

TUITION & ASSISTANCE

chamberlain.edu/tuition

Tuition & Expenses

Tuition and expenses are itemized and calculated on a per-session basis and subject to change. Payment of tuition and expenses is the student's obligation. Application for financial assistance does not negate this responsibility. A billing statement is available each month.

The statement outlines the charges and the balance due. Certain expenses are assessed for all students; other charges depend on a student's enrollment status and specific course requirements. Tuition for coursework is assessed according to the student's primary program of enrollment. A student's first program of study is considered the primary program unless the student requests a program change.

Please visit <https://www.chamberlain.edu/cost-of-attendance.pdf> for additional information regarding cost of attendance.

Fees and Rates

Application Fee & Deposits

The application fee is due at the time the application is submitted.¹ Three-year BSN students are required to pay a non-refundable fee for a background check, fingerprinting and drug screening. After notice of conditional acceptance, MPAS applicants are required to pay a non-refundable, non-transferrable fee for background and fingerprint checks. Graduate and Doctoral programs may have a background check and drug screening fee if the practicum site requires it.

Within ten (10) business days² following notification of conditional acceptance, MPAS applicants are required to pay a \$1,000 non-refundable seat deposit³ to secure their place at a specific MPAS program location. This deposit is applied towards the student's tuition and fee charges once they begin classes. Applicants who are offered a seat in the Physician Assistant program are only permitted to reserve a seat at one campus. Within 14 days of applicants paying the seat deposit, it is the responsibility of applicants to notify any other Chamberlain University Physician Assistant program location(s) of their intent to withdraw. Seat deposit payments are non-transferable to other Chamberlain University MPAS program location(s).

Tuition and expenses are assessed and payable in full each session and are subject to change with appropriate written notification. Application for financial assistance does not negate the student's responsibility to ensure that arrangements for full payment of tuition and fees are made by the first day of classes. A billing statement provided each month outlines the charges and the balance due.

Tuition for all coursework is assessed according to the student's primary program of enrollment. A student's first program of study is considered the primary program unless the student requests a program change. For the most updated information, visit [chamberlain.edu/tuition](https://www.chamberlain.edu/tuition).

¹ Chamberlain application fee waived for applicants that applied via CASPA.

² Two business days for MPAS applicants moved from Waitlisted to Conditional Acceptance.

³ Seat deposit is fully refunded if completed background and fingerprint checks are not cleared or the degree program fails to achieve Accreditation-Provisional.

Alumni Rate

Graduates of a Chamberlain degree program, or students enrolled in graduate coursework as part of the RN-BSN to MSN program option, are eligible for the Alumni Rate and are not required to pay an application fee.

Military Rate¹

U.S. military personnel who are a veteran of or retired from any of the five branches of the U.S. Armed Forces (including Active Duty, National Guard and Reserves), their spouses and Veterans Affairs and Department of Defense (DoD) employees are eligible for Chamberlain's military pricing for post-licensure programs. Textbooks, course materials and other fees are charged at the standard rate. Contact an admission representative for more information. For more information, visit [chamberlain.edu/military](https://www.chamberlain.edu/military).

¹ Effective August 13, 2018, discharge status must not be dishonorable, bad conduct or uncharacterized.

Student Activity Fee

The student activity fee covers support for activities and events that enrich a student's educational experience. Some examples of activities supported by this fee include student organizations, campus life activities, recognition ceremonies, and graduation events.

Student Service Charge

The student service charge covers support services that benefit the student, but are ancillary to the instructional program. Some examples of services supported by this charge are student organizations, activities, recognition ceremonies, tutoring and career support services.

Course Resource Fee

The course resource fee allows for maintenance and upgrades associated with educational technology. This includes the tools and resources made available through our course shells such as tutorials, simulations and study guides, clinical logging tools and test proctoring.

NCLEX Prep Fee

One-time NCLEX Prep fee used to support student learning enhancements and technologies that enable real time Next Gen NCLEX practice (clinical judgment and decision-making). The fee is charged upon enrollment in the BSN NR-446 Collaborative Healthcare course. The learning enhancements will help ensure students are prepared for the NCLEX exam.

Purchase of Supplies

Students are required to purchase textbooks, electronic versions of textbooks (eBooks), lessons and/or supplies. These costs may vary by the student's semester and program. Some courses may require an eBook if a textbook is not offered. Students have the opportunity to purchase textbooks for courses they are enrolled in through the Chamberlain bookstore at [chamberlain.edu/bookstore](https://www.chamberlain.edu/bookstore) or the bookstore of their choice. Students will be required to obtain all course materials prior to the start of the course.

For additional information regarding textbooks and supplies, contact your academic support advisor. Only dropped courses are eligible for a 100 percent reversal of tuition and fees, including the course resource fee.

