INTRODUCTION AND PURPOSE.

This policy affects all RFU students and influences enrollment status and estimated cost of attendance at the institution. Students who have not paid fees for a prior term are not able to proceed into the next term of instruction until balance is fully resolved.

CANCELLATION.

SCOPE AND APPLICABILITY.

All RFU students.

POLICY STATEMENTS.

All students are expected to pay all tuition and fees by enrollment term, as approved by the Rosalind Franklin University (RFU) Board of Trustees, related to their enrollment in the program. Refunds are available to students on a graduated basis in the first month of enrollment each term.

DEFINITIONS.

Tuition: Fee assessed by RFU for instruction in a RFU program.

Student insurance premium: Fee assessed for coverage under RFU student insurance plan.

Health insurance waiver: Students who wish to waive the RFU student health insurance must complete a waiver every year; the decision is based on RFU criteria. To be eligible, the student must have a health insurance plan that meets the following criteria:

1. Must provide routine, non-emergency care, in addition to emergency care.  
2. Must provide “essential health benefits” per the Affordable Care Act (ACA).  
3. Cannot exclude per-existing conditions, or have waiting periods before coverage applies.  
4. Must provide active coverage from the day I arrive on campus through the end of my academic program.
5. Must have a claims administrator who is based in the U.S., and a U.S. telephone number and address for submission of claims; in addition, the insurance policy must have issued within the U.S.

6. If I am an F1 student, my plan must cover medical evacuation and repatriation expenses (no exceptions).

7. If I am a domestic student (or have a different visa status than noted above), my plan must cover medical evacuation and repatriation expenses only if I will be studying/traveling/doing research out the U.S. during this academic year.

Student Insurance Fees: fees to cover various required or optional insurance premiums based on the program of study or student program status.

Student Fees: Fees assessed per academic year for student who are enrolled in a RFU program.

Program Fees: Fees assessed for a program for which a student is enrolled in.

Student Housing Fees: Fees assessed housing.

Student Account Fees: Fees assessed due to return of payment or late penalty on student accounts.

PROCEDURES.

Students are expected to pay the annual rate charged for a term of enrollment (summer, fall, or spring, when applicable) regardless of the beginning and ending dates of the term and the date of enrollment. RFU program tuition and fees, as approved by the RFU of Trustees, are billed by the Office of Student Accounts and payment is due on the following approximate schedule:

- Term rate for summer, typically due in May.
- Term rate for fall, typically due in August.
- Term rate for winter, typically due in November.
- Term rate for spring, typically due in February.

Late payment of university obligations may result in the assessment of a late penalty and restriction of certain university services. As of July 1, 2016, the late fee is 1.5 percent of the past due balance, with a minimum of $25.

Partial rates are not available nor are credits for exemptions based on prior study. If a student is required to repeat any academic work (a term or an entire year) based on failure to maintain satisfactory academic progress, he/she will be charged tuition and fees for the additional term(s) of enrollment.

Combined degree students are assessed based on their plan of study. Students must enroll in both professional and graduate course work as outlined in plan of study and are assessed for those
credits based on the campus rate. If enrolled in both programs in the same term, students will be assessed for both professional and graduate tuition and fees. Medical students who are not pursuing a combined-degree program may not enroll in graduate courses as part of their medical education program. Failure to follow this practice may require adjustments to both the student’s academic record and prior term assessment.

Other Fees

RFU assess other non-academic fees (e.g., lock charge). Information about these fees is provided to the student through the school’s website under *Explanation of University Fees*. Bills for each term include an assessment for the quarterly premium for the required health insurance. Students are provided with information annually from the Office of Student Insurance about how to waive the student health insurance premium. Students are required to submit this waiver annually.

All tuition and fees are subject to change by university administrative action. Bills are electronic. A notification is sent to the student's RFU email address letting him/her know a bill is available. The balance of the student account, his/her current bill, and an electronic bill history can be viewed by the student via [WebAdvisor](#). For exact academic year rates, the student can visit the RFU website under [Cost & Fees](#). All Chicago Medical School & Dr. William M. Scholl of Podiatric Medicine students are covered by a group disability insurance policy.

Refund Policy

Refunds students will be made in accordance with the term attendance schedule. Refund dates are governed by the official starting date of classes for each term based on the following schedule:

For withdrawal during:
- First week of classes: 100 percent.
- Second week of classes: 75 percent.
- Third week of classes: 50 percent.
- Fourth week of classes: 25 percent.
- Fifth week of classes and after: None.

Since the school pays for each student to be covered by a group disability insurance policy, there is no refund of this cost when a student withdraws.

**POINTS OF CONTACT.**

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LIFE IN DISCOVERY
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REFERENCES AND RELATED POLICIES.