

# STUDENT FEES, FINANCIAL AID

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## Undergraduate Tuition and Student Fees 2004–2005

All funds quoted in CDN currency.

Fees for 2005–2006 will be available November 2004. Please contact the Admissions Office for a copy: 1.888.GO.TO.TWU.

Since the programs and policies of the University are under continual review, the right is reserved to change the schedule of fees and charges without notice. Amounts below are 2004–2005 rates unless otherwise noted.

### Tuition Fees

- Undergraduate Student
  - 0.5 – 3 sem. hrs. \$228/sem. hr.
  - 3.5 or more sem. hrs. \$456/sem. hr.

The following are tuition totals per semester for selected enrolment levels:

9 sem. hrs.	\$4,104
12 sem. hrs.	\$5,472
15 sem. hrs.	\$6,840
18 sem. hrs.	\$7,296

Students taking more than 15 sem. hrs. are entitled to the next 2 sem. hrs. at no additional charge. Any semester hours above 17 are charged at the regular rate. The 50 per cent rate (\$228) is only available to undergraduate students taking 3 or fewer sem. hrs. Undergraduate students enrolled in more than 3 sem. hrs. pay the full rate for all their semester hours. Students who wish to take more than 19 sem. hrs. require approval from the Dean of the Faculty/School in which the student is majoring.

- Audit Fee \$152/sem. hr.
- Summer Sessions  
Contact Global Learning Connections at 604.513.2067.

### Residence Fees (per semester per person)

- Food Services and Residence Halls\* \$3,895  
Economy rooms\* \$3,795

*\*Note: The above fees include room and board and reflect a medium to light meal plan. Alternative meal plans are available.*

- Junior Residence (Robson Hall) \$2,250  
(Meals are not included)
- Senior Student Housing (McMillan Hall)  
Prices vary depending on apartment size. Rent is paid monthly. Meals are not included.

### Additional Fees (per semester)

- Laboratory and Activity Fees:  
Visit Course Timetables section at [www.twu.ca/es/estimetable/timetable.aspx](http://www.twu.ca/es/estimetable/timetable.aspx) (per course for consumable materials).

- Student Fees:
 

Full-time student (12 or more sem. hrs.)	\$60
Part-time student (3.5–11 sem. hrs.)	\$30
- Applied Music Lessons:
 

12 half-hour lessons	\$456
12 one-hour lessons	\$912
- Parking Permit (Sept.–April)
 

Commuter	\$180
Resident	\$190
Resident Underground (Robson)	\$270
All Other Lots Daily Rate	\$3
Summer Parking (May–August)	\$84
- Health and Accident Insurance

Trinity Western University is committed to helping students develop and grow during their university education. This includes ensuring that students' health care needs are covered while they study. To ensure this happens, TWU has instituted a new policy requiring all non-Canadian students who reside in BC during the academic year to enrol in the British Columbia Medical Services Plan (BCMSP). This policy took effect in the fall semester of 2004.

When students newly admitted to TWU arrive on campus for orientation, TWU staff will provide them with information about BCMSP, sign them up for both interim health care coverage and BCMSP and take their MSP payment. The annual cost of insurance is approximately \$700 CDN. This cost covers interim health care coverage for three months and BCMSP coverage for nine months. If students would like to pay the Health Insurance premium prior to their arrival on campus, students should contact their Admissions Counsellor.

Visit the following website for more information regarding coverage under BCMSP [www.hlth.gov.bc.ca/msp/infoben/faqs.html](http://www.hlth.gov.bc.ca/msp/infoben/faqs.html). If students have any questions concerning the Health Care Policy, they may contact the TWU Wellness Centre at 604.513.2121 ext. 3622.

### Miscellaneous Fees

- Application Fee (non-refundable) \$40  
All applications for enrolment must be accompanied by a \$40 payment.
- Returning Student Resident Deposit \$200  
The above deposit is required for returning students applying for a room in dorms for the fall semester. The room deposit is due by April 19. The deposit will be credited towards payment for the fall semester fees. The deposit is fully refundable if notice of cancellation is received no later than June 1. After June 1, the entire deposit will be forfeited if a student cancels his or her room for the fall semester. Students applying for other semesters should check with The Front Desk for deposit due dates and cancellation deadline. Deposits should be forwarded to:

Trinity Western University  
Enrolment Services  
7600 Glover Road  
Langley, BC V2Y 1Y1

Please include the student's name and student number.

