Managing Your Student Account

The essentials of managing your student account consist of the following four steps:

1. If you plan to request financial aid, submit a FAFSA and provide all required documentation to the Financial Aid Office.
2. **New Students:** Complete and return a Student Account Master Promissory Note.
3. Estimate your payments.
4. Make payments on schedule.

Completing the steps above on schedule constitutes Financial Check-in.

Financial Aid

Complete and return financial aid forms and documents to the Financial Aid Office by **July 1, 2006**, so the college can process them before the fall semester begins. Pending financial aid will not reduce payment requirements. To ensure quality service and timely transfer of financial aid, please direct your financial aid questions to the Financial Aid Office, 888-963-4624.

Student Account Master Promissory Note

Prior to your first semester at Westmont, you will receive a Student Account Master Promissory Note, which is a credit agreement between you and the college. This agreement describes the terms for dealing with the unpaid portion of your student charges as well as any student-initiated charges for things such as medicine from the Health Center. You need to sign and submit the Student Account Master Promissory Note in order to complete your enrollment. For your convenience, it is only necessary to complete this form once, when you first enroll at Westmont.

Estimating Your Minimum Initial Payment

Estimate Your Basic Charges:

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$14,350</td>
</tr>
<tr>
<td>Campus Room</td>
<td>2,836</td>
</tr>
<tr>
<td>21-Meal Plan *</td>
<td>1,780</td>
</tr>
<tr>
<td>Health Fee</td>
<td>253</td>
</tr>
<tr>
<td>Student Activities Fee</td>
<td>132</td>
</tr>
<tr>
<td><strong>Total Charges</strong></td>
<td><strong>$19,351</strong></td>
</tr>
</tbody>
</table>

Subtract the following (if applicable):

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-Meal Plan? *</td>
<td>-100</td>
</tr>
<tr>
<td>No Campus Room?</td>
<td>-2,836</td>
</tr>
<tr>
<td>No Meal Plan?</td>
<td>-1,780</td>
</tr>
<tr>
<td><strong>Total Adjusted Charges</strong></td>
<td><strong>A</strong></td>
</tr>
</tbody>
</table>

*All students living in campus residence halls must participate in a meal plan. **First-year students must participate in the 21-meal plan during their first semester.**

Your Financial Aid

Enter per-semester amounts from your most recent Financial Aid Award Letter:

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Financial Aid</td>
<td></td>
</tr>
<tr>
<td>Subtract Work Study</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Adjusted Financial Aid</strong></td>
<td><strong>B</strong></td>
</tr>
</tbody>
</table>

Your Semester Balance Due

Calculate your estimated Semester Balance Due

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subtract Line B from Line A</td>
<td></td>
</tr>
<tr>
<td><strong>Your Minimum Initial Payment</strong></td>
<td><strong>C</strong></td>
</tr>
</tbody>
</table>

Calculate your Minimum Initial Payment by dividing Line C by 3 =

Payment Schedule

You are not officially enrolled at Westmont each semester until you have completed the following steps of Financial Check-in:

1. The Business Office has received your Minimum Payment on or before August 15, 2006, for the fall semester or December 29, 2006, for the spring semester.
2. You have completed all financial aid forms and documents for any financial aid you are requesting, and the Financial Aid Office has received the forms by July 1, 2006.
3. You have completed and signed a Student Account Master Promissory Note, and it is on file in the Business Office by the first day of the semester.

Westmont may cancel the registration of students who do not complete Financial Check-in by the first day of each semester.

Late Financial Check-in Fee and Daily Late Fee

If you do not complete Financial Check-in as described above, you will be charged a $50 late Financial Check-in fee. Furthermore, if you do not complete Financial Check-in by the first day of the semester, you will be charged an additional $20 PER DAY until completed.

You may reduce late fees by appealing to the Student Accounts Office in advance. Appeals of the daily late fee will not be considered for the days preceding your appeal.

Finance Charges

Finance charges will be assessed on any unpaid statement balance at the end of each month. To avoid finance charges, you need to pay your statement balance in full each month.
Final Payments
You must pay all charges on your student account in full by the end of October for the fall semester and the end of March for the spring semester to qualify to register for classes and reserve campus housing for the next semester.

Web Services and Information
The following information is available online at: http://www.westmont.edu/current/studentaccounts
- Current balance and transactions
- Previous statements
- Dates and deadlines
- Instructions for wiring funds to Westmont
- Instructions for students to allow their parents online access to their student account
- Download of this brochure
- Student Account FAQs

Important Deadlines

July 1 2006
Submit all financial aid forms and documents in order for financial aid to be processed before school begins

Aug. 15 2006
Pay minimum fall semester payment
New Students: Return completed Student Account Master Promissory Note to the Student Accounts Office

Oct. 31 2006
Pay final fall semester payment

Dec. 29 2006
Pay minimum spring semester payment

March 31 2006
Pay final spring semester payment

Questions

When is the last day I can cancel my enrollment and still receive a full refund?
If you cancel your enrollment before 9 a.m. on the first day of the semester and have not attended any classes, you will be eligible for a refund of your payments less your non-refundable deposit.

What forms of payment do you accept?
Westmont accepts cash, checks, and wire transfers (see the Web site for details) as payments on student accounts. We do not accept credit card payments.

For more questions and information, please visit the Student Accounts Web site at www.westmont.edu/current/studentaccounts.