EXPENSES

General
The student expense information provided in this catalog is based upon the rates for the 2022-23 academic year as submitted to and approved by the Montana Board of Regents of the Montana University System. The Board of Regents reserves the right to adjust fees at any time. Current information may be obtained by contacting Business Services by mail at:

Business Services
Lommasson Center
University of Montana-Missoula
Missoula, Montana 59812
by phone at 406-243-2223
or by visiting the Business Services website (http://www.umt.edu/business-services/).

Paying the Registration Bill
A student’s registration is not complete until it is “paid.” Paying the registration bill confirms registration of the courses listed on the registration bill and the student’s acceptance of the associated tuition and fee charges. Even if financial aid and/or scholarships cover the full cost of the registration bill, all students are required to complete their registration by clicking the “Pay Registration Bill” button in CyberBear. FAILURE TO PAY THE REGISTRATION BILL WILL RESULT IN THE CANCELLATION OF CLASSES FOR THE SEMESTER. Please see the published payment deadlines on the Registrar’s Calendar web page (http://www.umt.edu/registrar/calendar.php).

Foreign and Canadian checks are not accepted. Credit card payment is accepted using VISA and MasterCard. Payment may be completed electronically via the student’s CyberBear (https://cyberbear.umt.edu) account. Payments can be made online via CyberBear (https://cyberbear.umt.edu/):

- E-check
- Credit or debit card

Payment may be mailed to:

University of Montana
Business Services
32 Campus Drive
Missoula, MT 59812

All payments received in the mail should include the student’s UM ID number and must be received on or before the published payment deadlines which can be found at the Registrar’s Calendar web page (http://www.umt.edu/registrar/calendar.php).

Tuition and Mandatory Fee Schedules
The tuition and mandatory fee schedules are posted on the Business Services Tuition and Fees web page (http://www.umt.edu/business-services/Students/). Different fee schedules apply to each type of student:

- Undergraduate and Post-Baccalaureate,
- Missoula College,
- Graduate,
- Graduate TA/RA,
- Law Fall & Spring,
- WUE Undergraduate,
- Online Undergraduate and Post-Baccalaureate,
- Online Missoula College,
- Online Graduate.

The full schedule of fees and fee definitions are available at Business Services Tuition and Fees web page (http://www.umt.edu/business-services/Students/) or by calling Business Services at 406-243-2223. Students enrolled at 12 or more credits are assessed at the same rate. Students who are enrolled less than 12 credits are assessed per credit. Students enrolled for 6 credits or fewer have the option of paying an additional amount to cover the ASUM activity fee, campus recreation fee, health service fee, and athletic fee.

An online learning fee is assessed on all online courses to partially defray costs associated with courses delivered online over the World Wide Web. Online courses are assessed an additional fee of $48.00 per credit. If a student is registered for all online classes, they have the option to request a change to a distance only student. Students enrolled in all online courses for a term are not assessed some of the mandatory fees that apply to students enrolled in face-to-face courses. The student needs to complete the Distance Only Change of Status form which can be found on the UM Online website (http://umonline.umt.edu/distance_form.php).

Montana resident high school eligible students may enroll in Early to College courses through the UM-Missoula College campus. The tuition rate is 50% of the resident Missoula College two-year tuition rate. Mandatory and non-mandatory fees are not assessed except for applicable course fees. Early to College students are not eligible to elect campus services such as the student insurance, Campus Recreation Center, Athletic fee, AUSM fee, and Campus Health Service (may not be all-inclusive).

Audited courses are assessed at the same tuition and fees as courses taken for credit or no-credit.

Delivery of Student Credit Balance Refunds
The University of Montana processes all student credit balance refunds. Refunds are delivered based on the option the student has selected as explained at the Business Services Refund web page (http://www.umt.edu/business-services/Students/). The student needs to select an option only once unless they change or close their bank account or wish to change their option. If the student does not select an option, a check will be sent to their current mailing address. Even if a student does not expect to receive refunds due to financial aid, it is still important to select an option. For instance, a student may have a credit balance if classes are dropped or they withdraw within the first 15 class days, that would create a credit balance refund.