3. **Newly Admitted Commuter Deposit** \$200
4. **Newly Admitted Resident Deposit** \$400  
(for new and re-enrolling students)  
The above deposit is required with course selection for new and re-enrolling students applying for the fall semester. (Re-enrolling students are returning students who have not been in attendance at the University for one semester or longer). The deposit will be credited towards payment for the fall semester fees. The deposit is fully refundable if notice of cancellation of enrolment is received no later than June 1. After June 1, the entire deposit will be forfeited if the student does not enrol for the fall semester. Students applying for other semesters should check with the Admissions Office for deposit due dates and cancellation deadline. All Course Registration Deposits sent by mail should be addressed as follows:
- Trinity Western University  
Director of Admissions  
7600 Glover Road  
Langley, BC V2Y 1Y1*
5. **Security Deposit** \$100  
Students enrolled in 3.5 sem. hrs. or more  
Security Deposit is a refundable deposit required of all undergraduate students. The deposit is used to cover damage or breakage in a student residence or academic lab and other areas of student indebtedness to the University, including outstanding parking and library fines. The deposit is refunded, less any outstanding charges, at the end of a student's studies at the University. Should there be any charges against this deposit, reinstatement to the full amount by the beginning of the next semester at the University will be required.
6. **Transcripts** \$5  
(Plus \$2 for each additional copy ordered at the same time.) Payment by cash, bank draft, certified cheque, money order, or credit card only.
7. **Letters of Permission** \$25  
Maximum of five courses per institution per request
8. **Returned Cheque-regardless of reason** \$15
9. **Late Registration Fee** \$50  
This fee is applicable to all course registration after the first week of the semester (usually devoted to orientation, registration).
10. **Late Payment Fee** \$50  
This fee is applicable for those students who do not make their payments on time. This fee is over and above interest charges incurred on overdue accounts.
11. **Late Graduation Application Fee** \$50
12. **Confirmation of Registration Letters** \$5

## Payment of Fees

Undergraduate students may pay their fees in full when they register, or adopt one of the following plans.

- Students who pre-register for courses prior to September are required to pay a minimum of 50 per cent of total fees by the pre-registration validation deadline (the first Friday in August for Fall and the first Friday in December for Spring) in order to secure enrolment in selected

courses. See the fee schedule below to establish the amount required.

- Students who do not pre-register for courses prior to September are required to pay a minimum of 50 per cent of their total fees by the end of the first week of the semester. See the fee schedule below to establish the amount required.
- Fee Schedule for Fall 2004 First Payment  
Deadline: First Friday in August

Full-time Resident	\$5,450
Full-time Junior Resident	\$4,595
Full-time Commuter	\$3,550
Part-time Commuter 7-11 sem. hrs.	\$2,550
Part-time Commuter 3.5-6 sem. hrs.	\$1,650
Part-time Commuter 0.5-3 sem. hrs.	
Payment in full (# sem. hrs. x \$228)	

*Make cheques payable to:  
Trinity Western University  
(include student name and student number on the cheque)*

*Mail the payment to:  
Trinity Western University  
Attention: Enrolment Services*

*Canadian mailing address:  
7600 Glover Rd.  
Langley, BC V2Y 1Y1*

*U.S. mailing address:  
PO Box 1409, Blaine, WA 98231-1409*

- The balance of fees is due on October 15 for the fall semester. Statements will be emailed to students by the end of September. The balance of fees is due on February 15 for the spring semester. Statements will be emailed to students by the end of January.
- The RBC Financial Group (formerly the Royal Bank) has created a credit line for students who need financial assistance. Application forms are available from the financial institution.
- Online Banking instructions:  
Go to financial institution's website
  - Click on the *Online Banking link*
  - Sign-in with username and password (the password can be obtained through the financial institution)
  - Click on (Pay Bills or Payments)
  - Click on Add Payee
  - In the Search area type: *Trinity Western*, then choose *Trinity Western University* to add it to your list
  - Once it is on the list, students can go to the *Payment area* and in the *To:* section choose *Trinity Western University*
  - In the *From:* section choose the account from which to process the payment.
  - Enter the amount and if it asks for a *Student account number* enter the student's ID (if the ID number is less than six digits, add zeros before the number)
  - Submit the payment
  - Record the confirmation number
  - Forward this confirmation number to the University by e-mail or fax.

