxed at point of sale.

**Add \$100 Flex Dollars to standard meal plan, receive \$5 discount.

***Add \$200 Flex Dollars to standard meal plan, receive \$15 discount.

****Add \$400 Flex Dollars to standard meal plan, receive \$50 discount.

(These plans are a combination of the approved meal plan and additional Flex combined.)

FACTS ABOUT MEAL PLANS

- All resident students must purchase a meal plan. First-year and second-year residential students are required to have an All Access 7 meal plan. After completing the first two years, a resident student may select from All Access 7, Block 125 or Block 250.
- Resident students who are senior- or graduate-level may select the Senior Block 50 or any of the above listed meal plans.
- Each meal plan listed above is available to nonresident students.
- Meal plans may be used in the Umphrey Lee Center (RFoC@Lee), Arnold Dining Commons or in McElvaney Hall (Mac's Place) by using access swipes.
- All members are allowed to bring guests, provided members are present at the time of transaction. Guests (up to 10 per term) of members on meal plans All Access 7, Block 125 and Block 200 are admitted by accessing membership guest access swipes. Guests of members on Senior Block 50 are admitted by paying the door entry rate per guest from the member's Flex Dollars account.
- Flex Dollars are stored-value, declining-balance programs that work on the same principles as a debit card.
- Flex Dollars may be used to purchase meals or commodities at any SMU Dining Services location on campus.
- Flex Dollar balances carry over from fall to spring terms. At the end of spring term all unused Flex Dollar balances are forfeited.
- Door rates for dining without a meal plan for the Umphrey Lee Center (RFoC@Lee) are: \$7.75 (plus tax) for breakfast, \$9.50 (plus tax) for lunch and

\$11 (plus tax) for dinner. Rates for continuous service periods between standard meal periods are calculated at the prior meal-period rate.

- A meal plan may be changed through the last day of add/drop, allowing one change per term for all plans. Unless a different meal plan is selected, students will be enrolled automatically in the spring for the same meal plan selected for the fall term.

PONY EXPRESS

- PONY EXPRESS is a prepaid stored-value account available to all students.
- The PONY EXPRESS account does not satisfy the mandatory meal plan requirement.
- Additional amounts other than the ones listed below may be purchased online at idcard.smu.edu.
- PONY EXPRESS account holders may present their SMU ID card in lieu of cash to make purchases throughout campus and at selected off-campus merchants.
- PONY EXPRESS accounts are honored at all dining facilities on campus at individual meal plan rates.
- PONY EXPRESS accounts may be canceled on or before the payment due date. After this time, accounts may not be canceled unless a student graduates or withdraws from SMU.
- PONY EXPRESS balances of less than \$25 will not be refunded, and any remaining balance will be forfeited to the University.
- Points will be carried over from term to term until a student graduates.
- Any credit remaining on the PONY EXPRESS account at the point of graduation will be refunded to the student after all debt to the University has been paid.
- PONY EXPRESS accounts with no posted activity over a 12-month period will be closed, and any remaining balance will be forfeited to the University.
- Students can inactivate their SMU ID card by logging into the ID website: <http://idcard.smu.edu>. Once the SMU ID card is reported lost, it will be canceled immediately. A new ID card may be ordered online. A \$30 fee will be charged for each replacement SMU ID card.

PONY EXPRESS Options at Enrollment

Plan A (PE 200)	\$200
Plan B (PE 400)	\$400
Plan C (PE 600)	\$600
Plan D (PE 800)	\$800
Plan E (PE 1000)	\$1,000

OPTIONAL FEES

Student Media

Fall Term	
Option A: Fall and spring subscription to <i>The Daily Campus</i> and a copy of the <i>Rotunda</i> yearbook	\$180
Option B: Copy of the <i>Rotunda</i> yearbook	\$70
Spring Term	
Option A: Single spring subscription to <i>The Daily Campus</i> and a copy of the <i>Rotunda</i> yearbook	\$140
Option B: Copy of the <i>Rotunda</i> yearbook	\$70
Sports Pack (students paying less than the maximum General Student Fee)	\$90
Meadows Art Series	\$30
Health Center	
Summer Term Rate (per visit)	\$50
Parking and ID Card Services	
Parking Permits	
Annual (students taking more than 9 TCH)	\$290
Spring term only (students taking more than 9 TCH)	\$150
Annual (students taking 9 TCH or fewer)	\$150
Spring term only (students taking 9 TCH or fewer)	\$75
Summer only	\$50

SMU HEALTH CENTER

The mission of the SMU Health Center is to provide quality, caring, cost effective and convenient ambulatory healthcare and health education services in association with other University departments that promote healthy lifestyles and enhance academic productivity leading to satisfying and rewarding college experiences.

Beginning in fall 2013, a new fee for health services was charged to the student tuition account. The fee is mandatory for all undergraduate and graduate students enrolled at the Dallas and Plano campuses and is separate from any mandatory insurance costs.

For the fall 2014 and spring 2015 terms only, the fee is:

- \$100 per term for full-time undergraduates;
- \$50 per term for part-time undergraduates;
- No charge for students who study abroad;
- No charge for students studying at SMU-in-Taos;
- \$50 per term for Hart (The Guildhall) graduate students (new incoming class only)
- \$50 for all graduate students (main location) who are enrolled in one or more credit hours

The fee allows the University to enhance healthcare facilities and services for students, including increased access to specialists and mental health counselors.

It is important to note that students also are required to maintain health insurance to cover the costs of specialty care, prescriptions, emergency care, inpatient care and other off-campus health services. This requirement can be met either by purchasing the Student Health Insurance Plan (SHIP) or an alternative insurance plan that has comparable benefits.

All SMU students paying tuition and fees, including the Health Center Fee, are eligible for the following services at no additional cost and are distinct from those covered by SHIP or a student's private health insurance. Students who are in programs that do not charge fees, including the General Student Fee and the Health Center Fee, can pay at time of service.

