Students can have full access to all University online resources, including their Personal Financial Accounts covered below, by logging on to my.byui.edu. Students then must enter their Net-ID and Password. Any action taken by using this password is assumed to be done by the student. Therefore, students should not disclose their passwords to anyone else and should change their passwords when needed.

PERSONAL STUDENT ACCOUNTS

Each student has their own Personal Account at the University where all charges, payments, deposits, and disbursements of scholarships and financial aid are recorded. Students should regularly check their Personal Accounts on the web, my.byui.edu.

Deposits for Personal Use

For the convenience of each student, money may be deposited to the student’s Personal Account at the University. These funds may be used by the student to pay for future debts incurred or may be withdrawn by the student. Up to $490 cash can be withdrawn each day or a check can be written for any amount between 8:15 a.m. and 4:30 p.m. Monday through Friday, at the Cashier’s Office. Students may also open a checking or savings account at one of the local banks in Rexburg or at the Rexburg Federal Credit Union. All of these financial institutions are pleased to have student customers and are within walking distance of the campus. Money can be transferred electronically into a student’s bank account. Students can have 24 hour access to their money using the Rexburg Federal Credit Union’s Automated Teller Machines (ATM) with no surcharge located on campus or at other ATMs in Rexburg.

Declining Balance Deposits

Students can put money on their Declining Balance Deposit which allows them to use their BYU-Idaho Identification Card (called a 1-Card) to make purchases at Food Services outlets and vending machines, to buy items from the Bookstore, to pay for tickets to events, to make copies at copy machines on campus, and use the printers in the computer labs.

Students can make deposits on the Web through their Personal Account, at the Cashier’s Office in the Kimball Building, Food Services cashiers, Cash-to-Card machines in the Library, and at the Copy Centers. Students must have their 1-Card before they can use their Declining Balance Deposit. This is separate from any deposits on their personal accounts.

Payroll Account

Declining Balance Deposits

Students who work for BYU-Idaho may have their pay deposited directly into their checking or savings account at their bank or credit union. This is done by submitting a request form along with a voided check or savings deposit slip to the Payroll Section in the Accounting Office (KIM 130). If this option is not chosen, the student’s pay will be deposited into his or her personal payroll account at the University. It will be available at the Cashier’s Office in the Kimball Building on or after each payday (8th and 23rd of each month) between 8:15 a.m. to 4:30 p.m. Monday through Friday, in the form of cash and/or check.

Student Payroll Notifications giving detail of hours worked, pay, and deductions are available to students on the web by going to their Personal Accounts.

Deadlines

All payment and other school deadlines appear on the School Calendar in this catalog, in each semester’s Class Schedule and Fees, and on the Web. Failure of Students to Become Aware of These Deadlines Does Not Excuse Them From Meeting These Deadlines.

Registration and Tuition

Registration Deposit

The Registration Deposit of $60 must be paid before a student will be allowed to register. This deposit is required of all students including those who will receive a scholarship or financial aid. This can be paid in advance (1) at the student’s Personal Account on the Web, (2) over the phone (208-496-1080), (3) at the Cashier’s Office in person or (4) by mail, Cashier’s Office, Kimball 130, Rexburg, ID 83460-1625, or when registering on the web.

This deposit will be kept on the student’s account to allow registration for subsequent semesters. When a student is no longer a continuing student, this deposit will be applied to outstanding debts and the balance returned to the student. The amount of tuition is computed each time the student registers or makes changes until the Registration Deadline (one week after classes begin). Afterwards, tuition will not be adjusted downward unless the student withdraws from school before 60% of the semester has passed.

If students have not reached full-time status by the Registration Deadline, they will be charged for additional classes which may be added later until they reach full-time status.

Tuition

Tuition is based upon the number of registered credits (including audited classes). Students taking 12 or more credits a semester will be charged full-time tuition, otherwise, tuition is assessed for each credit for which the student is registered. The amount of tuition is computed each time the student registers or makes changes until the Registration Deadline (one week after classes begin). Afterwards, tuition will not be adjusted downward unless the student withdraws from school before 60% of the semester has passed.

If students have not reached full-time status by the Registration Deadline, they will be charged for additional classes which may be added later until they reach full-time status.
Class Fees

Certain classes may have an extra fee due to the unique expenses associated with the class. Generally, these fees are for supplies which are considered to be purchased and used after the first week of each term. Some fees are for student travel or other purposes such as private lesson or guest lecturer. There is no refund of class fees after the Registration Deadline unless the teacher certifies to the Accounting Office that funds have not been committed and/ or expended or the student withdraws before 60% of semester has passed. Reference each class in this catalog for details of each class fee.