7. Direct Deposit  
Go to any branch of the Royal Bank of Canada.  
Deposit cash or cheque to:  
*TWU Account #100-759-0*  
*Royal Bank Bank Transit #02880-003*
- In order for TWU to trace the payment, students should fax a copy of the bank receipt to TWU: 604.513.2096, Attn. Enrolment Services and enclose student's name and student number.
8. Students may make payment of fees at any bank if the information below is provided.  
Request a bank wire be sent to:  
*Royal Bank of Canada*  
*19888 Willowbrook Drive*  
*Langley, BC*
- Routing/Swift Codes:  
*for International funds – #ROYCCAT2*  
*for American funds – #021-000021*
- Bank Transit Number – #02880-003
- For Canadian funds:  
*Deposit to TWU Account – #100-759-0*
- For US funds:  
*Deposit to TWU Account – #406-730-2*
- In order for TWU to trace the payment, fax a copy of the bank receipt to TWU at 604.513.2096, Attn. Enrolment Services.  
**Please enclose the student's name and ID number.** Please note that the receiving bank may charge a \$10 bank transfer fee.
9. Credit Card Payment Plan
- 5 equal payments for Fall & Spring semesters
  - 3 equal payments for Summer semester on pre-approved credit card payment
- Application for this payment plan is available to students enrolled at Trinity Western University. The minimum amount eligible for this payment plan is \$1,000.00 CDN.
- Each Fall and Spring semester payments are evenly distributed over five months.
- The Fall semester payment dates are July 4, Aug 4, Sep 4, Oct 4, and Nov 4.
- The Spring semester payment dates are Dec 4, Jan 4, Feb 4, Mar 4, and Apr 4.
- The Summer semester payment dates are at registration and the 15th of the next two subsequent months.
- If students apply after the first payment date listed above, the payments must be caught up on the processing of the first payment.
- This payment plan is only available through pre-approved credit card payment.
- Students who are 18 years of age or younger need a parent or guardian as a co-applicant to be eligible for this payment plan.
- The finance charge for this payment plan will be calculated at 6 per cent of the total fees. Credit card payment is accepted only for this payment plan.
- Payment authorization needs to be renewed each semester.
- If students meet the above criteria and are interested in this payment option, contact Enrolment Services at student\_accounts@twu.ca

10. Student Loans and Other Awards
- Approved Government Student Loans and Grants can be applied to the first payment but the student MUST forward a copy of the Notification of Award letter from the Student Services Branch in his/her province to the Enrolment Services Office at Trinity Western University by the payment deadline of the first Friday in August for fall and the first Friday in December for spring.

B.C. students can print this information from [www.bcsap.bc.ca](http://www.bcsap.bc.ca). To obtain this information, students must enter their Social Insurance Number, loan application number, and birth date.

Canadian students from provinces other than B.C. should fax a copy of their loan notification letter to Enrolment Services.

U.S. students must obtain a copy of their loan confirmation letter (from loan guarantor) and fax it to Enrolment Services.

Approved Personal Bank Loan, Private Sponsorship, Private Scholarship, Torch Award, Professional Development Award can be applied to the first payment (first Friday in August for fall and the first Friday in December for spring) but the student MUST provide a copy of the confirmation of funding (copy of loan approval, scholarship, sponsorship, Torch Award and Professional Development Award approval) to the Enrolment Services Office by the first payment deadline.

#### Other Awards:

**Professional Development Award and Torch Awards** recipients will receive a letter or email of award from Personnel and/or Financial Aid but the student MUST provide Enrolment Services with a copy of this letter and request that his or her courses be validated on the basis of the Torch Award or Professional Development Award. This will not be done automatically.

**Sponsored students** MUST provide a copy of their Sponsorship Award to Enrolment Services and request that their courses are validated on the basis of the sponsorship. This will not be done automatically.

**Trinity Western Scholarships and Bursaries** – The Fall portion can be applied to the first payment (first Friday in August). Enrolment Services staff will have this information by the prepayment date.

**Approved Personal Bank Loan, Private Sponsorship, and Private Scholarship** – can be applied to the first payment, but the student MUST provide a copy of the confirmation of funding to Enrolment Services at Trinity Western University by the payment deadline.