Primary care medical services at the Health Center at no additional cost, including

- Medical appointments during weekday hours
- Access to a convenient pharmacy on premises
- Influenza vaccinations

Counseling and Psychological Services (CAPS), including

- Psychological evaluation and short-term therapy
- Initial psychiatric medication evaluation
- 24-hour crisis on-call services

Health Education programs, including

- Alcohol and other drug evaluation and education
- Nutrition counseling and education
- Sexual health and relationships consultation and education

MANDATORY HEALTH INSURANCE

SMU is committed to the health and well-being of all students. The SMU Health Center is here to serve and provide students with medical care while attending the University. In order to ensure that students have appropriate healthcare coverage, a mandatory health insurance requirement was passed by the President's Executive Council in February 2008. This mandatory health insurance policy requires domestic students, both undergraduate and graduate, enrolled in nine or more credit hours to maintain insurance coverage as a condition of enrollment. All international students enrolled in one or more credit hours must enroll in the Student Health Insurance Plan (SHIP), unless they receive a special waiver personally granted by the SMU Insurance Department.

SMU has partnered with Academic HealthPlans and BlueCross BlueShield of Texas to offer those students in need of health insurance coverage a student-focused, comprehensive medical plan designed to provide

convenient and affordable access to medical care whether students are at school, at home or traveling or studying abroad. To view the SHIP benefits brochure, please visit ahpcare.com/smu.

SMU's mandatory policy requires those students with enrolled status mentioned above to provide documentation of comparable current insurance coverage or to enroll in the SHIP on a term basis. Students will do so by selecting the "Health Insurance" button in the Student Center component of access.smu.edu after they have enrolled for classes each term. Domestic students already maintaining their own private coverage must waive SHIP coverage prior to the deadlines, which are August 29 for fall 2014 and January 23 for spring/summer 2015, to avoid automatic enrollment into SHIP and thereby having the semi-annual premium of \$1,142 applied to the student's University account.

SMU STUDENT HEALTH INSURANCE PLAN RATES FOR THE 2014-2015 ACADEMIC YEAR

	<i>Fall</i>	<i>Spring/Summer</i>	<i>Summer</i>
Dates Covered	8/13/14-1/9/15	1/10/15-8/12/15	5/17/15-8/12/15
Deadline	8/29/14	1/23/15	6/4/15
Rate	\$1,142	\$1,142	\$564

FINANCIAL POLICIES

Students are individually responsible for their financial obligations to the University. All students are charged tuition based on their primary academic career at the University.

A student whose University account is overdue or who in any other manner has an unpaid financial obligation to the University may be denied the recording and certification services of the Office of the University Registrar, including the issuance of a transcript or diploma, and may be denied readmission until all obligations are fulfilled. The Division of Enrollment Services may stop the registration, or may cancel the completed registration, of a student who has a delinquent account or debt, and may assess all attorney's fees and other reasonable collection costs (up to 50 percent) and charges necessary for the collection of any amount not paid when due. Matriculation in the University constitutes an agreement by the student to comply with all University rules, regulations and policies.

Once the outstanding debts have been paid, the student will need to obtain clearance from a member of the Division of Enrollment Services before being allowed to register, request a transcript or receive a diploma from the University.

Arrangements for financial assistance from SMU must be made in advance of registration and in accordance with the application schedule of the Division of Enrollment Services, Financial Aid. A student should not expect such assistance to settle delinquent accounts.

Payment of Accounts

Payment of tuition, fees, room, board and all other charges is done online

through the SMUpay option in access.smu.edu. Students select the method of payment (either electronic check or credit card).

A check returned dishonored or a credit card payment returned as a chargeback will constitute nonpayment of account and must be replaced by cash, cashier's check or money order. This nonpayment may result in withdrawal from the University and the requirement that the payment of the student's account for future terms be made by cash, cashier's check or money order prior to enrolling. A \$30 charge will be assessed each time a payment is returned.

Students registering must ensure that payment for the full amount of charges is posted to their account by the payment due date showing on their bill. The initial term payment due dates also are published on the Bursar's website. Billing notifications to go view the bill are sent to the student's SMU email address and to the designated email address of the Authorized Payer(s) when a bill is generated. The billing notification will provide instructions on how to view the bill online through SMUpay. If notification has not been received two weeks prior to the due date, the student and/or designated Authorized Payer(s) should contact the Office of the University Bursar. Payments made in person or mailed must be received by the Office of the University Bursar, located on the first floor of the Blanton Student Services Building, no later than 4 p.m. CST on payment due date. Payments made online via electronic check or credit card must be posted no later than 11:59 p.m. CST on the payment due date. Students and/or those paying on behalf of the student who pay online automatically receive an electronic confirmation of payment; students and/or designated Authorized Payer(s) paying through other methods also can verify receipt of payment online. Students enrolling after the payment due date must pay at the time of enrollment.

If proceeds from state and federal loans are to be used to pay a student account, the funds must be posted to the student account in the Office of the University Bursar by the payment due date.

Schedule Changes

A student who drops a course during the scheduled add/drop period, but remains enrolled in other courses, will not be charged tuition and fees for the dropped course. (Undergraduate students pay the same tuition for 12-18 credit hours.) There will be no reduction in tuition charges for any course(s) dropped after the scheduled add/drop period. A student who drops all courses will be canceled or withdrawn, depending on the date of the transaction.

Late Payment Fee

Students whose accounts are not cleared by the payment due date or at the time of enrollment are subject to a late payment fee of \$50 for balances between \$250 and \$999.99, and \$150 for balances between \$1,000 and \$5,000. Balances over \$5,000 are charged 3 percent of the outstanding balance, not to exceed \$750. Also, after the monthly payment due date has passed, a 1.5 percent past due fee will be assessed on the unpaid student and/or miscellaneous account each month until the balance is paid. The enrollment of students whose accounts remain unpaid after the payment due date may be canceled at the discretion of the University.

Direct Charge Policy

SMU permits students to have purchases from the SMU Bookstore charged

directly to their miscellaneous student account. Charges are billed monthly and are due on the date specified on the bill. Students with outstanding balances on their miscellaneous account will be charged 1.5 percent monthly on the past due balance. Students who have an outstanding balance during their tenure at SMU may lose the privilege to use direct charge from the SMU Bookstore. Students with repeated delinquencies on the account and/or returned checks will lose the privilege for the remainder of their matriculation at SMU.

Student Refunds

If the proceeds from student loans have been received by SMU prior to the first day of class and the student is eligible for a refund, the Office of the University Bursar will automatically begin processing refunds at the time the proceeds are posted to the student's tuition account. Federal regulations state that the earliest date a refund can be processed, if the funds are on the tuition account, is 10 calendar days prior to the first day of class. Additionally, federal regulations require SMU to process refunds within 14 calendar days from the first day of class of a student's primary academic career. If loans are received after the first day of class, students need to allow up to 14 calendar days from the date the proceeds are applied to the tuition account for a refund to be processed.