Additional Course Fees
The Board of Regents may approve additional course fees at any time. Additional course fees frequently are assessed for selected courses in subjects such as: Accounting Technology, Art, Biology, Biochemistry, Building Maintenance Engineering, Business, Chemistry, Computer Technology, Culinary Arts, Curriculum and Instruction, Dance, Diesel Equipment Technology, Drama, Educational Leadership, Electronics Technology, Forestry, Geology, Health and Human Performance, Heavy Equipment Operation, Journalism, Legal Studies, Mathematics, Metals Processes, Microbiology, Military Science, Music, Nursing, Pharmacy, Physical Therapy, Resource Conservation, Respiratory Therapy, Science, Secretarial Technology, Small Engines, Surgical Technology, Truck, Welding, and Wildlife Biology. This listing may not be all-inclusive and
Refund for Withdrawal from the University

If a student decides to withdraw from classes or has ceased to attend classes after paying their registration bill, the student should contact the University of Montana Registrar's Office located on the sixth floor of Aber Hall, and complete an Official Withdrawal form to begin the official withdrawal process. This procedure will enable the University to prorate the tuition and fees assessed based upon the date of withdrawal. A percentage-based refund of tuition and fees does occur when a student officially withdraws before the first day of classes or within the first 15 class days of each term. Students ceasing to attend classes who do not complete an Official Withdrawal form and as a result do not receive any passing grades for the semester will be considered an unofficial withdrawal and will not receive any consideration for refund of tuition and fees.

Students who desire to continue the Blue Cross Health Insurance must contact the Curry Health Center prior to withdrawal within the first 15 class days. Otherwise, the insurance premiums will automatically be refunded and coverage will be lost upon the date of their withdrawal.

For students receiving federal financial aid, they must be attending classes to remain eligible for the federal financial aid they have received or could be eligible to receive. If a student drops courses, stops attending classes (Unofficial Withdrawal), never starts attending a class, or officially withdraws from the University of Montana by completing and submitting the Official Withdrawal form, the University may be required to return federal funds awarded to the student. It is very important for students receiving federal financial aid to contact Business Services at (406) 243-2223 PRIOR to completing the official withdrawal process or if they are not going to continue to attend their classes. If a student officially withdraws during the first fifteen days of class, the tuition and fees will be re-assessed for the semester based upon the official date of withdrawal. If a student does not complete the Official Withdrawal form and ceases attending and receives no passing grades for the semester the student is an Unofficial Withdrawal.

Students who withdraw from the University after paying their registration bill will receive pro-rated assessment of tuition and fees according to the following schedule. The Summer term is also subject to a pro-rated assessment of tuition and fees based on the length of each of the sessions within a Summer term.

<table>
<thead>
<tr>
<th>Refund for Fall and Spring:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Before Classes Begin</strong></td>
</tr>
<tr>
<td>1st Week</td>
</tr>
<tr>
<td>Registration</td>
</tr>
<tr>
<td>Tuition/Fees</td>
</tr>
<tr>
<td>Blue Cross Ins. **</td>
</tr>
<tr>
<td>Other Fees</td>
</tr>
</tbody>
</table>

Charges for room and board will be re-assessed on a pro-rated basis. During the final two weeks of the semester, room charges will not be re-assessed. Student who do not formally and completely withdraw are not eligible for a refund. The student will need to contact both the Residence...
Life Office located at 101 Turner Hall and UM Dining located in room 114 of the Lommasson Center.

The University of Montana will reassess the tuition and fees for students using the Deferred Payment Plan if the student officially withdraws during the first fifteen days of a semester. The student may still owe a balance to the University.

A student who has officially withdrawn from the term may petition for Hardship consideration if a student meets one of the following conditions or events:

- experiences a catastrophic or life threatening condition or event AFTER THE 15TH DAY OF THE SEMESTER; or
- has unexpectedly been called to Active Military Duty/Training and cannot complete the term; or
- cannot complete the term because of an institutional caused circumstance or event.

Appropriate documentation is required to support the Hardship. Hardship Petitions will need to be filed within 30 days of the end of the term for which the Hardship is being requested unless there are substantial mitigating circumstances preventing the timely submission of the Hardship Petition.

The Hardship Petition can be obtained by contacting Business Services at (406) 243-2223 during normal business hours, Monday – Friday, 8:00 a.m. – 5:00 p.m. and excluding office closures for holidays.