Books and supplies are subject to the return policy established by the vendor.

Medical Equipment Kit

The medical equipment kit is required for the MPAS program. Medical equipment within the kit will include a stethoscope, ophthalmoscope/otoscope, blood pressure cuff and other pieces of equipment that will be used regularly in class, in clinical and in individual practice in order to master physical examination skills.

Payment Policies

Transportation and meals at clinical/practicum facilities, healthcare insurance not provided through Chamberlain University and other personal expenses are not included in the calculation of student costs. These expenses will vary according to individual student needs.

Full payment of all tuition and fees are due by the first day of classes unless other arrangements have been made. The financial obligation for each session must be met in order to register for a subsequent session. Unusual circumstances or a financial crisis should be reported to student finance advising immediately so that Chamberlain can assist the student in planning or determining if alternative payment options are available.

Certain international students may be required to provide a statement of financial support or a sponsor letter indicating that tuition will be paid in advance of each semester and that a sponsor will provide all necessary living expenses for the international student. (Form I-134 may be used.) Most international students cannot receive U.S. federal financial assistance, nor can they work legally in the United States without appropriate permission.

Chamberlain reserves the right to change tuition and fees as necessary. Changes may apply to all students. Written notice of planned tuition and fee changes will be posted in advance.

Students who are not in compliance with their primary financial option terms will not be permitted to attend courses. A student may be administratively withdrawn for failure to make payment in a timely manner, preventing the student from attending future class sessions until the amount owed is paid in full or satisfactory payment arrangements are made.

All applicable fees are payable with session tuition. All costs of collection, including court costs and attorney's fees, and a 33.33 percent charge on all accounts sent to collection, will be added to delinquent accounts collected through third parties. For Disputes: Students who receive notification that their overdue account may be reported to a credit reporting agency and wish to dispute the debt should follow the instructions contained in the letter that they receive from the collection agency. Students may also submit their dispute to Chamberlain University via U.S. Mail at 233 South Wacker Drive, Suite 800 Attn: FAM Chicago, IL 60606.

Note: A fee not exceeding \$10 is charged for each check returned for non-sufficient funds.

Cancellation & Refund Policy

Students may cancel their enrollment at any time prior to midnight of the tenth business day after the date the enrollment agreement is signed (cancellation period) for a refund of all monies paid. After the cancellation period, the application fee is not refunded. Cancellation requests are accepted:

By mail to:

Chamberlain University
1221 N. Swift Road, Suite 200
Addison, IL 60101

Attn: Customer Service

By email to: noticeofcancellation@chamberlain.edu

A student who does not report for class may request a refund of any monies paid over and above the application fee.¹ Students must make all scheduled changes by the end of the first week of a session (Add/Drop Period) to receive a tuition adjustment (see Add/Drop Period section of this catalog). After classes begin, students may withdraw from a course by notifying their academic support advisor prior to the withdrawal deadline published on the Academic Calendar for that session. Withdrawal is complete when the designated official has been notified or on the date Chamberlain determines a student is no longer enrolled, whichever is earlier. Students who withdraw are responsible for all outstanding financial obligations. In addition, those receiving federal student loans must complete a loan exit interview with an academic support advisor prior to withdrawing.

In compliance with applicable requirements, Chamberlain issues refunds to students who withdraw from a course prior to completing a session. In attendance taking programs, refunds are issued on a prorated basis to students who withdraw from a course. Refunds are based on the last date of attendance and are calculated using the Chamberlain refund policy and any applicable state refund policy. The refund most favorable to the student is issued. Refund calculations are applied to the tuition charged for the course from which the student withdraws and are calculated according to the last documented date of attendance.

In the Master of Physician Assistant Studies degree program, refunds are issued on a prorated basis to students who withdraw from a session. Refunds are based on the later of the last day of attendance or the last academically related event as documented in the learning management system and are calculated using the Chamberlain refund policy and any applicable state refund policy. Refund calculations are applied to the tuition charged for the session from which the student withdraws.

Refunds are issued within 30 days of the withdrawal notification date or the date Chamberlain determines a student is no longer enrolled, whichever is earlier. Examples of refund calculations are available from your academic support advisor. At minimum, refunds are calculated as follows:

Withdrawal During	Percent Refund of Tuition Less Administrative Fee
First Day of Session	100%
Balance of Week 1	90%
Week 2	75%
Week 3	25%
Week 4	25%
Weeks 5-8	0

¹ Seat deposit payments for the MPAS degree program are not refundable.

Note: The administrative fee is \$50 per session for the MPAS degree program and \$50 per course in all other programs.

Florida Minimum Refund Policy

Students who withdrawal during the add/drop period will be refunded all tuition and fees, as well as any funds paid for supplies, books or equipment which can be and are returned to the institution.