All refunds, except federal parent PLUS loans, Prepayment accounts, the SMU Monthly Tuition Pay Payment Plan and international wires, will be made payable to the student. International wires will be refunded by wire to the originating wire account less a \$35 wire processing fee. The federal PLUS loan borrower can request the refund to be processed to the student by submitting a Parent PLUS Release form, located in the Forms Library on the Bursar's website. If the refund is issued by check, the student may request in writing that the refund be sent to another party. Any outstanding debts to the University that include Title IV funds must have an Authorization to Credit Account form (ACA) and/or an Authorization to Credit Account Parent form (ACAP) on file in order to transfer funds to cover current award year debts. Students need to sign the ACA form and the federal parent PLUS borrower needs to sign the ACAP form, located in the Forms Library on the Bursar's website. Any outstanding debts to the University that do not include Title IV funds will be deducted from the credit balance prior to issuing the refund. All other debts should be paid directly by the student.

If at any time a credit (financial aid, dropped course or overpayment) appears on your SMU account as a result of a credit card payment, the refund will be credited back to the credit card up to the amount charged. If any additional credit remains, a refund will be issued to the student.

Refunds can be sent electronically to a student's bank account. The student must sign up for direct deposit through ACH at access.smu.edu. Click Student Self Service/Student Center/Finances/My SF eSpace/Refund Disbursement Method. This process eliminates the wait for refunds sent through the mail. ACH refunds are quick, secure and convenient.

Refund checks will be mailed to the student's home address for student account refunds and mailing address for miscellaneous account refunds, unless the student notifies the Office of the University Bursar otherwise. If the check is not received, a replacement refund check will be issued two weeks after the original check was mailed.

Refunds are continuously processed throughout the year as financial aid is applied to student accounts. Students may call or visit the Office of the University Bursar in the Division of Enrollment Services to check on the status of a refund 14 calendar days after funds have been applied to the tuition account.

Withdrawals from the University

A student who wishes to withdraw (resign) from the University before the end of a term or session must initiate a Student Petition for Withdrawal form and secure approval from his/her academic dean or director. The academic dean's office or director's office will then submit the form to the Office of the University Registrar. The effective date of the withdrawal is the date on which the Student Petition for Withdrawal is processed in the University Registrar's Office. Discontinuance of class attendance or notification to the instructors of intention to withdraw does not constitute an official withdrawal.

Medical withdrawals and mandatory administrative withdrawals allow a prorated refund of tuition and fees and have conditions that must be met prior to re-enrollment at SMU. Medical withdrawals can be authorized only by a licensed physician or psychologist counselor in the SMU Memorial Health Center. Mandatory administrative withdrawals can be authorized only by the vice president for student affairs. As a matter of University policy, and in compliance with federal regulations, retroactive medical withdrawals cannot be granted. The last day for a medical withdrawal is the last day of class instruction for the term from which the student is withdrawing.

Withdrawing students living in SMU housing must check out of the residence halls with the Department of Residence Life and Student Housing per established procedures.

Room and Board

The Housing Agreement is made for both fall and spring terms or either one or both of the five-week summer sessions. Should a student move from the residence hall at any time, the remainder of the rent for the term(s) or five-week summer session(s) will be due. For more specific information, read the Housing Agreement form or consult with the Department of Residence Life and Student Housing. A percentage of board may be refunded based on the date of official withdrawal from the University.

TUITION AND FEES SCHEDULE FOR CANCELLATION/WITHDRAWAL

A student who officially cancels his or her enrollment or withdraws from the University is charged only a portion of tuition and fees based on the effective date of the cancellation or withdrawal. Please refer to the following tables for the schedule:

Summer, August Terms 2014 and January Term 2015

	<i>Portion Returned Summer</i>	<i>Portion Returned August Term</i>	<i>Portion Returned January Term</i>
All schools			
Prior to 1st day of term	100%	100%	100%
1st through 2nd day of term	50%	-0-	-0-
After the 2nd day of term	-0-	-0-	-0-

May Term 2014 and 2015

All careers except EHD and IEP	<i>Portion Returned</i>
Prior to 1st day of term	100%
1st day of term	50%
After the 1st day of term	-0-

Special Schedule

IEP career follows summer schedule for May term and summer.
 EHD career follows fall/spring schedule for January term and May term.
 SMU Abroad programs have a NO REFUND policy after the start of the program.
 Graduate Cox programs follow fall/spring schedule for summer term.
 SMU-in-Taos programs follow the refund schedule on applications.

J Term (Plano) 2015

	<i>Portion Returned</i>
Prior to 1st day of term	100%
1st day of term	50%
After the 1st day of term	-0-

Fall and Spring Term 2014–2015

Undergraduate and Dedman College, Meadows, Graduate Lyle School of Engineering, M.L.S., Simmons School of Education and Human Development and Hart (The Guildhall) Graduate Programs	<i>Portion Returned</i>
Prior to 1st day of term	100%
1st through 5th day of term	90%
6th through 10th day of term	50%
11th through 15th day of term	25%
16th through 20th day of term	10%
After 20th day of term	-0-

Cox Professional M.B.A., Full-time M.B.A., Executive M.B.A., M.S.A., M.S.E., M.S.F., M.S.M., M.S.B.A.; Perkins School of Theology	<i>Portion Returned</i>
Prior to 1st day of term	100%
1st through 6th day of term	90%
7th through 10th day of term	50%
11th through 15th day of term	25%
16th through 20th day of term	10%
After 20th day of term	-0-

Dedman School of Law and IEP	<i>Portion Returned</i>
Prior to 1st day of term	100%
1st through 5th day of term	90%
6th through 10th day of term	50%
11th through 15th day of term	25%
16th through 20th day of term	10%
After 20th day of term	-0-

This schedule falls within the recommended withdrawal policy of the American Council of Education. Please contact the Office of the University Bursar for medical withdrawal prorated information.

FEDERAL AID RECIPIENT CANCELLATION AND WITHDRAWAL POLICY

Return of Federal Student Aid

The Higher Education Amendments of 1998 establish the principle of “earned aid/unearned aid” for administration of federal student aid. A student “earns” federal aid in proportion to the percentage of the term completed. Unless a student completes at least 60 percent of a term, SMU and/or the student may be required to return “unearned” aid. For example, a student who completes 30 percent of the term has “earned” 30 percent of federal aid; however, SMU and/or the student may have to return the “unearned” 70 percent of aid. (After the 60 percent point has passed, the student is credited with earning 100 percent.)