Payment Deadline

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the class begins.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes began.

Tuition Payment Deadlines

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the classes begin.

Tuition Payment Deadlines

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the classes begin.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes began.

Tuition Payment Deadlines

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the classes begin.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes began.

Tuition Payment Deadlines

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the classes begin.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes began.

Tuition Payment Deadlines

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the classes begin.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes began.

Tuition Payment Deadlines

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the classes begin.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes began.

Tuition Payment Deadlines

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the classes begin.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes began.

Tuition Payment Deadlines

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the classes begin.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes began.

Tuition Payment Deadlines

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the classes begin.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes began.

Tuition Payment Deadlines

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the classes begin.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes began.

Tuition Payment Deadlines

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the classes begin.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes began.

Tuition Payment Deadlines

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registrations takes place, NOT when the classes begin.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes began.

Financial Aid Eligibility: "Determination Date"

The final eligibility for Federal Financial Aid for most students is based upon the number of enrollment credits on the "Determination Date" which is the same as the Deadline for dropping classes without having them appear in the transcript file with a “W”. Refer to the calendar for the Determination Date.

If the number of registered credits on the "Determination Date" falls below the required number of credits upon which the original Financial Aid was given, the student may have to return a portion or all of the Grants to the government. The Stafford Loans may also be affected. If a student drops a Second Block class after the "Determination Date" which reduces the total number of credits below 12, the eligibility will also be affected. The student should check with the Financial Aid Office in Kimball 100 if there are any questions.

OTHER CHARGES

Books and Supplies

Books and school supplies purchased at the BYU-Idaho Bookstore may be charged to the student’s Personal Account at the University. These charges become due the following month, however, Financial Aid will be used when available to pay for these charges. The student’s purchases may be made with cash, check, bank card, or declining balance using their I-Card.

Students may purchase required course materials from other sources than the BYU-Idaho Bookstore which would mainly include the internet. The course materials which are required can be obtained by visiting www.byui.edu/Bookstore and then selecting Textbooks. If a student needs to receive Financial Aid before school starts to purchase course materials from a source other than the BYU-Idaho Bookstore, they should contact the Accounting Office. An appropriate advance of their Financial Aid up to 10 days before the semester or class begins will be handled on an individual basis.

Student Health Center Charges

All students and their dependents have access to the Student Health Center. The co-payable cost per visit for those with BYU-Idaho Health Insurance is $10, and $20 for those with private insurance. All costs for visits and services will be charged to the student’s Personal Account at the University. It is then the responsibility of the student to pay for these charges by the end of the following month. If the student has coverage with a private insurance company, the student is responsible to submit any claims to that insurance company. The Health Center does not bill the student’s private insurance company.

Student Insurance

BYU-Idaho requires that all traditional students must have adequate medical coverage in the Rexburg area while attending classes and in the area they are living during their off-campus time.

To satisfy this requirement, all students will be automatically enrolled in the Student Health Plan when registering for classes unless insurance waiver information is entered. This insurance can be waived if single students are cared under their parent’s insurance, or married students are covered under a group insurance plan provided by either the student’s or his spouse’s employer. This enrollment is the Student Health Plan will remain in effect as long as the student graduates, loses continuing student status, or submits a waiver form by the semester Waiver Deadline (one week after classes begin) which provides verification of adequate insurance coverage as required.

BYU-Idaho requires that all traditional students must have adequate medical coverage in the Rexburg area while attending classes and in the area they are living during their off-campus time.

To satisfy this requirement, all students will be automatically enrolled in the Student Health Plan when registering for classes unless insurance waiver information is entered. This insurance can be waived if single students are cared under their parent’s insurance, or married students are covered under a group insurance plan provided by either the student’s or his spouse’s employer. This enrollment is the Student Health Plan will remain in effect as long as the student graduates, loses continuing student status, or submits a waiver form by the semester Waiver Deadline (one week after classes begin) which provides verification of adequate insurance coverage as required.
Students with waivers must certify when they register for each subsequent semester that they are still covered with adequate private insurance. For more information or to submit a waiver form, go to the student’s Personal Account and click on Student Insurance. A booklet can also be obtained in the Accounting Office, Kimball 130, and questions can be answered over the phone by calling 208-496-1039. Reference additional information at the end of this section.

Student Campus Housing Payments are due according to housing contracts signed by the students. Contractual arrangements are made in the Housing Office. For housing or campus housing information, contact the Housing Office, Kimball 196 (208-496-1045), or visit www.byui.edu/Housing.

