

Finances for the MA/T and MEd/L Programs

“Trinity Graduate School seeks to train Christian leaders for the 21st century who will influence their professions, their culture, and world for the cause of Christ.”

Dr. Jeanette Hsieh, executive vice president/interim president, Trinity International University

Tuition and Other Expenses for MA/T and MEd/L Programs— Deerfield Campus

Tuition for Master’s Credit (MA/T)

Per credit hour	\$530
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Tuition for Master’s Credit (MEd/L)

Per credit hour	\$325
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The tuition rate per credit hour is guaranteed for the time a student is consecutively enrolled in courses for the MA/T or MEd/L Programs.

Audit Fees

Per hour	\$65
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Course Fees

Computer Course Fees

ED 5210 Educational Technology	\$25
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EL 5210 Understanding and Using Technology	\$25
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Other Course Fees

EL 5200 Improving Instruction: Self-Reflection and Assessment	
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Fee for visiting (nondegree) students only	\$50
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Graduation Application Fee

This fee is charged in the semester that the student submits an “Intent to Graduate” request with the Records Office. This charge is nonrefundable: \$75

Health Insurance

The University offers a health insurance plan for students. International students are required to have health insurance for themselves and their families and must provide proof of coverage before registering.

Student Account Payment Charges

Deferment Fee

Students will be charged a deferment fee of 1 percent per month for any outstanding balance on their student account.

Late Payment Fine

The late payment fine is for any TAPP payment received more than five days late: \$40

Returned Check Charge

This fee is charged for any check returned by the bank due to nonsufficient funds, a closed account, stopped payment or any other reason as listed by the bank: \$23

Thesis Binding

Thesis binding fee: \$55

Transcripts

Official Transcript: Free (sent out within ten business days upon arrival of request)

Official Transcript Rush: \$10 (sent out within three business days upon arrival of request)

Transcripts (including rush orders) will be sent via U.S. Mail. If other service is requested (e.g., FedEx, UPS), there will be an additional charge to cover the cost of that service.

Trinity reserves the right to modify all charges without notice.

Financial Assistance

Federal Financial Aid

Trinity International University participates in the Title IV federal financial aid program. Under this program, MA/T or MEd/L students are able to apply for federal Stafford loans. Stafford loans are low-interest student loans designed to assist students in their education. The loans may be used for the cost of tuition, living expenses, books, and supplies, as well as other school-related expenses.

Federal Subsidized Stafford Loan

Interest and payment of a subsidized Stafford loan begins six months after the student is no longer enrolled half time (5 credit hours). Interest **does not** accrue during the time the student is enrolled at least half time. During repayment, the interest rate varies annually with a maximum rate of 8.25 percent. While in repayment, the interest on these loans may be tax deductible. Check with a tax accountant or the IRS.

Federal Unsubsidized Stafford Loan

Payment of an unsubsidized Stafford loan begins six months after the student is no longer enrolled half time (5 credit hours). Interest *does* accrue during the time the student is enrolled at least half time. During repayment, the interest rate varies annually with a maximum rate of 8.25 percent. The interest on these loans may be tax deductible. Check with a tax accountant or the IRS.

Applying for Federal Financial Aid

Students apply for federal Stafford loans by completing the Free Application for Federal Student Aid (FAFSA) each academic school year. Applications may be submitted online at www.fafsa.ed.gov. Paper applications are also available through the Financial Aid office. Trinity's school code is 001772.

Please follow the steps listed below to apply for federal financial aid. Allow several weeks for this process.

1. Gather tax information from the previous tax year.
2. Online applicants must apply for a PIN number at www.pin.ed.gov to electronically submit a FAFSA application.
3. Complete online or paper application. Mail all paper applications in the provided envelope to Federal Student Aid Programs. Retain a copy of the submitted application.
4. A Student Aid Report (SAR) will be sent (either electronically or by mail) once processing is complete. Check this form for errors. Follow instructions on the Student Aid Report if corrections are necessary.
5. Trinity will receive the results electronically. Assuming there are no problems with the application, an award letter will be sent indicating loan eligibility.
6. The award letter and loan paperwork should be returned to the Financial Aid Office.

Other Financial Aid Options

Scholarships and Grants from agencies outside Trinity International University may be available for students in the MA/T and MEd/L programs. For more information concerning opportunities, please contact the Financial Aid Office or the School of Education.

Trinity has received approval for the Illinois Minority Teachers Scholarship and the Illinois Future Teacher Corp Scholarship for the MA/T program. More information regarding these two scholarships may be obtained through the Illinois Student Assistance Commission (ISAC) web site (www.collegezone.com) and the Financial Aid Office. The application due date for these scholarships is March 1.

Lifetime Learning Credit

Junior, senior, and graduate students who are working Americans and pursuing further education may be eligible for this tax credit. Consult a tax accountant or the IRS for specific information.

Retaining Financial Aid

Financial Aid is awarded according to enrollment status. To retain financial aid, a student must make satisfactory academic progress (see “Academic Probation and Dismissal” on page 65). Students must maintain at least half-time status per semester to qualify for financial aid. Status is determined as follows:

Part-time status if enrolled in at least one, but fewer than five, credit hours per semester

Half-time status if enrolled in at least five, but fewer than ten, credit hours per semester

Full-time status if enrolled in ten or more credit hours per term

Financial aid eligibility for a half-time student can be adjusted to reflect the number of credit hours for which the student is enrolled. In order to qualify for the maximum financial aid in a given semester, it is essential that each student register prior to the beginning of each semester for all courses that he or she intends to take.

Rebates and Waivers

Rebates are not retroactive and will be granted only in the semester during which a student is enrolled in classes.

