

TEMPLE UNIVERSITY SPAIN PAYMENT POLICY, FINANCIAL AID INFORMATION, REFUND POLICY

Fee Payment Policy

All students must pay tuition and fee charges at the applicable rate and a one-time program deposit. Students using Temple-arranged housing must pay the housing charges and housing deposit. Please refer to the cost sheet for details of billable charges and non-billable costs and estimates.

PAYMENT IS DUE AS FOLLOWS:

Program Deposit: A deposit of \$200 is payable within 2 weeks of acceptance. The \$200 program deposit is credited to a student's account, and will appear on the student's bill as a credit. Please note that this deposit is non-refundable if a student withdraws from the program.

Housing Deposit: A deposit of \$200 is payable if a student chooses Temple-arranged housing. A due date for the deposit will appear in the pre-departure postings of a student's Program Home Page. The \$200 housing deposit is credited to the student's account, and will appear on the student's bill as a credit. Please note that this deposit is non-refundable if a student withdraws from the program.

Tuition, Housing and other Fees: Tuition and all other fees are payable when billed according to Temple's standard billing practice. Typically, initial bills for the fall semester are issued in late July with a due date in early August. Initial bills for the spring semester are typically issued in December with a due date in January.

Temple University utilizes an electronic billing system. In order to access invoices electronically, students need a Temple email account. **Temple students** already have a Temple email account and should be familiar with the electronic billing system. **Non-Temple students** have been sent instructions on activating their Temple email accounts, along with additional billing and payment information. If a non-Temple student's home university is paying Temple directly for all Temple charges, that student will not receive an invoice from Temple. Those few non-Temple students whose home universities will be paying only a portion of the Temple charges will be mailed an invoice for the remaining charges and should pay their balance online. Non-Temple students should confirm now what charges their institution will be paying.

Financial Aid Information: Temple and Non-Temple Students

Non-Temple students who will be receiving financial aid to pay their program costs and cannot meet the deadline indicated on their online billing statement must provide International Programs with the following by the due date indicated on their online bill:

- a) an official letter from their home institution indicating all processed financial aid and the date Temple University can expect to receive these funds.
- b) the name, school address, telephone number and email address of the financial aid officer at their home institution.
- c) the name, address, and telephone number of the lender for all approved private alternative student loans along with a copy of all student loan approval letters.

A student's home institution is responsible for processing his/her financial aid. In order to meet Temple deadlines, it is essential that students work closely with their home institution's financial services office to fulfill all required application procedures. Generally, while there are variations in how each university operates, in order to have financial aid applied to Temple University charges, the student's home institution must provide a Consortium Agreement to be completed by Temple International Programs. The student is also responsible to inform International Programs of all approved private alternative student loans.

Temple students who will be receiving financial aid funding after the due date for making payment must inform International Programs in writing and visit Student Financial Services to confirm that all financial aid paperwork has been completed. Temple students are responsible to pay all charges in full that are not covered by their expected financial aid funding. The direct deposit option is available through OWLnet and all Temple study abroad students are encouraged to enroll prior to their departure. This will ensure that all refunds are sent electronically and in a timely manner to the student's bank account. If a student chooses not to sign up for direct deposit, the refund will be mailed as a check to the student's permanent address listed within OWLnet.

All Students must be sure to confirm that all forms have been completed, signed and returned to their financial services office. If there are any doubts or questions about financial aid, please contact a financial aid counselor to make certain that all is taken care of before departure. The financial services office is the student's primary source for financial aid information. All students should discuss their plans to study abroad with their financial aid counselor to ensure all requirements have been met. Finally, be certain to sign all promissory notes, which are essential to the release of loan funding, prior to departure.

Temple University cannot take responsibility for sending promissory notes or paper loan checks overseas for endorsement. There are a few lenders that send paper loan checks to schools that require the student's endorsement before they can be deposited. Therefore, it is important for students to grant power of attorney to a family member or friend so that all paper loan checks may be endorsed and processed in the students' absence.

Students expecting a loan check that will need endorsing should submit **student loan disbursement instructions and an original *Power of Attorney* form before departure to their financial services or bursar office.** Generally, an original *Power of Attorney* form is required and copies will not be accepted. (*Power of Attorney* forms cannot be notarized after your departure. Both parties must be present during this process). For Temple students, these forms (Temple Student Loan Disbursement Instructions and Power of Attorney) can be obtained from the Student Loan Coordinator in the Bursar Office. Temple students may call the Bursar Office if they have any questions, 215-204-7519. Non-Temple students who are receiving paper loan checks should contact their institution's financial services or bursar office for information on power of attorney instructions.

Refund Policy

In order to determine a student's eligibility for refunds of any fees, International Programs must first receive written notice of withdrawal from the student either by a signed letter or email. International Programs cannot accept notice of withdrawal by any other means, including phone calls or letters from parents. The only exception to this would be if a student were incapacitated. In this case the student's parents or guardians should contact International Programs.

Program and Housing Deposits: The \$200 program deposit and \$200 housing deposit are non-refundable should a student withdraw from the program.

Housing Fees: Please note that Temple makes a commitment to housing partners abroad on behalf of students immediately after the due date of students' housing forms and deposits. If a student withdraws from the program or from Temple-arranged housing after the due date and before the start of the program, Temple will attempt to obtain a refund of the housing costs, but students need to know that a refund may not be possible and students may be liable for the full costs of housing and will be billed accordingly. By the time students arrive on-site, Temple has made irrevocable commitments on their behalf. Students withdrawing from the program or leaving their Temple-arranged housing at or after the start of the program will receive no refund. If a student is responsible for damages or missing items, Temple University will bill the student for the outstanding amount.

Program Fee: Once charges are posted to student accounts and initial bills are sent, Temple makes commitments on behalf of students for various activities covered by the program fee such as the on-site Orientation events. If a student withdraws from the program before charges are posted and initial bills are issued the program fee is refundable. After bills are sent, Temple will attempt to obtain a refund, but

students need to be aware that a refund of the program fee after the initial billing date may not be possible.

Tuition: The Temple in Spain program partners with the University of Oviedo, and Temple makes financial commitments on behalf of students to the partner institution. The amount of any tuition refund will depend upon what, if any, refund can be secured from the partner. If a student withdraws from the program before initial bills are generated, full tuition is refundable. If a student withdraws after bills are issued and up to the end of the second week of classes, Temple will attempt to obtain a refund, but students need to be aware that a refund of tuition after the initial billing date to the end of the second week of classes is subject to the policies of our partners abroad. If the partner institution agrees, students may receive a refund of tuition up to the end of the second week of classes provided the proper drop/add form and formal notice of withdrawal are completed and submitted in time. After this, refunds are not possible, though there is provision for petitioning for a refund of tuition after the end of the second week of classes if there are extenuating circumstances. For Temple's refund policy concerning tuition please check the following web site:

http://www.temple.edu/bulletin/Enrolling/financial_information/tuition_fees/fininfo_tuition_fees.shtm

Temple reserves the right to amend prices to reflect changes in economic conditions.