Return of Title IV Funds (Federal Financial Aid)

The University of Montana Refund Policy exists for calculating the amount of the federal financial aid that is subject to return when a student officially or unofficially withdraws on or before the 60% point of the term for which the aid was or could have been disbursed. The federal “Return of Title IV Funds” formula dictates the amount of Federal Title IV aid that must be returned to the federal government by the University and the student. The federal formula is applicable to a student receiving Title IV Funds if that student officially or unofficially withdraws. The University of Montana is required to return the Title IV funds to the federal government, U.S. Department of Education, within 45 days of determining the student is no longer attending. A student's official or unofficial withdrawal date is determined by:

- the date the student began the institution's withdrawal process or officially notified the institution of intent to withdraw;
- the midpoint of the period for a student who leaves without notifying the institution (unofficial);
- or, the last date of attendance by the student at a documented academically related activity.

The federal formula requires a return of Title IV aid if the student received federal financial assistance in the form of a Federal Pell Grant, TEACH Grant, Iraq/Afghanistan Service Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Perkins Loan, Federal Direct Loan (subsidized or unsubsidized), or Federal Parent or Graduate PLUS loans for students who officially or unofficially withdraw on or before completing 60% of the semester. The percentage of Title IV aid to be returned is equal to the number of calendar days remaining in the semester (based on the official withdrawal date) divided by the number of calendar days in the semester (scheduled academic breaks of five consecutive days or more are excluded). After all Title IV aid return requirements have been satisfied, any credit balances on a student’s account will be first applied to satisfy outstanding University tuition, fees, and institutional charges, then to any Grant overpayments and finally any remaining credit balances will then be refunded to the student.

If you officially or unofficially withdraw from the University of Montana before completing 60% of the semester, you may have to repay any unearned financial aid funds that were already disbursed to you. A post-withdrawal disbursement may be made if a student shows eligibility for Title IV aid. Please contact staff in The University’s Business Services, located in Griz Central or call 406-243-2223, if you have any questions about refund of tuition and fees or the calculation of the return of federal financial aid PRIOR TO WITHDRAWING OR CEASING TO ATTEND.

Distribution Priority for Return of Title IV Funds

1. Federal Unsubsidized Stafford Loan
2. Federal Subsidized Stafford Loan
3. Federal Perkins Loan
4. Federal Graduate PLUS Loan
5. Federal Parent PLUS Loan
6. Federal Pell Grant Program
7. Federal SEOG Program
8. Federal TEACH Grant
9. Federal Iraq/Afghanistan Service Grant
10. State, Private, or Institutional Aid
11. The Student

Other Costs and Policies

Late Registration

A student who does not complete registration, including payment of tuition & fees, by the seventh class day is assessed a late registration fee of $80.00. An additional late registration fee is assessed on the 16th class day if the registration bill is not paid. After the fifteenth class day, a petition is required to register and, if approved, the total late registration fee of $160.00 is assessed.

Returned Checks

A charge of $25.00 will be assessed on checks (paper or electronic) returned from the bank. Any paper or electronic check tendered in payment of registration fees and not honored by the bank upon which it is drawn may result in cancellation of a student’s registration. If the student’s registration is cancelled, the student will be required to re-register and may be subject to the late registration fees in addition to the $25.00 service charge.

Fee Policy on Drop/Adds

Students must pay for all courses for which they are enrolled upon assessment of their registration bill. However, within the first fifteen class days, they may drop or add courses. The courses for which students are enrolled on the fifteenth class day will determine any fee adjustments (see fee schedule) or financial aid adjustments. Beginning the sixteenth class day, courses dropped will not result in a reduction of fees but courses added that increase credit hour enrollment may result in additional tuition and fees charges. Payment is due within 10 days of the day courses are added.

CyberBear will not allow a student to drop all courses. Dropping all courses is considered a withdrawal from the University. Please refer to the Withdrawal Policy (http://catalog.umt.edu/academics/policies-procedures/) section in the catalog for information on how to withdraw and the associated Refund Policy.
Drop/Add Processing Fee
A $10.00 processing fee will be charged for each course that is added or dropped after the fifteenth instructional day. See the summer class schedule (http://www.umt.edu/registrar/calendar.php) for summer session deadlines.

