

payment plan. There are ten-month and eight-month payment plans available through ACH direct debit (Auto Plan) or through a check plan which allow students to make ten or eight monthly payments, respectively. Contact the Business Office (712) 274-5117 to set up these plans. Students owing \$1,000.00 or more per semester after deducting gift aid and loans, who fail to set up a payment plan will be charged monthly FINANCE CHARGES plus a \$100 monthly late payment fee. A late payment fee of \$100 will also be charged if schedule payments are missed. On September 30 (for Fall Term) or February 15 (for Spring Term), or any time thereafter a student may be suspended for non-payment of indebtedness to the University. If the account is later paid, the student may seek reinstatement.

Students who do not complete the requirements for graduation will be required to pay their account balance in full before they will be allowed to receive an official transcript of grades.

Students who have completed their degree requirements will be eligible to receive a diploma and official transcripts of their academic work provided their account balance is paid in full.

Credit Terms and Conditions

1. A FINANCE CHARGE will be assessed on the last day of the month on the unpaid balance of charges older than 30 days less all credits and outstanding FINANCE CHARGES. The ANNUAL PERCENTAGE RATE is equal to 18%.
2. Students may not register for a new academic term if the account balance is not paid in full.

Debit/Credit Card and E-Check Payments

The University accepts cash, check, MasterCard, Visa or Discover card payments. Debit/Credit card and e-check payments can only be made using <http://my.morningside.edu> and then select CampusWeb. Debit/credit card and e-check payments are not accepted over the phone or at the cashier's window. You will be charged a 2.75% service fee for credit and debit card payments. There is no service fee for e-check payments.

2022-2023 Refund/Repayment Policy

If a student officially withdraws from Morningside University prior to completing 60 percent of the term, institutional charges for tuition, technology fee, room and board will be refunded based on the percentage of the term that has not been completed. Financial aid awarded will be returned to the federal, state, and Morningside programs based on the same percentage. Excluding flex points purchased voluntarily, they are non-refundable.

Music Fees.....	no refund after the first week of the term
Parking Fees.....	no refund
Student Teaching Fees.....	no refund
General Fees.....	no refund
Technology Fees	same as tuition
Flex Points (Purchased Voluntarily).....	no refund

(...unless student enters the military service in which case the premium will be pro-rated.)

Outside scholarships will remain on the student account unless this creates an “over-award” situation or the donor specifically requests a refund should the student withdraw. In simple terms, if the student officially withdraws after completing 20 percent of the term, the student would only be charged for 20 percent of the applicable tuition, technology fee, room, and board and would retain 20 percent of their financial aid. If a student earns a semester gpa of 0.00 or is administratively withdrawn, financial aid will be refunded according to the Federal Title IV guidelines. Tuition will be refunded based on the same percentage as financial aid. Room will be charged through the date the university determines the student moved out. Board will be charged for the entire semester. The technology fee will be based on the date the computer is returned to Technology Services.

- *During the first week of the term and off-site terms (first day of May Term, first three days of summer sessions or 8 week courses), 100% of the tuition, technology fee, room, and meal charges will be refunded.*
- *After the 60 percent point in the term, no refund will be granted nor will financial aid be reduced. The portion of the term completed is based on calendar days from the first day of the term through the last scheduled day of finals, including weekends and mid-term breaks of less than five days.*

Withdrawal date, the day the student withdraws, is the date (determined by the university) that:

- *the student began the withdrawal process by meeting with the Dean of Students and completing an official withdrawal form*
- *the student otherwise provided the university with official notification of the intent to withdraw (submitted a letter or email to the Dean of Students stating the reason for the withdrawal)*
- *is the midpoint of the payment period of enrollment for which Title IV assistance was disbursed (unless the institution can document a later withdrawal date). This happens when the student unofficially withdraws and the student does not begin the university's withdrawal process or notify the university of the intent to withdraw (this may include a student who earns a semester gpa of 0.00). If the university determines the student did not begin the withdrawal process or notify the university of the intent to withdraw due to illness, accident, grievous personal loss or other such circumstances beyond the student's control, the university may determine the appropriate withdrawal date.*

All unearned Federal, State, and Institutional funds will be returned to the appropriate Federal, State, and Institutional program(s) no later than 45 days after determining the student has withdrawn.