Georgia Minimum Refund Policy

Students who cancel their application within 10 business days of submission are entitled to a refund of all monies paid. Students who have completed 50 percent or less of the session are entitled to a refund based on the proration of tuition and percentage of course completed at withdrawal, or as required by applicable state or federal laws and regulations if more favorable to the student.

Fees

Institutions that charge for fees, books and supplies which are in addition to tuition must refund any unused portion of the fees if a student withdraws before completing 50 percent of the period of enrollment except for:

- Items that were specially ordered for a particular student and cannot be used or sold to another student.
- Items that were returned in a condition that prevents them from being used by or sold to new students.
- Nonrefundable fees for goods and/or services provided by third-party vendors.

Indiana Minimum Cancellation & Refund Policy

The postsecondary proprietary education institution shall pay a refund to the student in the amount calculated under the refund policy specified in this section or as otherwise approved by the commission. The institution must make the proper refund no later than thirty-one (31) days of the student's request for cancellation or withdrawal.

The following refund policy applies to each resident postsecondary educational institution:

The student is entitled to a full refund if one or more of the following criteria are met:

1. The student cancels the enrollment application within six business days after signing.
2. The student does not meet the school's minimum admission requirements.
3. The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the school.
4. If the student has not visited the school prior to enrollment and withdraws within three days of touring the school or attending the regularly scheduled orientation/classes.

After beginning classes, Indiana residents who withdraw from the school are entitled to the following refund amounts less an enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100):

1. After attending one week or less, ninety percent (90%).
2. After attending more than one week but equal to or less than twenty-five percent (25%) of the program, seventy-five percent (75%).
3. After attending more than twenty-five percent (25%) but equal to or less than fifty percent (50%) of the program, fifty percent (50%).
4. After attending more than fifty percent (50%) but equal to or less than sixty percent (60%) of the program, forty percent (40%).

5. After attending more than sixty percent (60%) of the program, the student is not entitled to a refund.

Iowa Refund Policy

For Iowa Students

Students who withdraw from a course during the first two calendar weeks of a session will be refunded 100 percent of tuition.

Students who withdraw after the first two calendar weeks of class but before 60 percent of the session has been completed will receive a refund that is 95 percent of the tuition charged multiplied by the ratio of the number of calendar days remaining in the session to the number of calendar days in the session.

Students who complete 60 percent or more of a session will not receive a tuition refund.

Exceptional Policy, IA Code 714.23(4)

If an Iowa student terminates a postsecondary educational program after the first 14 consecutive days of the semester due to the student's physical incapacity, or due to the transfer of the student's spouse's employment to another city, the terminating student shall receive a refund of the tuition charges in an amount that equals the amount of tuition charged to the student multiplied by the ratio of the remaining number of calendar days in the school period to the total number of calendar days in the school period.

Louisiana Minimum Refund Policy

Students who withdraw from a course during the first day of a session will be refunded 100 percent of tuition.

Students who withdraw from a course during days 2-7 of a session will be refunded 90 percent of tuition.

Students who withdraw from a course during days 8-14 of a session will be refunded 75 percent of tuition.

Students who withdraw from a course during days 15-24 of a session will be refunded 50 percent of tuition.

Students who withdraw from a course during days 25-28 of a session will be refunded 25 percent of tuition.

Students who withdraw from a course during day 29 of a session or later will be refunded 0 percent of tuition.

Nevada Refund Policy

If the institution has substantially failed to furnish the program agreed upon in the enrollment agreement, the institution shall refund all money that the student has paid. If a student cancels their enrollment before the start of the program, the institution shall refund all money that the student has paid, minus 10 percent of the tuition or \$150, whichever is less. If a student withdraws or is expelled after the start of the program and before the completion of more than 60 percent of the program, the institution shall refund the student a pro rate amount of the tuition minus 10 percent of the tuition or \$150, whichever is less.

If a student withdraws or is expelled by the institution after completion of more than 60 percent of the program, the institution is not required to refund the student any money and may charge the student the entire cost of the tuition.

If a refund is owed, the institution shall issue the refund within 15 calendar days after the date of cancellation by a student, date of termination by the institution or the last day of an authorized leave of

absence if a student fails to return after the period of authorized absence, or the last date of attendance, whichever is applicable.

Books, educational supplies or equipment for individual use are not included in the policy described above. A separate refund must be paid by the institution to the student if those items were not used by the student. Disputes must be resolved by the Administrator for refunds on a case-by-case basis.

A period of a student's attendance must be measured from the first day of instruction through the student's last day of actual attendance, regardless of absences. The period of time for a program is the period set forth in the enrollment agreement. Tuition must be calculated using the tuition and fees set forth in the enrollment agreement and does not include books, educational supplies or equipment that are listed separately from the tuition and fees.