A student who receives a refund to help in paying noninstitutional charges (books, transportation, living or personal expenses) may be required to return some of the refund. Loans are repaid according to the terms of the promissory note(s), but a portion of grant funds must be repaid immediately. SMU must report to the U.S. Department of Education a student who owes a repayment. Generally, the student is ineligible for federal aid until repayment is made.

Refund of Aid to State Programs

	<i>Portion Returned</i>
Prior to 1st day of term	100%
1st through 5th day of term	90%
6th through 10th day of term	50%
11th through 15th day of term	25%
16th through 20th day of term	10%
After 20th day of term	-0-

Attribution of Refunds

- For a financial aid recipient whose SMU charges are reduced, SMU must use the refund to reimburse the aid accounts from which payments were made. Federal, state and institutional policies govern the attribution of the refund to appropriate sources.
- Federal: SMU will distribute the federal portion of the refund, if any, to repay disbursements made from federal accounts in the following priority sequence: Federal Stafford Loan (unsubsidized), Federal Stafford Loan (subsidized), Federal PLUS, Federal Perkins Loan, Federal Pell Grant and Federal SEOG.
- Institutions/Other: Any portion of the refund not attributed to federal Title IV programs will be returned to nonfederal funding sources in the following priority sequence: state grant, SMU gift aid, private gift aid, private loan and student/parent.
- In no case will funds returned to a source exceed the disbursement for that payment period made from the source.

ADMINISTRATIVE FEES AND DEPOSITS

AARO Orientation Fee (nonrefundable)	
First-year Student	\$335
All Transfer Students	\$170
Audit (per TCH)	
Undergraduate and Graduate	\$295
Dedman School of Law	\$1,420
Lyle School of Engineering	\$1,350
SMU-in-Taos: May and August Term	\$925
SMU-in-Taos: Summer Term	\$875
Application Fee (nonrefundable)	
Undergraduate	\$60
SMU Abroad (non-SMU students)	\$50
Meadows School of the Arts	\$75
Cox School of Business	
Visiting Students, Readmission, Courses for Credit After Graduation	\$75
International Course Registration	\$100
Master of Science in Finance	\$90
Dedman College Graduate	\$75
Dedman College IEP (English as a Second Language)	\$50
Dedman School of Law (J.D. and LL.M.)	\$75
Lyle School of Engineering – Graduate	\$75
Perkins School of Theology (C.M.M., D.Min., M.Div., M.T.S.)	\$50
Simmons School of Education and Human Development	\$35
Matriculation Fee (nonrefundable)	
Undergraduate	\$250
Admission Deposit (nonrefundable)	
Cox School of Business (except Cox Executive M.B.A.)	\$1,000
Cox Executive M.B.A.	\$2,800
Dedman School of Law (J.D. and LL.M.)	\$400
SMU Abroad	
One- and two-term programs	\$1,000
Summer programs	\$1,000
Administrative Add/Drop Fee (including nonattendance)	\$25
Transcript Fee	
First written request	\$12.25
Each additional transcript in the same request mailed to the same address	\$3.50
Each additional transcript in the same request mailed to a different address	\$12.25
Transcript Fee Additional Fee for Delivery Options	
Electronic pdf	\$3.75
Express delivery United States	\$25
Express delivery Mexico	\$35
Express delivery International	\$43
Thesis Fee	
Microfilm copy	\$17
Advance Housing Payment (nonrefundable and paid w/ATD)	\$100

Penalty Fees	
Late Payment Fee (student account outstanding balances \$250 to \$999.99)	\$50
Late Payment Fee (student account outstanding balances \$1,000 to \$5,000)	\$150
Late Payment Fee (student account outstanding balances over \$5,000)	3% (up to max \$750)
Onsite Late Penalty (Lyle Weekend deferred late payment fee)	\$250
Past Due Fee (student and miscellaneous accounts)	1.5% per month on unpaid balance
Reinstatement	
Full-time Students (begins 1st day after add/drop)	\$200 (+ \$50/week)
Part-time Students (begins 1st day after add/drop)	\$100 (+ \$25/week)
Returned Check/Credit Card Chargeback Fee	\$30
Replacement ID (lost, stolen or damaged)	\$30
Replacement Parking Permit	\$30
PONY EXPRESS Cash Processing Fee (nongraduating students)	\$30
Transit Pass	\$5
Transit Pass Replacement	\$30
SMU Police Department Fees	
Incident Report Copy	\$10
Fingerprints	\$20
Moving Violation	\$60
Reckless driving, failure to stop at stop sign, driving wrong way, no seat belt	
Disabled Space	\$300
No Parking Zone	\$40
Violation of Suspension	\$80
Double Parking	\$40
Blocking Drive/Crosswalk	\$40
Parking on Grass	\$40
No Valid Decal	\$30
Improperly Displayed Decal	\$30
Car Towed/Booted	\$80
Parking in Fire Lane	\$150
Violation of Timed Parking	\$30
Vehicle Impoundment	\$30/day
Fraternity and Sorority Facility Use Fees*	Cost varies per chapter
Graduation and Diploma Fees	
Late Application to Graduate	\$25
Replacement Diploma – Bachelor's	\$37.50
Replacement Diploma – Master's/Doctoral/Professional	\$47.50
Redesignated Degree	\$45
Major Added to Diploma	\$45
Certified Diploma (apostille) – 3 copies	\$15
Post Office Box Rental (included in room rate)	
Fall and Spring Term (nonresident students and other box holders per term)	\$45
Summer Session (nonresident students and other box holders)	\$35
Full Year – Fall, Spring and Summer (nonrefundable – all resident students)	\$85