Employee Tuition Waiver

Full-time employees and spouses of full-time employees receive a tuition waiver. The rebate amount increases with years of service to the school. Please contact Human Resources at 847.317.7138 for waiver forms and program details.

Trinity College Graduate Rebate

Students who have graduated from Trinity College (Deerfield or Davie, including REACH and EXCEL) and who are enrolled in the MA/T or MEd/L programs may be eligible to receive 10 percent discount on tuition per semester. This rebate applies to only one master’s-level degree. Rebate forms are available in the Financial Aid office.

Veteran’s Benefits

Veteran’s benefits are handled through the University Records Office. Please contact the Records Office at 847.317.7052 for more information.

Academic Probation and Dismissal for VA Students

Veteran’s Administration Education Benefits Recipients: An enrolled student receiving VA education benefits is subject to all established regulations as outlined in the Code of Federal Regulations. As such, a VA student who has not maintained a 3.0 grade point average at the end of any grading period will be placed on academic probation for a maximum of two consecutive semesters. If the VA student has not raised his or her GPA at that time, the VA will be notified and all benefits will be terminated. (**Note:** The satisfactory progress and academic enrollment at Trinity International University is dependent on the University standards, not on the standards of the Veteran’s Administration. Although the above statement applies to funding from the VA, it does not apply to the academic standards of Trinity International University.) Additional requirements for VA students regarding academic progress will be communicated in writing to student VA recipients each academic year.

Transfer Credits

All veteran’s benefits recipients must report all prior education and training. The University will evaluate such training and grant appropriate credit, with training time and tuition reduced proportionately and with the USDVA and student so notified.

Tuition Payment Policies

Shortly after notification of admission, the student will be required to submit a tuition deposit, which will be applied as a credit to the student account during the first semester of attendance.

Payment Options

All students are expected to pay their bill in full or make their first payment on the Trinity Alternative Payment Plan (TAPP) before the start of classes.

Payment Plan

Total semester costs can be paid in monthly payments for up to six months for the MA/T and MEd/L programs. Monthly payments are to be made on the 1st of each month. If you choose, Student Accounting can automatically charge your credit card at the appropriate time each month. This option is available on the payment plan form. A \$25.00 late fee will be charged for any payment received more than ten days late. Payment plan participants will be charged a 1 percent deferment fee per month on any outstanding balance. Deferment fees are charged on the last business day of each month.

Payment Terms

Monthly payment plans are based upon the number of months remaining in a given semester prior to the billing of the next semester, not to exceed a six-month term. Contact the Student Accounting Office at 847.317.8149 as early as one month prior to the start of the semester to make arrangements. This will allow for the maximum number of months for payment.

Cash, check, money order, Visa, MasterCard, and Discover are accepted as a means of payment.

General Policies

Any students with an outstanding balance will receive a deferment fee of 1 percent per month. This includes students who are waiting on Stafford, Plus, or Alternative loans. Deferment fees are charged on the last business day of each month.

The current semester's bill **must** be paid in full in order to register for the next semester.

All balances owed to the institution **must** be paid in full prior to the release of transcripts and/or a diploma for Trinity International University. Candidates for graduation will not receive a diploma until all obligations to Trinity have been paid in full.

A \$23 charge will be assessed for any check returned by the bank. Students with two returned checks in a given semester will be required to pay by cash or certified check for one calendar year. Serial offenders may have their check writing privileges suspended permanently.

Students must update address, phone, and email information to insure that notices are received in a timely manner. The student is responsible for any fines or fees assessed if updated information is not given to the Student Accounting Office.

The Student Accounting Office uses the GroupWise Messaging system for notification of important information and deadlines. It is the student's responsibility to check his or her GroupWise email.

Refund Policy

Withdrawal from Semester Classes

Subject to the date of official withdrawal, class tuition and fees will be refunded according to the following schedule:

Less than seven days prior to first session	100 percent refund, minus \$25 withdrawal fee
Through 25 percent of the class	75 percent refund, minus \$25 withdrawal fee
Through 50 percent of the class	25 percent refund, minus \$25 withdrawal fee
After 50 percent of the class	No refund, plus \$25 withdrawal fee

Please note, if withdrawing for a semester and then returning in a following semester, the student will be under a new guaranteed rate per credit hour.

Return of Title IV Funds for Withdrawing Students

Students withdrawing completely from the institution during any given enrollment period will receive prorated amounts of financial aid based on the percentage of the semester completed. The prorated (earned) amounts are calculated according to federal regulations. Please note that financial aid earned is based on the percentage of the semester completed, **not** charges incurred. For more information regarding the return of funds, please contact the Financial Aid office at 847.317.8060.

Dropping Courses

Students who drop courses will be refunded tuition and fees, including audits, according to the following refund schedule:

Less than seven days prior to first session	100 percent refund, minus \$25 withdrawal fee
Through 25 percent of the class	75 percent refund, minus \$25 withdrawal fee
Through 50 percent of the class	25 percent refund, minus \$25 withdrawal fee
After 50 percent of the class	No refund, plus \$25 withdrawal fee

Before changing from full-time to part-time status, students should contact the Financial Aid Office (847.317. 8060) to determine the effect on aid. (All institutional financial aid requires full-time status.) Students who find that they need to reduce their academic load below full-time status or part-time students who drop courses will be refunded tuition (credits and audits) and fees according to the refund schedule listed above.

Tuition Deposits

Refunds of tuition deposits made by new students are granted only if written notification of intention to cancel enrollment is received by the Admissions Office at least thirty days prior to the anticipated date of enrollment.

Trinity reserves the right to modify all financial policies without notice.