Oregon

After classes begin for a term, a student who withdraws from a course is eligible for a partial refund through the middle week of the term. Refunds shall be based on unused instructional time and shall be prorated on a weekly basis for schools using a semester, quarter, or nontraditional calendar.

Utah Minimum Cancellation & Refund Policy

Students may cancel their enrollment at any time prior to midnight of the tenth business day after the last of the qualifying events: the date the enrollment agreement is signed, payment of tuition/fees for services is made, student's first day of attendance, or the day on which student first gains access to university services (cancellation period), for a refund of all monies paid. After the cancellation period, the application fee is not refunded.

Virginia

Tysons Corner Campus students who withdraw during the add/drop period shall be entitled to a 100% refund for the period. After the end of the add/drop period, tuition refund calculations are based on the Chamberlain refund policy.

All Other States Policy

Students whose original state of residence is California should refer to their enrollment agreement addendum for their state's minimum refund policy. In cases where the refund policy differs from those shown above, students receive the more favorable refund. For students from all other states, the refund is calculated according to the Chamberlain policy and the policy of the student's original state of residence. The student receives the more favorable refund.

Add/Drop Period – Attendance Taking Programs

The add/drop period is through Sunday following the first day of class. The first day for on-site courses is the first scheduled day the class meets. The first day of class for online and blended courses is the first Monday of the session. Course additions are subject to academic approval by the academic dean. During the add/drop period, students completely withdrawing from the institution that have participated in at least one course, will receive a Withdrawal (W) grade in the course and will be dropped from any course with no participation. Students who withdraw from a course will be considered for a tuition refund under the

tuition refund policy. Contact a student finance advisor prior to making the change to determine how financial aid status will be affected.

Add/Drop Period – Taking for a Limited Period of Time Programs

The drop period for MPAS students is the first day of class; due to the sequential nature of courses within a session, a course drop also results in dropping all subsequent courses in the session. Because of its curriculum design, MPAS students must take the full required course load each session and may not add courses. The first day for on-site courses is the first scheduled day the class meets. The first day of class for online and blended courses is the first Monday of the session. Course additions are subject to academic approval by the academic dean. During the add/drop period, students completely withdrawing from the institution that have participated in at least one course, will receive a Withdrawal (W) grade in the course and will be dropped from any course with no participation. Students who withdraw from a course will be considered for a tuition refund under the tuition refund policy. Contact a student finance advisor prior to making the change to determine how financial aid status will be affected.

Types of Financial Assistance

Chamberlain offers students several payment plan options for paying tuition, book charges and any required electronic materials that have posted to their student account. Additional information can be obtained from a student finance advisor.

Delinquent payments may result in loss of ability to participate in Chamberlain's payment plans. If delinquencies are not resolved, students may also be financially suspended from Chamberlain. Any student account balance owed when a student leaves Chamberlain must be repaid in accordance with applicable provisions.

For more information visit, chamberlain.edu/financialaid.

Federal Student Aid Programs

There are three categories of federal financial assistance:

- **Grant** – aid that does not need to be repaid.
- **Loan** – aid that must be repaid, but generally not until students have graduated, enroll less than half-time or stop attending school.
- **Work-study** – wages for part-time, educationally related, student or community-service employment.

To help students pay for post-secondary education, the U.S. Department of Education offers federal financial aid to those who qualify. In accordance with the Higher Education Act of 1965, as amended (HEA), Chamberlain permits all students to purchase books and supplies from the Chamberlain Bookstore and to charge these expenses to their student accounts. Federal Student Aid recipients who do not wish to purchase books and supplies from the Chamberlain Bookstore may qualify for a stipend to assist with these expenses. For more information on the program or to determine eligibility, students must speak with their student finance advisor and complete the Books and Supplies Stipend Request form prior to the start of the semester. Chamberlain is eligible to participate in the following programs:

Federal Pell Grants

Federal Pell Grants help fund post-secondary education for undergraduate students who have not previously earned a bachelor's

degree. For many students, these grants provide a foundation of financial aid to which aid from other sources may be added.

Federal Supplemental Educational Opportunity Grants (FSEOG)

Federal Supplemental Educational Opportunity Grants (FSEOG) provide supplemental funds to undergraduate students with exceptional need, with priority given to Federal Pell Grant recipients. To be eligible for FSEOG, students must be enrolled in an undergraduate program and have not previously earned a bachelor's degree or first professional degree. Exceptional need is defined as the lowest Student Aid Index (SAI) per federal-need-analysis methodology. Because FSEOG funds are limited, students should apply for these grants by completing their Free Application for Federal Student Aid (FAFSA®) as early as possible.

