

STUDENT FEES, FINANCIAL AID

Student Fees	24
Undergraduate Tuition and Student Fees.....	24
Residence Fees.....	24
Additional Fees.....	24
Miscellaneous Fees	24
Payment of Fees	25
Withholding of Documents	26
Refunds.....	27
Financial Aid Program	27
Trinity Western University	
Scholarships and Grants.....	27
Priority Application Dates	27
Scholarships	27
Grants	28
Pastoral or Missionary Grants.....	28
Campus Employment	28
Loans	28
British Columbia Student Assistance Program.....	28
Out-of-Province Students.....	28
Loans for United States Citizens.....	28
International Students	28
Endowment Awards	29
Financial Aid Office	29

UNDERGRADUATE TUITION AND STUDENT FEES 2008-2009

All funds quoted in Canadian currency.

*Fees for 2009-2010 will be available February 2009.
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 2008-2009 rates unless otherwise
noted.*

TUITION FEES

1. **Undergraduate Student**
 - a) 0.5 – 3 sem. hrs. \$291/sem. hr.
 - b) 3.5 or more sem. hrs. \$582/sem. hr.

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

9 sem. hrs.	\$5,238
12 sem. hrs.	\$6,984
15 sem. hrs.	\$8,730
18 sem. hrs.	\$9,312

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 (\$291) 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 or school in which the student is majoring.

 - c) Audit Fee \$198/sem. hr.
2. **Summer sessions**
Contact Global Learning Connections at 604.513.2067.

RESIDENCE FEES (PER SEMESTER PER PERSON)

1. **Food Services and Residence Halls*** \$4,190

Economy Plus rooms*	\$3,940
Economy rooms*	\$3,690

**Note: The above fees include room and board and reflect a medium to light meal plan. Alternative meal plans are available.*
2. **Junior Residence (Robson Hall)** \$2,421
(meals are not included)
3. **Senior Student Housing (McMillan Hall)**
Prices vary depending on apartment size. Rent is paid monthly. Meals are not included.

ADDITIONAL FEES (PER SEMESTER)

1. **Laboratory and Activity Fees:**
Visit Course Timetables section at www1.twu.ca/es/timetable/default.aspx (per course for consumable materials).
2. **Undergraduate Student Association Fees:**

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

12 half-hour lessons	\$582
12 one-hour lessons	\$1,164
4. **Parking Permit (September–April):**

Commuter	\$210
Resident	\$225
Robson Hall underground	\$290
Weekly Rate	\$15
Daily Rate	\$4
5. **B.C. Health and Interim 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. TWU requires all non-Canadian students who reside in B.C. during the academic year to enrol in the British Columbia Medical Services Plan (BCMSP).

Students newly admitted to TWU can complete applications for both Interim Health Care coverage and BCMSP online. The annual cost of insurance is approximately \$700 CDN (more if coverage is for a couple or a family). This cost covers interim health care coverage for three months and BCMSP coverage for nine months.

Visit the following website for more information regarding coverage under BCMSP: www.hlth.gov.bc.ca/msp/infoben/faqs.html. For more information concerning the Health Care Policy, contact the TWU Wellness Centre at 604.513.2121 ext 3622.

MISCELLANEOUS FEES

1. **Returning Student Resident Deposit** \$200
The above deposit is required for returning students applying for a room in dorms for the fall semester. 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 Housing Office for deposit due dates and cancellation deadline. Deposits should be forwarded to:

*Trinity Western University
Office of the Registrar
7600 Glover Road
Langley, BC V2Y 1Y1*

*Please include the student's name
and student number.*

2. **Newly Admitted Commuter Deposit** \$200
 3. **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*

4. **Security Deposit**
 Students enrolled in 3.5 sem. hrs. or more \$100
 The security deposit is a refundable deposit required of all 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.
5. **Transcripts** \$8
 Order transcripts online at
www.twu.ca/services/enrolment/
6. **Letters of Permission** \$25
 Maximum of five courses
 per institution per request
7. **Returned Cheque-regardless of reason** \$25
8. **Late Registration Fee** \$50
 This fee is applicable to all course registration after the first week of the semester (usually devoted to orientation and registration).
9. **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.
10. **Late Graduation Application Fee** \$50
11. **Confirmation of Registration Letters** \$8

PAYMENT OF FEES

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

1. a) Students who pre-register for courses prior to September are required to pay a minimum of 50 per cent of the total fees by the pre-registration validation deadline (the first Friday in August for fall and the first Friday in December for spring) to secure enrolment in selected courses. See the fee schedule below to establish the amount required.

b) 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.