New students entering Spring Term (nonrefundable – all resident students)	\$45
Resident Assistant	\$45
Administrative Work Authorization Fee	
Post-completion Optional Practical Training (OPT)	\$100
Science, Technology, Engineering and Math (STEM) extension OPT	\$100
Advanced Placement Credit Records Fee (per course)	\$25
Insurance for SMU Abroad	
Enrollment for Full Academic Year	\$400
Enrollment for less than Full Academic Year	\$200
Health Center Fee (required fee for Fall and Spring Term)	
Full-time Undergraduate student (not residing in a residence hall)	\$100
Part-time Undergraduate student (not residing in a residence hall)	\$50
All Graduate students (main location)	\$50
The Guildhall (Fall 2013 and future incoming classes)	\$50
Health Center Fee (per visit for Summer Term only)	\$50
Health Center No-show Fee	
No-show Fee – counseling (per visit)	\$20
No-show Fee – medical (per visit)	\$20
Library Late Charge (per book)	\$0.50 per day, max. \$15
Internal Payment Plan Fee	\$75
Other Program Costs for SMU Abroad**	
Internship: China	\$2,700
Internship: London Business	\$3,100
Internship: London Communication	\$3,600
Internship: Sydney	\$3,100
WHU Summer Institute (Business, Political and Cultural Environment in Europe)	\$1,700
SMU-in-Bali: Arts, Culture and Music	\$100
SMU-in-China: Language	\$100
SMU-in-Costa Rica: Spanish Language	\$100
SMU-in-Edinburgh: Media Arts and Creative Computing	\$400
SMU-in-Germany: Culture, History and Music	\$400
SMU-in-Italy: Archaeology in Italy (3 hours)	\$1,200
SMU-in-Italy: Archaeology in Italy (6 hours)	\$400
SMU-in-Italy: Arts and Culture	\$400
SMU-in-London: Arts	\$1,600
SMU-in-London: Communication	\$2,100
SMU-in-Lugano: Italian Language	\$600
SMU-in-Madrid, Spain: Advanced Spanish	\$1,600
SMU-in-Moscow: Russian Language and Culture	\$100
SMU-in-Oxford	\$2,600
SMU-in-Paris: History	\$1,100
SMU-in-Prague	\$2,700
SMU-in-South Africa	\$1,100
International Student Fee (per term)	\$50
Housing	
Late Housing Cancellation Charge	5% of housing contract
Loft Modification	\$50
Residence Hall Cleaning	\$50

Lost Key Charges	
One Cylinder	\$50
Two Cylinder	\$75
Three Cylinder	\$100
Four Cylinder	\$125
Five Cylinder or more	\$150
Lost Key Charge: SMU-in-Taos	\$50
Repair Electronic Locks	\$250
Replace Electronic Locks	\$500
Academic Prelude Program Fee	\$1,500

**A facility use fee is a building usage fee charged to ALL members of a fraternity or sorority if their chapter house is owned by SMU.*

***Includes on-site housing, course excursions and other logistics. Some may include meals.*

PAYMENT OPTIONS

SMU offers a variety of payment options and plans to assist its students while they are in college. These payment options include: cash, check, eCheck*, money order, cashier's check, electronic credit card (American Express, Discover and MasterCard), direct wiring of funds and financial assistance. In addition to the above payment options, SMU also provides several payment plans to aid in college expenses that are administered by the Division of Enrollment Services. A list of institutional, state and federal sources of financial assistance can be found on the following pages.

**Contact your financial institution to determine whether ACH transactions are allowed.*

SMU MONTHLY PAYMENT PLANS

Objective: Pay term charges for tuition, fees, room and board in monthly installments with no interest charges.

Eligibility: Families of all students. Demonstration of financial need is not required.

Payment Plan Options: The SMU TuitionPay monthly payment plans are available on an annual or term basis.

Annual Payment Plans include:

- 12-Month Payment Plan. The 12-Month Payment Plan (6 installments per term) runs July 1 through December 1 for fall and January 1 through June 1 for spring, with a \$100 annual nonrefundable enrollment fee and an enrollment deadline of August 10.
- 10-Month Payment Plan. The 10-Month Payment Plan (5 installments per term) runs August 1 through December 1 for fall and January 1 through May 1 for spring, with a \$130 annual nonrefundable enrollment fee and an enrollment deadline of August 10.
- 8-Month Payment Plan. The 8-Month Payment Plan (4 installments per term) runs August 25 through November 25 for fall and January 25 through April 25 for spring, with a \$150 annual nonrefundable enrollment fee and an enrollment deadline of September 30 (please note that if you enroll after the

SMU payment due date you may be assessed a late payment fee, and a hold will be placed on your student account).

Term Payment Plans include:

- 6-Month Payment Plan. The 6-Month Payment Plan runs July 1 through December 1 for fall and January 1 through June 1 for spring, with a \$50 per term nonrefundable enrollment fee and an enrollment deadline of August 10 for fall and December 31 for spring.
- 5-Month Payment Plan. The 5-Month Payment Plan runs August 1 through December 1 for fall and January 1 through May 1 for spring, with a \$65 per term nonrefundable enrollment fee and an enrollment deadline of August 10 for fall and December 31 for spring.
- 4-Month Payment Plan. The 4-Month Payment Plan runs August 25 through November 25 for fall and January 25 through April 25 for spring, with a \$75 per term nonrefundable enrollment fee and an enrollment deadline of September 30 for fall and January 31 for spring (please note that if you enroll after the SMU payment due date, you may be assessed with a late payment fee and a hold will be placed on your student account).
- Summer Tuition Payment Plan. The Summer Payment Plan (not available for January, May or August term) consists of three installments: May 1, June 1 and July 1, with a \$75 nonrefundable enrollment fee and an enrollment deadline of June 1 (please note that this plan may overlap with the fall and spring plans, so please plan accordingly should you decide to enroll).

Enrollment: The SMU Monthly Payment Plans are available through Sallie Mae for fall, spring and summer terms (not available for January, May or August terms). Enrollment must be completed online at tuitionpaymentplan.com/smu. If you enroll in one of the payment plans after the installment cycle has begun, all past installment payments must be made at the time of enrollment. Other fees may apply. Please be sure to review all applicable fees associated with the payment plans. To speak to a Sallie Mae representative by phone, call 1-877-279-6092.

All monthly payments made to your payment plan must be made directly to Sallie Mae at tuitionpaymentplan.com/smu (select "Manage Your Payment Plan") or call Sallie Mae at 1-877-279-6092.

Additional Information

Please consider one of these payment plans or make full payment directly to SMU by the payment due date in order to avoid a late payment fee. Charges in excess of financial aid should be resolved by paying in full or by enrolling in a plan by the due date. Please be aware that you will be charged a late payment fee of \$50 on balances that are between \$250 and \$999.99, \$150 on balances between \$1,000 and \$5,000, and 3 percent on balances above \$5,000 (up to a maximum of \$750 per term). More financial information can be found on the Bursar's website at smu.edu/bursar. You can meet with a Student Account Adviser in the Blanton Student Services Building or call 214-768-3417 for assistance.