Federal Work-Study (FWS)

Federal Work-Study (FWS) allows students who demonstrate financial need to earn a portion of their educational expenses. Students must complete the FAFSA to be considered for FWS funds. In this program, students earn at least the current hourly minimum wage by working at Chamberlain or in community service roles. Chamberlain helps eligible students locate Federal Work Study positions. Certain restrictions apply.

Federal Direct Loans®

Direct Subsidized, Direct Unsubsidized and Direct PLUS Loans obtained through the Direct Loan Program® are acquired directly from the U.S. Department of Education. Students who receive a student loan of any type have a legal obligation to repay the loan. The student's degree of success at Chamberlain does not alter this obligation.

® FAFSA, Direct Loans and the Direct Loan Program are registered trademarks of the U.S. Department of Education

Federal Direct Subsidized & Federal Direct Unsubsidized Loans

Undergraduate and graduate students may be eligible for the Direct Loan Program. These are low-interest loans that offer a range of flexible repayment options. Repayment can also be deferred while the student is enrolled at least half-time. Loan amounts are based on a number of factors, including the number of credit hours earned toward your degree.

- **Federal Direct Subsidized Loans:** Available to undergraduate students who demonstrate financial need and otherwise meet the eligibility criteria. The federal government pays the interest on the loan while the student continues to be enrolled at least half time.
- **Federal Direct Unsubsidized Loans:** Available to undergraduate and graduate students, regardless of financial need. The student is responsible for the interest accrued on the loan. The student may allow the interest to accumulate over the loan period, but Chamberlain suggests that the student pay the interest quarterly.

Undergraduate students enrolled at least half-time may borrow – from Federal Direct Subsidized and Unsubsidized Loans – a maximum of \$5,500 for the first complete academic year (two semesters), \$6,500 for the second complete academic year and \$7,500 per academic year after they have completed their second year of study. Students who are independent by federal definition (and students whose parents cannot borrow a Federal Direct PLUS Loan) may borrow an additional \$4,000 per academic year in Federal Direct Unsubsidized Loans for each of the first two completed academic years and an additional \$5,000 per academic year after completing the second academic year.

The amount borrowed may not exceed the cost of attendance minus other aid per academic year. The aggregate limit for dependent students is \$31,000, up to \$23,000 of which can be Federal Direct Subsidized

Loans. The limit for independent students (and dependent students whose parents cannot borrow a Federal Direct PLUS Loan) is \$57,500, up to \$23,000 of which can be Federal Direct Subsidized Loans. Students begin repaying the loan six months after ceasing to be enrolled at least half-time. Additional information on interest rates and loan fees for Federal Direct Loans is available via: <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

Graduate students enrolled at least half-time may borrow a maximum of \$20,500¹ per academic year (two semesters), but the amount borrowed may not exceed the cost of attendance minus certain other aid per academic year. The aggregate limit for graduate students is \$138,500², up to \$65,500 of which can be Federal Direct Subsidized Loans. Additional information on interest rates and loan fees for Federal Direct Loans is available via: <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

Students may not be eligible for Federal Direct Loans at the graduate level if they have exceeded undergraduate loan limits. Undergraduate Federal Direct Loan limits cannot exceed \$57,500 of combined Federal Direct Subsidized and Federal Direct Unsubsidized loans, of which up to \$23,000 can be Federal Direct Subsidized Loans. Satisfactory repayment of the amounts in excess of the aggregate limits must be made in order to regain eligibility.

Monthly payments are based on aggregate borrowing, though the minimum monthly payment is \$50 for each loan. Repayment is usually completed within ten years. Students who leave school or drop below half-time status are contacted by their loan servicer to establish repayment schedules. Students must notify their student finance advisor and their lender of a change in address.

¹ Master of Public Health students may be eligible for up to \$33,000 in Federal Direct Unsubsidized Loans annually.

² Master of Public Health students may be eligible for up to \$224,000 aggregate loan limit.

Federal Direct PLUS Loans & Federal Direct Graduate PLUS Loans

These loans allow graduate students and parents of undergraduate students who are dependent by federal definition to borrow a maximum of educational costs less financial aid per academic year (two semesters). Additional information on interest rates and loan fees for Federal Direct Loans is available via <https://studentaid.gov/understand-aid/types/loans/interest-rates>. A credit check is performed to establish creditworthiness.

Preparatory Coursework

A student not enrolled in a degree program is eligible for Direct Subsidized/Unsubsidized Loans for up to one year if the student is taking coursework necessary for enrollment in the Doctor of Nursing Practice (DNP) program.

If enrolled at least half-time in DNP prerequisite courses, the student is eligible for loans for one consecutive 12-month period beginning on the first day of the loan period. If the period of preparatory courses spans more than one academic year, the student may receive multiple loans. To be eligible for loans under the preparatory coursework exception, the student must be taking courses that are a prerequisite for admission to the DNP program.