*Note: If students do not provide Enrolment Services with the above information, they risk being waitlisted in their courses.*

#### Withholding of Documents

If there is any outstanding indebtedness to the University, degree parchments, transcripts, and grade reports will not be released until such matters have been cleared with Enrolment Services.

## Refunds

Any student who, after registration, finds it necessary to withdraw from the University should request a withdrawal form at the Student Life Office and obtain signed approvals and releases from various departments as indicated. The date on which the completed form is submitted to the Student Life Office will be used by Enrolment Services for calculating refunds of tuition and residence fees.

### 1. Tuition Fees

During the first two weeks of the semester (usually devoted to orientation, registration, and the beginning of lectures), full refund of tuition charges will be made less a \$150 withdrawal fee. During the third week of the semester, a 75 per cent refund will be made, with further refunds decreasing by intervals of 10 per cent per week and no refund after the sixth week.

*Note: Calculations depend upon the date of receipt of the withdrawal form in the Student Life Office.\**

### 2. Food Services

In the case of full withdrawal from TWU residence, an administration fee of \$100 (plus applicable GST) is charged to the student's meal plan and the balance of the unused portion of the meal plan is refunded.

### 3. Residence Fees

Refunds for residence room rental will be calculated on the same basis as refunds for tuition fees. During the first week of the semester, full refund will be granted less \$200 for the Residence Withdrawal Fee.

### 4. Cheque Request

Students can request a cheque from their Student Account (if they have extra money in their account) by filling out a cheque request form in Enrolment Services. Cheques are available for pick-up on Fridays, if requested in time.

### 5. Security Deposit Refunds

A student's \$100 security deposit will be refunded once a student is no longer enrolled in courses at the University.

Security Deposit Refunds are processed once a year during the summer months and will be mailed to the student's Legal Home Permanent address. There are no cash refunds on Security Deposits.

## Financial Aid Program

*Corwin Koch, Director*

The Financial Aid program at Trinity Western University includes scholarships, endowments, grants, loans (Canadian and United States governments), and campus employment opportunities. These may be extended to the student singly or in combination. All students seeking financial assistance should also apply for any assistance available from local, regional, provincial, or state sources.

## Trinity Western University Scholarships and Grants

Awards are allocated on an annual basis. Application forms are available online at [www.twu.ca/awards](http://www.twu.ca/awards) in November. Awards are not offered to students who are admitted on academic probation. Awards in combination may range in size from \$400 to full tuition per academic year. Awards are not available for summer courses.

### Application Deadlines

1. Returning undergraduate students: March 4 (Scholarships, Grants, and Endowment Awards)
2. New and transfer undergraduate students: online applications must be submitted by 12 midnight February 28 (President's Scholarship and Financial Awards applications)
3. Graduate students: May 1 (Scholarships and Grants); October 17 (Endowment Awards)

Late applications may be considered (based on availability of funds).

Factors considered in awarding scholarships and grants include academic achievement, financial need (as defined by BCSAP), and evidence of student effort at self-help in terms of summer and part-time employment. Only full-time students (12 sem. hrs. or more for undergraduate students, 9 sem. hrs. for graduate students) are eligible for financial assistance.

Awards are made on an annual basis, with one-half of the award applicable to the fall semester fees, the balance to the spring semester.

All scholarships and grants require at least a 2.00 cumulative GPA. Individual awards may have specific cumulative GPA requirements.

### Pastoral or Missionary Grants

Pastoral or missionary grants are available to students who demonstrate financial need. To qualify for these grants, the applicant or one parent must be in full-time pastoral or missionary work and have demonstrated financial need.

### President's Scholarships for Excellence in Leadership and Academics

Students must achieve an A in each of their best six subjects, four of which must be Grade 12 academic courses. Leadership qualities and extra-curricular involvement will also be assessed. First year value of the scholarship is \$7,500, with a potential four-year value of \$30,000. The application deadline is February 28. If interested, students should refer to the web site for further information and for a special online application form which includes current requirements.

*Note: Applicants must attend Trinity Western University within two years following completion of high school without attending any other post-secondary institution and must enrol in a minimum of 15 sem. hrs. per semester. U.S. students must have a minimum score of 1200 for S.A.T. and 26 for A.C.T. to be eligible to apply.*

## Campus Employment

Students who wish to apply for campus employment must do so through the Financial Aid Office. All students selected for campus employment will be notified by e-mail of their eligibility. This e-mail will also contain information on how to access these campus employment opportunities.