SMU PREPAYMENT PLAN (ONE SINGLE PAYMENT UP FRONT FOR ALL TERMS)

SMU allows a matriculated undergraduate full-time (12–18 credit hours) student to prepay a minimum of two years and up to five years of tuition and general student fees at the current year rate. It covers fall and spring terms only.

The prepayment amount is due on the payment due date for the fall term; or, if the current fall term has already been paid in full by the payment due date, the remaining terms must be fully paid by the last day of October of the current academic year.

Scholarships and grants may not be used to reduce the prepayment amount.

If the student withdraws or is dismissed from SMU, the unused credit in the prepayment account will be refunded to the signatory on the Enrollment form, after the student's account has been completely paid in full.

For information on the SMU Prepayment Plan, please inquire by emailing Eartha Walls at ewalls@smu.edu.

TAX EXCLUSION

Gift Tax Exclusion

Under the Internal Revenue Code, Section 2503(e)(2)(A), a direct transfer of funds to an educational institution such as SMU to be applied to cover the present and/or future costs of tuition for a college or university student does not count as a "gift" for federal gift tax purposes, including the \$14,000 per year exclusion. Please contact your personal tax adviser for more information.

ESTIMATED EXPENSES

Estimated 2014–2015 SMU Undergraduate Student Budgets

	<i>Living on Campus</i>	<i>Living off Campus</i>	<i>Living with Parents</i>
Tuition and Fees	\$45,940	\$45,940	\$45,940
Room and Board	\$14,646	\$8,500	\$1,500
Books and Supplies	\$800	\$800	\$800
Transportation	\$1,000	\$1,000	\$1,000
Personal	\$1,800	\$1,800	\$1,800
Loan Fees	\$76	\$76	\$76

Plus \$4,000 for child care for each child 5 years old and under and \$2,000 for child care for each child 6–12 years old of a working spouse or a single student.

The above estimates are based on the dependent status of the student. Please contact your financial aid adviser for more information.

LOANS

SMU and other investment partners offer your family several loan options featuring low-interest rates and long-term payments. Some loans are awarded on the basis of documented financial need, others on the basis of creditworthiness and income. All loans must be repaid; they are not gift aid.

SMU FAMILY ASSISTANCE LOAN

Made possible in part by the generous gifts of the John and Sue Patrick Foundation Loan Fund and the Murray Case Sells Student Loan, SMU's innovative loan program offers creditworthy families with documented income the opportunity to stabilize and control college costs. It features a low-interest rate with a fixed monthly payment and repayment of two years for every year that you may borrow, up to eight years. Parents and students must co-sign the loan.

The University will lend up to \$10,000 per term with a maximum credit line of \$80,000. If families choose to reduce their loan request at any time, SMU will reduce the number of monthly payments accordingly. Interest charges accrue only on advances as they are made, and borrowers may prepay any part of the loan at any time without penalty. Refer to the following table for examples of monthly payments.

SMU FAMILY ASSISTANCE LOAN REPAYMENT SCHEDULE

<i>Borrowed per Year</i>	<i>Total Borrowed (8 terms)</i>	<i>Total Interest</i>	<i>Total Paid</i>	<i>96 Monthly Payments*</i>
\$20,000	\$80,000	\$13,498.60	\$93,498.60	\$973.95
\$19,000	\$76,000	\$12,823.75	\$88,823.75	\$925.25
\$18,000	\$72,000	\$12,148.58	\$84,148.58	\$876.56
\$17,000	\$68,000	\$11,473.73	\$79,473.73	\$827.86
\$16,000	\$64,000	\$10,798.88	\$74,798.88	\$779.16
\$15,000	\$60,000	\$10,124.00	\$70,124.00	\$730.46
\$14,000	\$56,000	\$9,448.87	\$65,448.87	\$681.77
\$13,000	\$52,000	\$8,774.02	\$60,774.02	\$633.07
\$12,000	\$48,000	\$8,099.20	\$56,099.20	\$584.37
\$11,000	\$44,000	\$7,424.30	\$51,424.30	\$535.67
\$10,000	\$40,000	\$6,749.11	\$46,749.11	\$486.98
\$9,000	\$36,000	\$6,074.30	\$42,074.30	\$438.28
\$8,000	\$32,000	\$5,399.51	\$37,399.51	\$389.58
\$7,000	\$28,000	\$4,724.60	\$32,724.60	\$340.88
\$6,000	\$24,000	\$4,049.37	\$28,049.37	\$292.19
\$5,000	\$20,000	\$3,374.58	\$23,374.58	\$243.49
\$4,000	\$16,000	\$2,699.70	\$18,699.70	\$194.79

**All loans are 95 equal payments with a slightly reduced amount for the 96th payment.*

FEDERAL DIRECT SUBSIDIZED LOAN

Funding Partner: The federal government

Eligibility: Awarded on the basis of financial need demonstrated by the Free Application for Federal Student Aid (FAFSA)

Amount: Up to \$3,500 for the first year; \$4,500 for the second; \$5,500 for

subsequent junior and senior years

Interest Rate: Fixed 3.86 percent, beginning with repayment

Repayment: Begins six months after student ceases attending at least half-time (6 hours); student is the borrower; interest begins accruing the month after graduation

FEDERAL DIRECT UNSUBSIDIZED LOAN

The program is similar to the Federal Direct Subsidized Loan, with two exceptions: Documented financial need is not an eligibility criterion, and the student is responsible for interest payments for the life of the loan, beginning with the first disbursement. The loan is awarded on the basis of financial information filed in the FAFSA. Graduate students may borrow \$20,500 annually at an interest rate of 6.8 percent. Undergrads may borrow \$2,000 annually at an interest rate of 3.86 percent annually.