State-Funded Programs

In addition to federal financial assistance, state grant and scholarship programs may be available to students who demonstrate financial need

or who have successfully achieved certain academic qualifications. Typically, state grant recipients must attend an institution in their home state, and they or their parents must have resided in the state for a specified period of time. Proof of residency is usually required.

Non-Federal Student Loans

Many lenders also offer private loans to students to supplement their federal financial aid. Such loans are not subject to federal student loan rules. Terms of repayment, including interest rates, vary by loan. Lenders perform a credit check and determine a loan applicant's creditworthiness before approving these loans. A loan applicant also may be required to provide a credit worthy co-signer before a loan will be approved. Additional information and application assistance are available from a student finance advisor.

Loan Exit Counseling

Federal student aid regulations require that all borrowers complete loan exit counseling for their Federal Direct and/or Federal Perkins Loans. Students must complete loan exit counseling when they are graduating, leaving Chamberlain or enrolling for fewer than six credit hours. Loan exit counseling notifications are provided to all identified students. Student borrowers who have not completed loan exit counseling will be contacted by a student finance advisor to facilitate the process.

AmeriCorps

Education awards earned through service in AmeriCorps, a program allowing Americans to perform community service in local projects, may be used to help pay educational costs. These awards also may be used to repay educational loans. Students may work on AmeriCorps-approved projects either full- or part-time, before, during or after attending a post-secondary institution. Further information is available at nationalservice.gov.

Veterans' Benefits

Students who may qualify for veterans' educational benefits should notify their Chamberlain admission representative and meet with their student finance advisor regarding eligibility as far in advance of their scheduled class start date as possible.

Veterans utilizing Chapter 31, Vocational Rehabilitation and Employment or Chapter 33, Post 9/11 benefits are permitted to enroll in courses once proof of VA education benefit eligibility and the Chamberlain VA New Student Checklist is provided. This Checklist informs the School Certifying Official that the student is requesting to begin the use of benefits.

The institution will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries other institutional facilities or require that a covered individual borrow loans because of the individual's inability to timely meet their financial obligations to the institution due to delayed disbursement of funding from the VA under chapter 31 or 33.

Penalties, fees and/or finance-related registration holds may be assessed by the institution if there is an unpaid difference between the amount of the student's financial obligation and the amount of the anticipated or actual VA education benefit disbursement. The student is responsible for charges and fees that are not covered by the Department of Veterans Affairs including but not limited to: transitional (remedial and deficiency) online courses, the cost of repeat courses that were previously passed, printed books that are not required, admissions fees, screening charges, bookstore orders that are not required for a course, badge replacements,

parking fees, health insurance premiums in excess of basic student coverage or other non-institutional charges.

Transcript Requirements

For the purpose of certifying Veterans Affairs (VA) benefits, students are required to submit all transcripts for prior education (including previously attended institutions and Joint Services Transcripts). Previously passed courses which must be repeated to meet re-entry requirements, will be excluded from total hours reported to the U.S. Department of Veterans Affairs.¹ It is the student's responsibility to be aware of prior credit eligible for transfer.

Reporting Enrollment

Chamberlain reports enrollment to the Department of Veterans Affairs on a per session basis aligning with academic calendar session dates. Certification is sent based off a session's enrollment status. Undergraduate full-time enrollment is six credit hours per session. Graduate full-time enrollment is three credit hours per session.

Yellow Ribbon

Many Chamberlain campuses participate in the Yellow Ribbon GI Education Enhancement Program, which is available for eligible students utilizing Chapter 33 benefits. Additional information is available from a student finance advisor.

Additional Academic Progress Information for Students Receiving Veterans' Education Benefits

Chamberlain notifies the Department of Veterans Affairs of those students who are receiving veterans' education benefits and whose status is academic warning. For details on standards of academic progress, refer to the Student Academic Standards section of this catalog.

Students on academic warning are eligible to receive veterans' education benefits for that semester. A student who has been dismissed for failing to meet standards of academic progress may appeal for reinstatement. Those with approved appeals remain eligible for veterans' education benefits. Students who do not successfully appeal their dismissals are dismissed and have their enrollment certifications terminated. The VA is notified of such dismissals.

Veteran students must notify the chief location administrator/student finance advisor immediately upon withdrawal from school or from a course. For students receiving veterans' education benefits, Chamberlain notifies the VA of changes in student status within 30 days of the official last date of attendance.

¹ Effective for applicants/students starting or resuming studies for the September 2020 and beyond session in applicable nursing and/or science or science elective courses.

Employer Tuition Reimbursement

Some students may be eligible for employer tuition reimbursement benefits. Students should contact their work supervisor or human resources department to determine whether tuition reimbursement is available.

Tuition reimbursement does not eliminate a student's responsibility to pay tuition and fees prior to the billing due date.