Long Distance Phone Credit Cards Only students living in campus housing may acquire a BYU-Idaho phone card. Students can request a card at the Accounting Office. Long distance calls will be charged to the student’s personal account at the University and are due the following month.

Meal Contracts Students may purchase various meal contracts and meal passes from the BYU-Idaho Food Services. These contracts and purchases are charged to the student’s personal account at the University. Reference additional information at the end of this section.

Activity Pass and Privileges All traditional matriculating students and their spouses can obtain their BYU-Idaho ID card (called I-card) at the ID Center on the first floor of the Manwaring Center. This card is used campus-wide to identify students and is required to: 1) pick up any money at the Cashier’s Office, 2) make purchases at the Cashier’s Office, 3) make charges to personal account, 4) purchase tickets, etc. This card serves as an Activity Pass which includes access to the use of the Physical Education building, Library, and other facilities on campus. Sponsors must purchase an annual pass at the P.E. office in the Hart building before they can use the P.E. facilities. This card also entitles students to attend music, drama, and other performances at a discount.

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS

MONTHLY FINANCIAL STATEMENTS
have been paid. Students can go anywhere on the web to their Personal Account or to the Cashiers Office in the Kimball Building to obtain any balance of the Financial Aid remaining after debts are paid.

**Dishonored (bad) Checks**

If a paper check or an electronic E-check is returned as dishonored, it will be submitted automatically a second time to the bank for payment. If the check is returned the student will be charged twice by the bank for insufficient funds. In addition, the payment will be cancelled or reversed, and appropriate late charges will be assessed as if the payment had not been made on time for tuition and other charges. Also, the student my be placed on a Cash Only List.

**Delinquent Accounts**

If a student fails to meet financial obligations such as unpaid fees, fines, loans, housing, returned checks, or loss of property or breackage, the following recourse may be taken by the University:

1. Cancellation of registration.
2. Advance payment for tuition and other charges by a student with a bad debt history before he or she will be allowed to register.
3. Withholding of academic credit. No transcript of credits, recommendation, registration or re-admission to the University will be allowed until the obligation is cleared.

When students become delinquent in the payment of their financial obligations, BYU-Idaho will take the following action: (a) a finance charge in the amount of one percent per month of all unpaid debts over thirty days past due; (b) all finance charges, late fees, costs of collection incurred by BYU-Idaho and any other charges, including attorney's fees. If a student's account is assigned or turned over to a collection agency, an additional charge of one-third or more of the total debt to pay for the costs of collection.

These fees are non-refundable after the Registration Deadlines unless the student officially withdraws from BYU-Idaho. Students will be charged for the classes for which they are registered until officially withdrawn from school. All registered classes will be added together in determining the tuition to be charged, even if some of the classes have not started. At the Registration Deadlines students have purchased their places in the registered classes, and there will be NO REFUNDS given unless a student completely withdraws from school.

Students may come into the Accounting Office before withdrawing from school to see how the withdrawal will affect them financially.

**Computation of Tuition Refunds**

The following charges will be made to withdrawing students:

- Federal Refund Guidelines for Financial Aid are used:
  1. If a student withdraws prior to the first day of the semester, there will be no charge. The Registration Deposit will be applied to any outstanding debts and the balance mailed to the student when they lose their Continuing Student Status.
  2. If the withdrawal date is on or after the first day of the semester, the student will be charged a $60 processing fee. The Registration Deposit will be applied to this fee.
  3. If the withdrawal date is between the first day and the Registration Deadline of the semester, a full refund will be given for tuition and fees charged.
  4. If the withdrawal date is after the Registration Deadline, the student will receive a refund of a portion of the tuition and fees already charged. This refund will be based upon the number of calendar days from the beginning of the semester to the date of withdrawal. Approximately one percent will be charged for each calendar day in school (two percent for block students).
  5. After the semester (or block for block students) is sixty percent completed, there will be no refund for tuition or fees.

**Federal Title IV Financial Aid**

When a student receives Title IV funds (Pell, EFC, and SMART Grants, Stafford and PLUS Loans) to attend BYU-Idaho and subsequently withdraws from school, Federal law and regulations require the computation of the total unearned amount of the financial aid AND the amount unearned by the institution for tuition, fees, and campus room and board. The difference between these two is the amount which the student will owe to the government. The formula for calculating this difference is as follows:

\[
\text{Unearned Amount} = \text{Total Unearned Financial Aid} \times \frac{\text{Days Present}}{\text{Total Days}}
\]

**Student Insurance**

Student insurance is non-refundable after the Insurance Waiver Deadline (one week after classes begin in each semester).