## Loans

A variety of provincial and federal programs make loans available to university students. TWU urges students to evaluate their personal financial situation carefully with a view to avoiding accumulation of excessive educational debts. However, for many students, responsible borrowing is an important means of meeting educational costs, and the University's Financial Aid Office is prepared to offer students counsel and assistance in applying for aid under applicable government programs.

## British Columbia Student Assistance Program (BCSAP)

This program is open to British Columbia residents who cannot finance their education without assistance. The amount of aid awarded is based on a standard means test developed by the federal and provincial governments. In most cases, it is in the form of a federal Canada student loan combined with a provincial grant or British Columbia student loan. The loans must be repaid, and are repayable six months after graduation or withdrawal from full-time studies. The interest on loans start accruing to the student upon graduation or upon withdrawal from full-time studies. Students without employment at the end of the six-month grace period may apply for the interest relief program through their banking institution for an extension on their loan.

Students enrolled in post-secondary education may be considered for non-repayable grants as a part of their assessment for B.C. student assistance. Eligibility for this grant is based on financial need and the number of months of post secondary studies taken as determined by federal-provincial criteria. The total maximum loan/grant package for a 34-week period is \$9,350 for students without dependants and \$14,790 for students with dependants.

To be eligible for aid through BCSAP, applicants must be Canadian citizens or permanent residents (landed immigrants). In addition, official residency in British Columbia must be established according to the federal-provincial criteria.

Under present regulations students will receive all of their Canada student loan in the fall and their B.C. student loan or grant in January. Student loan documents will be sent to the address used on the applications. Students may apply for loans during the Summer session if they are enrolled full time continuously over a period of 12 weeks with no more than a 10-day break between classes.

## Out-of-Province Students

Students from provinces other than B.C. must apply for government student loans through their home province. Students who are eligible may receive \$165 Canada student loan per week to a maximum of \$5,610 for a 34-week period or 60 per cent of assessed need, whichever is less.

## Loans for United States Citizens

United States citizens or nationals studying at Trinity Western are eligible to apply for the Stafford Loan program, both subsidized and unsubsidized. Application is made to a private commercial lender in the student's home state, a private non-profit agency, or the federal government. All applicants must also complete a Free Application for Federal Student Aid (FAFSA) and send it to the U.S. Department of Education so that a standard needs assessment may be performed. **The TWU school code for the FAFSA is G09486.** Blank FAFSAs are available from Trinity Western, the Internet, or financial aid offices at U.S. colleges and universities. Trinity Western requires a complete copy of the Student Aid Report to complete the Stafford Loan Application. Parents may also apply for a PLUS loan.

## International Students

Students who are not residents of Canada and who require financial assistance to attend TWU must arrange such assistance in their country of origin before arrival in Canada. Although TWU permits non-Canadian students to compete for scholarships, it must be stressed that non-Canadian students should not predicate their tuition and living expense estimates upon these sources. Any student may seek employment in Canada but the employer must receive approval from the Canada Employment Centre (CEC) to hire a foreign worker before the student can obtain an Employment Authorization. Only those who have skills that are in demand will get approval by CEC. Such students are expected and required by federal law to have sufficient funds guaranteed for their education prior to arrival in Canada.

## Endowment Awards

There are a number of companies, interested groups, individuals, and organizations which provide special donor awards for qualifying students at Trinity Western. These awards are given to students who have completed a full year of academic study at TWU, have demonstrated leadership experience while at school, and have financial need. All awards require a minimum 2.0 cumulative GPA and students must be enrolled in at least 12 sem. hrs. per semester. To see a listing of TWU's endowment awards, visit [www.twu.ca/awards](http://www.twu.ca/awards).

## Financial Aid Office

The Financial Aid Office seeks to provide potential and current students with timely financial information, counsel, and funding, thereby ensuring that every reasonable effort has been made to enable students to meet their educational expenses in a fiscally responsible manner.

*Hours: 8:30 a.m. to 4:30 p.m.,  
Monday – Friday*

*Mattson Centre*

*Tel: 604.513.2031*

*Fax: 604.513.2064*

*E-mail: [awards@twu.ca](mailto:awards@twu.ca)*

*Web site: [www.twu.ca/awards](http://www.twu.ca/awards)*