Additional Sources

Many national, regional and local groups and organizations sponsor scholarships and/or loans. Some of these sources are from the National League for Nursing (NLN) and state nurses' associations. To explore the numerous sources of financial assistance, to obtain an application or learn about priority dates for applications, consult a student finance advisor or visit chamberlain.edu/scholarships.

Chamberlain Scholarship Opportunities

Chamberlain offers a range of merit- and need-based scholarships to assist students in funding their tuition. For a complete listing of Chamberlain scholarship opportunities, contact a student finance advisor or visit chamberlain.edu/scholarships.

Eligibility Requirements

1. Acceptance in a Chamberlain degree program (colleagues of Adtalem Global Education or any Adtalem Global Education institution are not eligible).
2. If a student is eligible for multiple benefits (Chamberlain group tuition pricing and/or multiple scholarships), the one benefit that is in the student's best financial interest will be applied.
3. Scholarships will not be awarded in excess of tuition within each semester.

Note: Scholarship recipients are responsible for all other educational expenses.

Chamberlain Payment Plans

Chamberlain University offers payment plans for tuition and fees. Payment plans allow students to break up their out-of-pocket expenses in up to four equal installments. Delinquent payments may result in registration holds and loss of ability to participate in additional payment plans. Any student account balance owed when a student leaves Chamberlain must be paid at that time or their account will be sent to a collections agency and potentially reported to a credit bureau. Failure to make scheduled payments may result in loss of ability to participate in Chamberlain's payment plans.

Some students also may qualify for additional payment sources. Unusual circumstances or a financial crisis should be reported to student finance advising immediately so that Chamberlain can assist the student in determining if alternative options are available. Further information is available from a student finance advisor.

Financial Aid Process

Chamberlain assists students in developing plans for financing their education through a combination of financial-assistance programs (if eligible), family contributions, employer tuition reimbursement (when available) and Chamberlain payment plans.

Students are eligible for federal student aid if they:

- Are enrolled as a matriculating student in an eligible program.
- Are a U.S. citizen or eligible non-citizen.
- Demonstrate financial need (for need-based financial aid)
- Make satisfactory academic progress toward completing their degree program.
- Are not in default on a Federal Perkins/NDSL, Federal Direct, Federal Stafford, Federal SLS, Income Contingent Loan or Federal Direct PLUS Loan received at any institution.

- Do not owe refunds on a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Academic Competitiveness Grant (ACG), National Science and Mathematics Access to Retain Talent (SMART) Grant or State Student Incentive Grant (SSIG) received at any institution.
- Register with Selective Service (if you are a male born on or after January 1, 1960 or over 18 years of age and not currently in the armed forces).
- Have a high school diploma or equivalent.

How to Apply for Financial Aid

The first step in qualifying for financial assistance is completing the Free Application for Federal Student Aid (FAFSA®), which serves as an application for all federal and many state student aid programs.

The FAFSA can be filed electronically at studentaid.gov. Be sure to include the Chamberlain school code **006385**. Students attending the Indianapolis campus, or RN-BSN option students residing in Indiana, please include **E02182** as your first school code (in addition to 006385) to be considered for Indiana state grant funds. Chamberlain's priority deadline for filing the FAFSA is March 1st. The FAFSA should be filed within two weeks of application for admission and must be renewed each year. Prompt submission assures consideration for maximum available financial aid. The information reported on the FAFSA is used to determine a Student Aid Index (SAI). After the FAFSA has been processed, the student will receive a FAFSA Submission Summary. The student and/or family must review the FAFSA Submission Summary for accuracy and update the FAFSA with any necessary corrections. Financial need is determined by subtracting the SAI from the Cost of Attendance.

The foundation for all assistance packages is contributions from student and family income and assets. Chamberlain provides students with award announcements indicating the amount of financial aid for which they may be eligible and sources from which the aid may be received.

Reinstated/readmitted students may be considered for financial aid if they meet all eligibility requirements. Retaking coursework may impact students who are receiving certain forms of financial assistance. Students who retake a course should contact their student finance advisor prior to registering for the course to determine if their financial aid will be affected.

Chamberlain complies with all applicable state and federal equal-credit opportunity laws. However, Chamberlain cannot guarantee financial assistance or credit to any student.

Financial Need

Financial Need is based on the following formula:

Cost of Attendance (Direct and Indirect Costs)
- Student Aid Index (SAI)
= Financial Need

Direct Costs: Tuition, fees, books and supplies.

Indirect Costs: Transportation, personal expenses and room and board.

Student Aid Index (SAI): SAI is a formula-based index number used to determine how financial support a student may need. This index number results from the information provided on the Free Application for Federal Student Aid (FAFSA).