**Refund Policies & Procedures**

There are NO REFUNDS for Tuition and Fees after the Registration Deadline for the classes unless the student officially withdraws from BYU-Idaho. Students will be charged for the classes for which they are registered until officially withdrawn from school. All registered classes will be added together in determining the tuition to be charged, even if some of the classes have not started. At the Registration Deadlines students have purchased their places in the registered classes, and there will be NO REFUND given unless a student completely withdraws from school.

Students may come into the Accounting Office before withdrawing from school to see how the withdrawal will affect them financially.

**Computation of Tuition Refunds**

The following charges will be made to withdrawing students:

- Federal Refund Guidelines for Financial Aid are used:
  1. If a student withdraws prior to the first day of the semester, there will be no charge. The Registration Deposit will be applied to any outstanding debts and the balance mailed to the student when they lose their Continuing Student Status.
  2. If the withdrawal date is on or after the first day of the semester, the student will be charged a $60 processing fee. The Registration Deposit will be applied to this fee.
  3. If the withdrawal date is between the first day and the Registration Deadline of the semester, a full refund will be given for tuition and fees charged.
  4. If the withdrawal date is after the Registration Deadline, the student will receive a refund of a portion of the tuition and fees already charged. This refund will be based upon the number of calendar days from the beginning of the semester to the date of withdrawal. Approximately one percent will be charged for each calendar day in school (two percent for block students).
  5. After the semester (or block for block students) is sixty percent completed, there will be no refund for tuition or fees.

**Dishonored (bad) Checks**

If a paper check or an electronic E-check is returned as dishonored, it will be submitted automatically a second time to the bank for payment. If the check is returned the student will be charged twice by the bank for insufficient funds. In addition, the payment will be cancelled or reversed, and appropriate late charges will be assessed as if the payment had not been made on time for tuition and other charges. Also, the student my be placed on a Cash Only List.

**Delinquent Accounts**

If a student fails to meet financial obligations such as unpaid fees, fines, loans, housing, returned checks, or loss of property or breackage, the following recourse may be taken by the University:

1. Cancellation of registration.
2. Advanced payment for tuition and other charges by a student with a bad debt history before he or she will be allowed to register.
3. Withholding of academic credit. No transcript of credits, recommendation, registration or re-admission to the University will be allowed until the obligation is cleared.

When students become delinquent in the payment of their financial obligations, BYU-Idaho will take the following action: (a) a finance charge in the amount of one percent per month of all unpaid debts over thirty days past due; (b) all finance charges, late fees, costs of collection incurred by BYU-Idaho and any other charges, including attorney's fees. If a student's account is assigned or turned over to a collection agency, an additional charge of one-third or more of the total debt to pay for the costs of collection.

These fees are non-refundable after the Registration Deadlines unless the student officially withdraws from BYU-Idaho. Students will be charged for the classes for which they are registered until officially withdrawn from school. All registered classes will be added together in determining the tuition to be charged, even if some of the classes have not started. At the Registration Deadlines students have purchased their places in the registered classes, and there will be NO REFUND given unless a student completely withdraws from school.

Students may come into the Accounting Office before withdrawing from school to see how the withdrawal will affect them financially.

**Computation of Tuition Refunds**

The following charges will be made to withdrawing students:

- Federal Refund Guidelines for Financial Aid are used:
  1. If a student withdraws prior to the first day of the semester, there will be no charge. The Registration Deposit will be applied to any outstanding debts and the balance mailed to the student when they lose their Continuing Student Status.
  2. If the withdrawal date is on or after the first day of the semester, the student will be charged a $60 processing fee. The Registration Deposit will be applied to this fee.
  3. If the withdrawal date is between the first day and the Registration Deadline of the semester, a full refund will be given for tuition and fees charged.
  4. If the withdrawal date is after the Registration Deadline, the student will receive a refund of a portion of the tuition and fees already charged. This refund will be based upon the number of calendar days from the beginning of the semester to the date of withdrawal. Approximately one percent will be charged for each calendar day in school (two percent for block students).
  5. After the semester (or block for block students) is sixty percent completed, there will be no refund for tuition or fees.

**Dishonored (bad) Checks**

If a paper check or an electronic E-check is returned as dishonored, it will be submitted automatically a second time to the bank for payment. If the check is returned the student will be charged twice by the bank for insufficient funds. In addition, the payment will be cancelled or reversed, and appropriate late charges will be assessed as if the payment had not been made on time for tuition and other charges. Also, the student my be placed on a Cash Only List.