Deferred Payment Plan
The University of Montana offers a payment plan to help students and their families pay their tuition, mandatory fees, and room and board. Eligibility is based on the following criteria:

- Making payments as scheduled.
- Existing credit history with the University.
- Full completion, approval and signing all required documents.

The plan provides for the payment of at least one fourth of the total fees along with a $30.00 administrative charge at the time of the registration bill assessment.

The remaining three payments are due as follows:

- Fall Term – October 1, November 1 and December 1
- Spring Term – March 1, April 1 and May 1

If the first falls on a weekend or a holiday, the payment is due on the next business day. A $15.50 fee will be assessed each time a payment is late.

Registration, tuition and mandatory fees less any Financial Aid may be deferred. Student insurance and non-mandatory/course fees may not be deferred. A $15.00 fee will be assessed each time a payment is late.

Deferred Payment Plan (DPP) applications are to be submitted via CyberBear. The instructions (at right) will lead you to the DPP application. Be prepared to fill out the necessary application forms including parent and spouse information and two references. Your application will be reviewed by Business Services within three (3) business days and you will be notified via your UM email on the status of your application.

The signing and adherence to the terms and conditions of a promissory note will be required. Any person who is receiving financial aid that fully covers their tuition, mandatory fees and room; board; who owes the University any fees, fines, loans or other charges; or who has previously been approved for the Deferred Payment Plan and failed to make timely payments may be determined to be to be ineligible to use the Deferred Payment Plan.

This plan is not available for the summer session.

Monthly Bill Statements
Monthly bill statements are mailed on accounts that do not have an active UM email. An electronic notification will be e-mailed to the student’s official University of Montana e-mail account. It is the student’s responsibility to check their mail and official University of Montana e-mail account for these statements and notices. Payments for billed amounts are due by the due date indicated on the statements and electronic message. Failure to make timely payments will result in an interest charge not to exceed ten percent (10%) per annum assessed on balances not paid in full by the following monthly billing. Payments can be made

1. online in CyberBear (https://cyberbear.umt.edu/);
2. at the cashiers station located in Griz Central (2nd floor Lommasson Center); or
3. by mailing payments to
   Student Accounts
   Business Services
   The University of Montana
   32 Campus Drive #2304
   Missoula, MT 59812-2304.

Non Payment
A student who owes regular fees and charges including room and board or has an overdue debt owed to the University for any fees, fines, or other charges will not be able to register, secure any transcript or record, or access any University facilities or services until the full amount due has been paid or satisfactorily resolved with Business Services. Interest may be charged at the rate of ten percent (10%) per annum (.027% per day) on the balance due from the day after the due date until the full amount has been paid. Student may also be subject to any attorney’s fees or other costs or charges necessary for the collection of the amount owed may and this amount may be added to the balance due. The University of Montana also reserves the right to use the Montana State Department of Revenue to offset and receive any funds that may be refunded by the State of Montana to the student. The University of Montana reserves the right to refer unpaid accounts to third-party collection agents under contract with the University of Montana.

Determination of In-State Fee Status
Please see the Residency Information website (http://www.umt.edu/registrar/students/residencyinfo.php).

Costs of On-Campus Services
Housing and Dining Services
Students living in UM Housing are required to contract for a meal plan with UM Dining. Room and board rates are the same for in-state and out-of-state students. Occupants may select any meal plan to obtain the number of meals preferred and choose from a variety of room options.

Students who are approved to move out of the residence halls and terminate their meal plan contract will receive a prorated refund based upon the days remaining in the semester less the cancellation fee. For more information and charges, see the UM Housing Office website (http://www.umt.edu/residencelife/) and UM Dining website (http://www.umt.edu/dining/).

Vehicle Registration Fee
All vehicles parking on campus must display current campus vehicle registration between the hours of 7:00 a.m. and 5:00 p.m. Monday through Friday year round. Students, staff or faculty may purchase window or hanger decals.

More information can be found at the UM Police parking web page (http://www.umt.edu/police/Parking/).

Veterans’ Benefits for Education Assistance Under Public Law 95-202 and Public Law 815
For Veteran information visit the UM Veterans website (http://www.umt.edu/veterans/).