2. Fee Schedule for Fall 2008 First Payment

Deadline: First Friday in August

Full-time Resident	\$6400*
Full-time Robson Building Resident	\$5500*
Full-time Campus Apartment Resident (does not include rent payment)	\$4400*
Full-time Commuter	\$4400*
Part-time Commuter: 7–11 sem. hrs.	\$3300*
Part-time Commuter: 3.5–6 sem. hrs.	\$1900*
Part-time Commuter: 0.5–3 sem. hrs.	
Payment in full	(# sem. hrs. x \$291)*

**Non-Canadian students who reside in B.C. during the academic year need to send an additional \$700 (CDN) to cover the British Columbia Medical Services Plan premium.*

3. Second and Final payment is due October 15.

Make cheques payable to:

*Trinity Western University
 (include student name and student
 number on the cheque)*

Mail the payment to:

*Trinity Western University
 Attention: Office of the Registrar*

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

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

4. 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. Interest will be charged on outstanding balances after the payment date. Interest is calculated monthly (at 18% per annum and calculated back to the first day of classes).
5. The RBC Financial Group has created a credit line for students who need financial assistance. Application forms are available from the financial institution.
6. **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 and payment information to the University by email or fax.

7. Direct Deposit

Go to any branch of the RBC Financial Group.

- **Deposit cash or cheque to:**
TWU Account #100-759-0
Royal 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. Office of the Registrar

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:

RBC Financial Group
19888 Willowbrook Drive
Langley, BC

Routing/Swift Codes:

for International funds – #ROYCCAT2
for US 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. Office of the Registrar*
Please enclose the student's name and ID number. Please note that the receiving bank may charge a bank transfer fee.

9. Credit Card Payment Plan

- Four equal payments for fall and spring semesters
- Three 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 (CDN).

Each fall and spring semester payments are evenly distributed over four months.

The fall semester payment dates are
Aug 4, Sep 4, Oct 4, and Nov 4.

The spring semester payment dates are
Dec 4, Jan 4, Feb 4, and Mar 4.

The Summer session 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 the Office of the Registrar at registrar@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 Office of the Registrar 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. 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 the Office of the Registrar.

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

Approved Personal Bank Loan, Private Sponsorship, Private Scholarship, 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 and Professional Development Award approval) to the Office of the Registrar by the first payment deadline.

Other Awards:

Trinity Western Scholarships and Bursaries
– The fall portion can be applied to the first payment (first Friday in August). The Office of the Registrar will have this information by the prepayment date.

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

Note: If students do not provide the Office of the Registrar 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 the Office of the Registrar.

REFUNDS FOR FULL WITHDRAWAL FROM THE SEMESTER

Any student who, after registration, finds it necessary to withdraw from the University should request a withdrawal form at the Student Life Office located in the Reimer Student Centre and obtain signed approvals and releases from various departments as indicated. The refund calculation applies to all students regardless of the amount of tuition paid or semester hours registered. The date on which the completed form is submitted to the Student Life Office will be used by the Office of the Registrar for calculating refunds of tuition and residence fees.

1. Tuition Fees:

Between first payment date (the first Friday in August for the fall semester and the first Friday in December for the spring semester) and course add/drop deadline (two weeks from the first day of classes for the semester), a full refund of tuition charges less a \$200 enrolment withdrawal fee will be granted. During the third week of the semester, a 75 per cent refund will be granted, with further refunds decreasing by intervals of 10 per cent per week and no refund after the sixth week.