If a student has withdrawn prior to receiving earned Federal, State, and/or Institutional funds, a written notification will be sent to the student to accept or decline their earned Federal Funds. The student has 14 days to accept all or part of their earned Federal funds (any accepted amount will count toward Federal grant and/or loan academic year and lifetime limits). All accepted aid will be disbursed to the student's account within 45 days of the date of withdrawal. If the refund calculation results in a credit balance on the student's account, the credit balance will be issued to the student no later than 14 days.

Dismissal from Morningside University

Students who are dismissed from the university must vacate their rooms within 24 hours. No tuition, room, board, or fees will be refunded. If the student received Federal Title IV financial aid, and is dismissed prior to completing 60 percent of the term, the federal aid programs will be refunded in accordance with federal policies and based on percentage of the term not completed.

Dropping a Class/Partial Withdrawal

During the first week of a semester (first day of May Term, first three days for summer sessions or 8 week courses), 100% of tuition, room, board, and technology fee is refunded. There is no refund for partial reductions in enrollment after the last day to register or change course status of a semester during the fall and spring semester. For the summer term, withdrawals during the first 60% of the term are given a pro rata refund of tuition by class.

2022-2023 Refund Policy Chart - Fall 2022

Date	Day	% Comp	% Refund
08/24/22	1	0.9%	100.0%
08/25/22	2	1.8%	100.0%
08/26/22	3	2.7%	100.0%
08/27/22	4	3.6%	100.0%
08/28/22	5	4.5%	100.0%
08/29/22	6	5.5%	100.0%
08/30/22	7	6.4%	100.0%
08/31/22	8	7.3%	100.0%
09/01/22	9	8.2%	91.8%
09/02/22	10	9.1%	90.9%
09/03/22	11	10.0%	90.0%
09/04/22	12	10.9%	89.1%
09/05/22	13	11.8%	88.2%
09/06/22	14	12.7%	87.3%
09/07/22	15	13.6%	86.4%
09/08/22	16	14.5%	85.5%
09/09/22	17	15.5%	84.5%
09/10/22	18	16.4%	83.6%
09/11/22	19	17.3%	82.7%
09/12/22	20	18.2%	81.8%
09/13/22	21	19.1%	80.9%
09/14/22	22	20.0%	80.0%
09/15/22	23	20.9%	79.1%
09/16/22	24	21.8%	78.2%
09/17/22	25	22.7%	77.3%
09/18/22	26	23.6%	76.4%
09/19/22	27	24.5%	75.5%
09/20/22	28	25.5%	74.5%
09/21/22	29	26.4%	73.6%
09/22/22	30	27.3%	72.7%
09/23/22	31	28.2%	71.8%
09/24/22	32	29.1%	70.9%
09/25/22	33	30.0%	70.0%
09/26/22	34	30.9%	69.1%
09/27/22	35	31.8%	68.2%
09/28/22	36	32.7%	67.3%
09/29/22	37	33.6%	66.4%
09/30/22	38	34.5%	65.5%
10/01/22	39	35.5%	64.5%
10/02/22	40	36.4%	63.6%
10/03/22	41	37.3%	62.7%
10/04/22	42	38.2%	61.8%
10/05/22	43	39.1%	60.9%
10/06/22	44	40.0%	60.0%
10/07/22	45	40.9%	59.1%
10/08/22	46	41.8%	58.2%
10/09/22	47	42.7%	57.3%
10/10/22	48	43.6%	56.4%
10/11/22	49	44.5%	55.5%
10/12/22	50	45.5%	54.5%
10/13/22	51	46.4%	53.6%
10/14/22	52	47.3%	52.7%
10/15/22	53	48.2%	51.8%
10/16/22	54	49.1%	50.9%
10/17/22	55	50.0%	50.0%
10/18/22	56	50.9%	49.1%
10/19/22	57	51.8%	48.2%
10/20/22	58	52.7%	47.3%