FEDERAL DIRECT PARENT PLUS LOAN

Funding Partner: Same as Federal Direct Subsidized Loan

Eligibility: Creditworthiness; student must have filed a FAFSA

Amount: Cost of education minus other financial aid

Interest Rate: Fixed 6.41 percent

Repayment: Begins immediately after final disbursement of the loan for the year, usually March; parent is the borrower; payment may be deferred until six months after graduation of student or student ceases attending at least half-time (6 hours)

FEDERAL DIRECT GRAD PLUS LOAN

Funding Partner: Same as Federal Direct Subsidized Loan

Eligibility: Creditworthiness

Amount: Cost of education minus other financial aid

Interest Rate: Fixed 6.41 percent

Repayment: Begins immediately, but can be deferred with half-time enrollment; student is the borrower

FEDERAL PERKINS LOAN

Funding Partner: Federal funds matched by SMU; very limited number

Eligibility: Documented financial need

Amount:

- Up to \$8,000 per year for graduate and professional students
- Up to \$5,500 per year for undergraduate students

Interest Rate: Fixed 5 percent, beginning with repayment

Repayment: Begins nine months after student ceases attending at least half-time (6 hours); student is the borrower

COLLEGE ACCESS LOAN (www.hhloans.com)

Funding Partner: Texas Higher Education Coordinating Board

Eligibility: Student must be a Texas resident; creditworthy co-signer required

Amount: Up to cost of attendance

Interest Rate: Fixed 5.25 percent, beginning when loan is made

Repayment: Same as Federal Direct Subsidized Loan

METHODIST STUDENT LOAN FUND (gbhem.org)

Funding Partner: United Methodist Church (UMC) Board of Higher Education and Ministry

Eligibility: Students who are active UMC members

Amount: Up to \$5,000 per calendar year, maximum total of \$20,000

Interest Rate: From fixed 3.75 percent to fixed 5 percent, based on option chosen

Repayment: Varies, dependent on interest option chosen

GUIDELINES FOR NEED-BASED AID

Under SMU's "shared investment" concept, we believe that both parents and students have a primary responsibility to contribute toward educational expenses to the extent that they are reasonably able. In order to be considered for need-based assistance, certain requirements must be met, as set forth in the following SMU, state and federal guidelines.

SMU GUIDELINES FOR NEED-BASED AID

We consider undergraduate students to be dependent upon their families, and each family must supply financial data to be considered for SMU need-based aid.

For federal funding purposes, a student may qualify as independent or self-supporting if he or she meets one or more of the following criteria:

- The student is an orphan or a ward of the court.
- The student is a U.S. military veteran.
- The student provides more than half of the financial support for a dependent other than a spouse.
- The student is married.
- The student turns 24 years of age before December 31 of the academic year for which aid is sought.
- The student was in foster care after age 13.
- The student was an emancipated minor by the court in the student's state of legal residence.
- The student was under legal guardianship as determined by a court in the student's state of legal residence.

The University reserves the right to alter from year to year the combination of gift funds and self-help (loan and work) included in need-based aid packages, based on the student's documented financial need, funding availability, policies of the Board of Trustees, and federal and state laws and regulations. In general, the amount of self-help will increase as a student advances toward graduation.

STATE AND FEDERAL GUIDELINES

To be eligible for federal or state financial assistance, a student must meet the following criteria:

- Be in good standing and make satisfactory progress in the selected course of study leading to a degree or certificate
- Not be in default on any student loan or have borrowed in excess of the loan limits

- Not owe a refund on grants previously received from the federal government or the state of Texas
- Be registered with the Selective Service, if required to do so
- Be a U.S. citizen or an eligible nonresident (for federal programs) and be a Texas resident as defined by Texas program regulations (for state programs)

Students selected for verification must submit requested documents that may include tax transcripts. They should be submitted in a timely manner to be considered for available funds. Verification must be completed prior to disbursement of funds.

GRANTS

Grants are gift aid awarded on the basis of documented financial need. The partners who invest in your education include SMU, the federal government and the state of Texas (for legal residents as specified by the state program). If a student qualifies for need-based aid, SMU awards loans and employment opportunities, then gift aid. As a matter of SMU policy, the loan components of the aid package will increase as students progress toward graduation. Grant aid can vary each year dependent upon the information provided on Free Application for Federal Student Aid (FAFSA) and CSS/PROFILE® applications. FAFSA and CSS/PROFILE® must be filed by April 15 each year to receive SMU need-based grants for undergraduate students.

SMU NEED-BASED GRANT

Awards: Vary in number and amount

Funding Partner: SMU

Eligibility: Awarded on the basis of financial need demonstrated by the CSS/PROFILE® as part of an aid “package” after self-help and other gift aid are determined

FEDERAL PELL GRANT

Awards: Vary in amount up to \$5,730 in 2014–2015; number unlimited

Funding Partner: Federal government

Eligibility: Determined by the U.S. Department of Education based on analysis of a student’s completed FAFSA; given only to the neediest students

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT AWARD

Awards: Up to \$4,000; vary in number depending on allocation to SMU

Funding Partner: Federal government

Eligibility: Priority given to Pell Grant recipients; awarded as part of aid “package” to those who meet federal and SMU criteria

TUITION EQUALIZATION GRANT (TEG)

Awards: Vary in amount; awards up to \$3,250 in 2014–2015 vary in number depending on allocation to SMU and time of application

Funding Partner: State of Texas

Eligibility: Must demonstrate financial need and meet the residency rules of

the Texas Higher Education Coordinating Board and maintain three-quarter time enrollment

Renewal Requirements: Must maintain Satisfactory Academic Progress (SAP) and complete at least 75 percent of hours attempted (minimum 24 hours) with a minimum 2.500 cumulative GPA

EMPLOYMENT

National studies indicate that college students who work part-time find it beneficial not only in supplementing finances, but also in learning skills such as time management. They also remain in school at a rate significantly higher than nonworking students, according to a U.S. Department of Education survey. Earnings for the following employment programs are paid biweekly to the student and are not applied to University invoice costs. For information on current job openings, visit the Student Employment Office website at www.smu.edu/enrollmentservices/financialaid/typesofaid/studentemployment.

FEDERAL WORK-STUDY PROGRAM

The Federal Work-Study (FWS) program offers on- and off-campus community service along with on-campus work opportunities to eligible students.

Funding Partner: Federal funds matched by SMU

Eligibility: Must file a Free Application for Federal Student Aid (FAFSA) as part of the application process for FWS assistance, awarded as a part of a need-based financial aid package

ON-CAMPUS EMPLOYMENT

On-campus employment is available to students based solely on the desire to work on campus.

Eligibility: SMU students

INTERNATIONAL MERIT-BASED SCHOLARSHIPS

INTERNATIONAL STUDENT AID

SMU offers a limited number of undergraduate merit-based scholarships to students who are citizens of foreign countries and who have outstanding academic records.

By definition in Department of Homeland Security (DHS) regulations, international students may work only on campus while in the United States as a student. Maximum hours worked during full-time enrollment are 20 hours per week. Between periods of enrollment (summer, winter, etc.), a student may work 40 hours per week.