2. Resident Fees:

Refunds for resident rooms will be calculated on the same basis as refunds for tuition fees. During the first two weeks of the semester a full refund of the room portion will be granted, less a \$200 resident withdrawal fee. During the third week of the semester, a 75 per cent refund will be granted, with further refunds decreasing by intervals of 10 per cent per week and no refund after the sixth week.

A refund of the board portion of the room and board fee is possible. The refund will be the remaining unused meal plan value, less the G.S.T. on the food purchased, less a \$100 administration fee. No refund of any unused meal plan will be granted after the sixth week.

Note: Calculations depend upon the date the Student Life Office receives the withdrawal form.

3. Cheque Request:

Students can request a cheque from their student account (if they have extra money in their account) by completing a cheque request form in the Office of the Registrar.

Note: If a refund is \$15 or less, the student will not be issued a refund cheque. Students can pick up a cash refund from the Office of the Registrar. Credit balances of \$15 or less on non-current student accounts are cleared after 12 months and made available to the Financial Aid Office for use as an award to students with financial need.

4. 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

Mary Stewart, 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 available assistance 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 in December. Awards are not offered to students who are admitted on academic probation. Awards in combination may range in value from \$400 to full tuition per academic year. Awards are not available for summer courses.

PRIORITY APPLICATION DATES

1. Undergraduate students (returning, new, and transfer): February 28 (scholarships, grants, and endowment awards).
2. Graduate students: May 1 (scholarships, grants, and endowment awards)

Applications submitted after priority application dates will be considered based on availability of funds. Applications submitted before priority application dates will be guaranteed funds (based on eligibility).

Factors considered in awarding scholarships and grants include academic achievement, financial need (as defined by StudentAidBC), 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 Trinity Western University financial assistance.

Awards are made on an annual basis, with one-half of the award applied to the fall semester and the balance applied to the spring semester. All scholarships and grants require at least a 2.00 cumulative GPA. Individual awards may have specific cumulative GPA requirements.

SCHOLARSHIPS

Merit-Based Financial Aid: Merit-scholarships are typically awarded for academic achievements. At Trinity Western University, new students are automatically assessed for scholarships once accepted to the University. Returning students are encouraged to complete the Financial Aid application to be considered for scholarships. The application is available online at www.twu.ca/awards.

GRANTS

Need-Based Financial Aid: Eligibility for need-based financial aid is determined by the student's and his or her family's financial situation. A standard formula is used nationwide to evaluate the student's and family's ability to pay for post-secondary expenses. This formula takes into account variables such as: family income, assets, taxes paid, family size, the number of dependent children in post-secondary studies, etc. The resulting figure is subtracted from an institution's cost of attendance to determine a student's total need. The amount of aid awarded may or may not meet the student's total eligibility. The application is available online at www.twu.ca/awards.

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.

CAMPUS EMPLOYMENT

Students who wish to apply for campus employment must do so online through the Financial Aid Need-Based Award Application. The application can be found at www.twu.ca/awards. All students selected for campus employment will be notified by email of their eligibility. This email 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. Visit www.twu.ca/awards for instructions on how to apply for loans.

BRITISH COLUMBIA STUDENT ASSISTANCE PROGRAM (STUDENTAIDBC)

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 British Columbia student loan. The loans must be repaid, and are repayable beginning six months after graduation or withdrawal from full-time studies. The interest on loans starts accruing 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. See the Financial Aid Office for details.

Students enrolled in post-secondary education may be considered for non-repayable loan reductions 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.

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.

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 the province in which they reside. Residency is established by having lived in a province for at least 12 continuous months or having been employed full-time for a minimum of 12 months.

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 (eight pages) of the Student Aid Report to complete the Stafford Loan Application. Parents may also apply for a PLUS loan. Please note: students enrolled in any online, correspondence or distance education courses are not eligible for Federal Student Loans.

INTERNATIONAL STUDENTS

Students who are not residents of Canada and who require financial assistance to attend TWU must arrange for 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 primarily 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.

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: 604.513.2159

Email: awards@twu.ca

Website: www.twu.ca/awards