To determine your eligibility, it is important that you inform your Chamberlain student finance advisor of recent changes to your family's

financial situation (loss of job or income, change in marital status, death of a family member, etc.) in writing with as much detail as possible.

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General Eligibility for Federal Programs

In order to qualify for federal financial assistance,¹ you must:

- Enroll as a degree-seeking student
- Be a U.S. citizen or an eligible non-citizen
- Demonstrate financial need for need-based aid programs
- Maintain satisfactory academic progress
- Not be in default on a federal educational loan
- Not owe a refund on a federal educational grant
- Register with Selective Service (if you are a male born on or after January 1st, 1960 or over 18 years of age and not currently in the armed forces)
- Have a high school diploma or equivalent

¹ Financial aid available for those who qualify.

Dependency Status

The federal government has established how dependency status is determined for federal financial aid purposes. If a student is considered a dependent, their parents' income and asset information must be included on the FAFSA. This information will be used in addition to the student's income and asset information to determine the Student Aid Index (SAI).

To determine your dependency status, please visit studentaid.gov/apply-for-aid/fafsa/filling-out/dependency.

Verification

The federal government requires some federal student aid applicants to verify the accuracy of information on their FAFSA. Chamberlain requires selected applicants to submit requested documentation before awarded need-based aid is disbursed. Therefore, students and their spouses or parents may be required to submit a prior-year federal tax transcript and additional information. If information on any documents in a student's file conflicts with information on the FAFSA, students may be required to provide additional information; failure to do so results in loss or non-receipt of aid.

If Chamberlain suspects that an individual falsified information and/or altered documentation to increase aid eligibility and fraudulently obtain federal funds, Chamberlain will file a report with the Office of the Inspector General and/or local law enforcement officials.

Federal Student Aid Status for Incarcerated Individuals

Currently incarcerated individuals have limited eligibility for federal student aid. Applicants who are incarcerated and students who become incarcerated must report this information to the Student Service Office.

Federal Return of Funds Policy

According to federal regulations, a federal refund calculation must be performed if a student receiving financial aid withdraws completely from all classes after the start of the enrollment period.

Length of enrollment is equal to the number of calendar days, including weekends and holidays, in the periods in which the student was registered. Breaks of five days or more are excluded.

The withdrawal date is the date the student begins the official withdrawal process – electronically, in writing, in person or by telephone, whichever is earlier – or otherwise officially notifies the institution of their intent to withdraw. For students who withdraw without notification the school may use the last date of academic attendance as the withdrawal date. Failure to notify the Student Service Office of a withdrawal may result in additional tuition liability.

Return of funds is calculated as follows:

- If the student's percentage of enrollment period completed is greater than 60 percent, the student has earned – and must repay – 100 percent of the federal aid received
- If the student's percentage of enrollment period completed is 60 percent or less, the calculated percentage of enrollment will be used to determine the amount of aid returned

Federal aid refunds are distributed in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Direct PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Education Opportunity Grant (FSEOG)
6. Other Title IV aid programs
7. State grants and/or private or other institutional aid
8. To the student

Students that have a change in academic standing that makes them ineligible for Title IV aid will have those funds returned.

Satisfactory Academic Progress

In order to receive federal aid, a student must maintain satisfactory academic progress in accordance with the Higher Education Act of 1965, as amended (HEA). Chamberlain requires all students to meet standards to remain enrolled at the institution.

Financial Aid Policies

Financial Aid Warning

If a student fails to maintain satisfactory academic progress, the student will be placed on financial aid warning, as well as academic warning, for the next semester. During that semester, the student will remain eligible to receive Title IV HEA program funds. The student will receive written notification regarding the terms of the warning. After the warning period, the student's progress will be evaluated and the following will result:

1. If the student has met the minimum standards of satisfactory academic progress, the student is considered to be in good standing.
2. If the student has not met the minimum standards of satisfactory academic progress, the student is no longer eligible for Title IV HEA program funds and is academically dismissed.

Financial Aid Probation

Financial aid probation occurs when a student fails to make satisfactory academic progress and successfully appeals. Eligibility for aid may be reinstated for one semester. A student must meet satisfactory academic progress by the end of that semester, unless the approved appeal includes an academic plan. Progress of the plan will be evaluated after

the next enrolled semester. If the student is meeting the requirements of the academic plan, the student is eligible to receive Title IV aid. The student is not eligible to receive VA benefits, even if meeting the requirements of the academic plan, until the student is meeting the standard satisfactory progress requirements. If the student fails to meet the conditions of the plan, or an academic plan was not part of the approved appeal, the student will be dismissed and is no longer eligible for Title IV HEA program funds.

Financial Aid Leave-of-Absence Policy

Federal regulations prohibit the disbursement of federal loans to a student while on a leave of absence. If a student does not enroll for the session immediately following the leave of absence, the date of withdrawal will be the last date of attendance.