**Delinquent Accounts**

If a student fails to meet financial obligations such as unpaid fees, fines, loans, housing, returned checks, or loss of property or breackage, the following recourse may be taken by the University:

1. Cancellation of registration.
2. Advanced payment for tuition and other charges by a student with a bad debt history before he or she will be allowed to register.
3. Withholding of academic credit. No transcript of credits, recommendation, registration or re-admission to the University will be allowed until the obligation is cleared.

When students become delinquent in the payment of their financial obligations, BYU-Idaho will take the following action: (a) a finance charge in the amount of one percent per month of all unpaid debts over thirty days past due; (b) all finance charges, late fees, costs of collection incurred by BYU-Idaho and any other charges, including attorney's fees. If a student's account is assigned or turned over to a collection agency, an additional charge of one-third or more of the total debt to pay for the costs of collection.

These fees are non-refundable after the Registration Deadlines unless the student officially withdrawing from school. Federal law and regulations require the computation of the total unearned amount of the financial aid AND the amount unearned by the institution for tuition, fees, and campus room and board. The difference between these two is the amount which the student will owe to the government. The formula for computing this difference is as follows:

\[
\text{Unearned Amount} = \text{Total Unearned Financial Aid} \times \frac{\text{Days Present}}{\text{Total Days}}
\]
If a student has waived the student insurance and then the coverage under the private insurance plan is terminated involuntarily during the semester, he or she should notify the Accounting Office within sixty days of the termination.

Once enrolled in the BYU-Idaho plan, the insurance coverage will terminate if the student withdraws from the university, or if a waiver is submitted before the deadline for each semester. This insurance coverage applies to continuing students during their off-track semester break unless a waiver is submitted for that break.

If a student has a break between semesters longer than four months, coverage will be terminated unless the student has a one-semester deferment from the Admission Office.

If you are married, your spouse and children will not be automatically enrolled in the plan, but you may enroll them by completing a Dependents Coverage Enrollment Form or on the web. However, if your spouse does not have BYU-Idaho insurance, or was covered under a different insurance company for authorization before receiving additional care. This coverage continues through the semester off-track unless a waiver is submitted for that break.

If a student has a break between semesters longer than four months, coverage will be terminated unless the student has a one-semester deferment from the Admission Office.

If you are married, your spouse and children will not be automatically enrolled in the plan, but you may enroll them by completing a Dependents Coverage Enrollment Form or on the web. However, if your spouse does not have BYU-Idaho insurance, or was covered under a different insurance company, the student is responsible to inform the Accounting Office for more information.

Insurance Waiver During Breaks from School
If a student covered with BYU-Idaho insurance has private insurance to return home during a break from school, he or she may waive the BYU-Idaho insurance during this period up to four months.

If a student covered with BYU-Idaho insurance has private insurance to return home during a break from school, he or she may waive the BYU-Idaho insurance during this period up to four months.

If a student covered with BYU-Idaho insurance has private insurance to return home during a break from school, he or she may waive the BYU-Idaho insurance during this period up to four months.

If a student covered with BYU-Idaho insurance has private insurance to return home during a break from school, he or she may waive the BYU-Idaho insurance during this period up to four months.

If a student covered with BYU-Idaho insurance has private insurance to return home during a break from school, he or she may waive the BYU-Idaho insurance during this period up to four months.

If a student covered with BYU-Idaho insurance has private insurance to return home during a break from school, he or she may waive the BYU-Idaho insurance during this period up to four months.

If a student covered with BYU-Idaho insurance has private insurance to return home during a break from school, he or she may waive the BYU-Idaho insurance during this period up to four months.

If a student covered with BYU-Idaho insurance has private insurance to return home during a break from school, he or she may waive the BYU-Idaho insurance during this period up to four months.
Insurance covers eighty percent of costs (with DMBA contracted providers) above the co-payable portion for each visit. The co-payment is $10 for those having the Student Health Plan Insurance and $20 for those having private employer group insurance. The co-payment outside the Health Center is $25 to $50 with a referral and pre-authorization, $100 outside the Center without a referral and pre-authorization, and $200 per admission if hospitalized. Prescriptions and dental work are not included. However, all students receive a discount on all prescriptions purchased at the pharmacy in the Student Health Center.

Prescriptions and costs for visits to the Student Health Center not covered by this insurance may be charged to the student’s personal account at the University. Payment is due the end of the month following the visit or charge. Students not covered under the student insurance are responsible to submit any claims to their insurance company.