Date	Day	% Comp	% Refund
10/21/22	59	53.6%	46.4%
10/22/22	60	54.5%	45.5%
10/23/22	61	55.5%	44.5%
10/24/22	62	56.4%	43.6%
10/25/22	63	57.3%	42.7%
10/26/22	64	58.2%	41.8%
10/27/22	65	59.1%	40.9%
10/28/22	66	60.0%	40.0%
10/29/22	67	60.9%	0.0%
10/30/22	68	61.8%	0.0%
10/31/22	69	62.7%	0.0%
11/01/22	70	63.6%	0.0%
11/02/22	71	64.5%	0.0%
11/03/22	72	65.5%	0.0%
11/04/22	73	66.4%	0.0%
11/05/22	74	67.3%	0.0%
11/06/22	75	68.2%	0.0%
11/07/22	76	69.1%	0.0%
11/08/22	77	70.0%	0.0%
11/09/22	78	70.9%	0.0%
11/10/22	79	71.8%	0.0%
11/11/22	80	72.7%	0.0%
11/12/22	81	73.6%	0.0%
11/13/22	82	74.5%	0.0%
11/14/22	83	75.5%	0.0%
11/15/22	84	76.4%	0.0%
11/16/22	85	77.3%	0.0%
11/17/22	86	78.2%	0.0%
11/18/22	87	79.1%	0.0%
11/19/22	88	80.0%	0.0%
11/20/22	89	80.9%	0.0%
11/21/22	90	81.8%	0.0%
11/22/22	91	82.7%	0.0%
11/23/22	Break Of Five Or More Days		
11/24/22			
11/25/22			
11/26/22			
11/27/22			
11/28/22	92	83.6%	0.0%
11/29/22	93	84.5%	0.0%
11/30/22	94	85.5%	0.0%
12/01/22	95	86.4%	0.0%
12/02/22	96	87.3%	0.0%
12/03/22	97	88.2%	0.0%
12/04/22	98	89.1%	0.0%
12/05/22	99	90.0%	0.0%
12/06/22	100	90.9%	0.0%
12/07/22	101	91.8%	0.0%
12/08/22	102	92.7%	0.0%
12/09/22	103	93.6%	0.0%
12/10/22	104	94.5%	0.0%
12/11/22	105	95.5%	0.0%
12/12/22	106	96.4%	0.0%
12/13/22	107	97.3%	0.0%
12/14/22	108	98.2%	0.0%
12/15/22	109	99.1%	0.0%
12/16/22	110	100.0%	0.0%