Inquiries concerning financial assistance for graduate study should be sent to the graduate division of the SMU school in which the student hopes to enroll.

SMU SATISFACTORY PROGRESS POLICY FOR FEDERAL, STATE AND INSTITUTIONAL FINANCIAL AID ELIGIBILITY

The Higher Education Act of 1965, as amended October 6, 1983, mandates that institutions of higher education establish minimum standards of “satisfactory progress” for students receiving federal financial aid. The standards outlined below also are used for state and institutional funds.

SMU has a selective admission policy and strict academic standards for continued enrollment. If a student is admitted to SMU and allowed to continue enrollment, the student is considered to be making satisfactory progress toward the chosen degree for financial aid programs, provided the student maintains a 2.000 GPA and completes 75 percent of all classes attempted.

If the rate of undergraduate course completion at the end of any term of enrollment is less than that as mentioned above or the GPA is below the required minimum, the student must appeal to the financial aid counselor to determine if financial aid can be awarded. Awards will be made only if there are mitigating circumstances. The time limit for completion of a baccalaureate degree is six 12-month academic years or a maximum of 180 attempted hours.

Graduate students will be evaluated by term using the GPA standards listed in their catalog and 75-percent completion rate.

RIGHT TO APPEAL

If a student is denied aid funds because that student is not deemed to be making satisfactory progress toward the degree goal according to the policy outlined above, that student will have the right to appeal to the SMU Financial Appeals Committee of the Division of Enrollment Services.

For maximum utilization of financial aid resources, the University reserves the right to interchange the sources for all scholarships and grants. SMU policy limits maximum payments from SMU-funded scholarships, grants and benefits to a total of tuition and fees.

OFF-CAMPUS PROGRAMS

SMU ABROAD

SMU Abroad programs are administered by the Study Abroad office, which provides for program logistics, admission, schedules and enrollment information.

An initial nonrefundable deposit is due from each student after acceptance into a program and is payable to SMU Division of Enrollment Services in accordance with regular University payment procedures.

The balance of all other tuition and fees is payable to SMU Division of Enrollment Services in accordance with regular University billing procedures. Deadlines are listed by term on the SMU Abroad website at smu.edu/abroad.

Additional information can be obtained from:

SMU Abroad
 Southern Methodist University
 Blanton Student Services Building
 6185 Airline Road, Suite 216
 Dallas TX 75205

Mailing address:

PO Box 750391
 Dallas TX 75275-0391
 214-768-2338
 smu.edu/abroad
 abroad@smu.edu

SMU-IN-TAOS

SMU offers three summer school programs, in May, June and August, at the SMU-in-Taos campus near Taos, New Mexico.

Applications for the May session are due in March; for all other sessions they are due in April. However, if space is available, students will be considered up to three weeks prior to the course beginning date.

A January Term or "J Term" has been added on the SMU-in-Taos campus. Applications are available in early October and are due in late November. See "J Term" Program.

Tuition, fees and room and board are payable to SMU Division of Enrollment Services, Bursar's Office or online at access.smu.edu. Registration will be processed through the SMU-in-Taos/J Term office, located at 338 Blanton Student Services Building, 6185 Airline Road.

Cancellation and refund policies and dates can be found at smu.edu/taos.

Additional information can be obtained from:

SMU-in-Taos
 Southern Methodist University
 PO Box 750145
 Dallas TX 75275-0145
 214-768-3657
 smu.edu/taos

J TERM PROGRAM AT SMU-IN-PLANO

January Term or "J Term" is designed to provide SMU students with yet another option to pursue their academic goals through a focused learning opportunity and a smaller class size. This concentrated program of study allows motivated students to enroll in one 3-hour course and productively use this "down time" before the start of the spring semester. J Term is held on the SMU-in-Plano campus, located about 20 miles north of main campus at 5236 Tennyson Parkway, and consists of 8 intensive class days; program dates for 2015 are January 5–14. January or "J Term" classes are also available at SMU-in-Taos, Taos, New Mexico.

The slate of courses is announced in early October, and applications are due in late November prior to Thanksgiving. Application forms are available online at smu.edu/jterm and may be submitted electronically to jterm@smu.edu or dropped off at the SMU-in-Taos/J Term office, located at 338 Blanton Student Services Building, 6185 Airline Road, Dallas. Tuition is due in mid-December and is payable to SMU Division of Enrollment Services, Bursar's Office or online at access.smu.edu. Cancellation and refund policies and dates can be found at smu.edu/jterm.

Additional information can be obtained from:

J Term Program at SMU-in-Plano
 Southern Methodist University
 PO Box 750145
 Dallas TX 75275-0145
 214-768-3657
smu.edu/jterm

SMU-IN-PLANO

For all other programs offered at the SMU-in-Plano campus, visit their website at smu.edu/plano for more information.

PERKINS SCHOOL OF THEOLOGY HOUSTON-GALVESTON PROGRAM

Perkins School of Theology presents a program in Houston-Galveston for beginning study toward the Master of Divinity, the Master of Church Ministries and the Master of Theological Studies.

Auditors may take these courses with the permission of the instructors and payment of the audit fee.

For application materials and information, please contact:

Office of Admission and Financial Aid
 Perkins School of Theology
 Southern Methodist University
 PO Box 750133
 Dallas TX 75275-0133
 214-768-2293 or 1-888-THEOLOG (843-6564)
theology@smu.edu
smu.edu/perkins

The **Financial Information Bulletin 2014–2015** is issued by the Office of the Provost. It provides the general authority and reference for SMU financial regulations and obligations, as well as detailed information concerning tuition, fees and living expenses incurred while attending SMU.

This catalog supplement is available on the Bursar's website at smu.edu/bursar.

Information contained herein, including charges for tuition, fees and living expenses, is subject to change without notice.

Every effort has been made to include in this brochure information that most accurately represents SMU, but it is subject to change based on actions of SMU and/or the federal and state governments.

SMU will not discriminate in any employment practice, education program or educational activity on the basis of race, color, religion, national origin, sex, age, disability, genetic information or veteran status. SMU's commitment to equal opportunity includes nondiscrimination on the basis of sexual orientation and gender identity and expression. The Associate Vice President, Office of Institutional Access and Equity, has been designated to handle inquiries regarding the nondiscrimination policies. 141230.514

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SMU DIVISION OF ENROLLMENT SERVICES

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smu.edu/bursar