2022-2023 Refund Policy Chart - Spring 2023

Date	Day	% Comp	% Refund
01/11/23	1	1.0%	100.0%
01/12/23	2	1.9%	100.0%
01/13/23	3	2.9%	100.0%
01/14/23	4	3.8%	100.0%
01/15/23	5	4.8%	100.0%
01/16/23	6	5.7%	100.0%
01/17/23	7	6.7%	100.0%
01/18/23	8	7.6%	100.0%
01/19/23	9	8.6%	91.4%
01/20/23	10	9.5%	90.5%
01/21/23	11	10.5%	89.5%
01/22/23	12	11.4%	88.6%
01/23/23	13	12.4%	87.6%
01/24/23	14	13.3%	86.7%
01/25/23	15	14.3%	85.7%
01/26/23	16	15.2%	84.8%
01/27/23	17	16.2%	83.8%
01/28/23	18	17.1%	82.9%
01/29/23	19	18.1%	81.9%
01/30/23	20	19.0%	81.0%
01/31/23	21	20.0%	80.0%
02/01/23	22	21.0%	79.0%
02/02/23	23	21.9%	78.1%
02/03/23	24	22.9%	77.1%
02/04/23	25	23.8%	76.2%
02/05/23	26	24.8%	75.2%
02/06/23	27	25.7%	74.3%
02/07/23	28	26.7%	73.3%
02/08/23	29	27.6%	72.4%
02/09/23	30	28.6%	71.4%
02/10/23	31	29.5%	70.5%
02/11/23	32	30.5%	69.5%
02/12/23	33	31.4%	68.6%
02/13/23	34	32.4%	67.6%
02/14/23	35	33.3%	66.7%
02/15/23	36	34.3%	65.7%
02/16/23	37	35.2%	64.8%
02/17/23	38	36.2%	63.8%
02/18/23	39	37.1%	62.9%
02/19/23	40	38.1%	61.9%
02/20/23	41	39.0%	61.0%
02/21/23	42	40.0%	60.0%
02/22/23	43	41.0%	59.0%
02/23/23	44	41.9%	58.1%
02/24/23	45	42.9%	57.1%
02/25/23	46	43.8%	56.2%
02/26/23	47	44.8%	55.2%
02/27/23	48	45.7%	54.3%
02/28/23	49	46.7%	53.3%
03/01/23	50	47.6%	52.4%
03/02/23	51	48.6%	51.4%
03/03/23	52	49.5%	50.5%
03/04/23	Break Of Five Or More Days		
03/05/23			
03/06/23			
03/07/23			
03/08/23			
03/09/23			
03/10/23			
03/11/23			

Date	Day	% Comp	% Refund
03/12/23			
03/13/23	53	50.5%	49.5%
03/14/23	54	51.4%	48.6%
03/15/23	55	52.4%	47.6%
03/16/23	56	53.3%	46.7%
03/17/23	57	54.3%	45.7%
03/18/23	58	55.2%	44.8%
03/19/23	59	56.2%	43.8%
03/20/23	60	57.1%	42.9%
03/21/23	61	58.1%	41.9%
03/22/23	62	59.0%	41.0%
03/23/23	63	60.0%	40.0%
03/24/23	64	61.0%	0.0%
03/25/23	65	61.9%	0.0%
03/26/23	66	62.9%	0.0%
03/27/23	67	63.8%	0.0%
03/28/23	68	64.8%	0.0%
03/29/23	69	65.7%	0.0%
03/30/23	70	66.7%	0.0%
03/31/23	71	67.6%	0.0%
04/01/23	72	68.6%	0.0%
04/02/23	73	69.5%	0.0%
04/03/23	74	70.5%	0.0%
04/04/23	75	71.4%	0.0%
04/05/23	76	72.4%	0.0%
04/06/23	Break Of Five Or More Days		
04/07/23			
04/08/23			
04/09/23			
04/10/23			
04/11/23	77	73.3%	0.0%
04/12/23	78	74.3%	0.0%
04/13/23	79	75.2%	0.0%
04/14/23	80	76.2%	0.0%
04/15/23	81	77.1%	0.0%
04/16/23	82	78.1%	0.0%
04/17/23	83	79.0%	0.0%
04/18/23	84	80.0%	0.0%
04/19/23	85	81.0%	0.0%
04/20/23	86	81.9%	0.0%
04/21/23	87	82.9%	0.0%
04/22/23	88	83.8%	0.0%
04/23/23	89	84.8%	0.0%
04/24/23	90	85.7%	0.0%
04/25/23	91	86.7%	0.0%
04/26/23	92	87.6%	0.0%
04/27/23	93	88.6%	0.0%
04/28/23	94	89.5%	0.0%
04/29/23	95	90.5%	0.0%
04/30/23	96	91.4%	0.0%
05/01/23	97	92.4%	0.0%
05/02/23	98	93.3%	0.0%
05/03/23	99	94.3%	0.0%
05/04/23	100	95.2%	0.0%
05/05/23	101	96.2%	0.0%
05/06/23	102	97.1%	0.0%
05/07/23	103	98.1%	0.0%
05/08/23	104	99.0%	0.0%
05/09/23	105	100.0%	0.0%