

College Expenses

Northeastern University is eager to assist you in developing a plan for financing a Northeastern education. Through a variety of options—financial aid, Northeastern's Monthly Payment Plan, supplemental loans, and your own resources—a plan can be designed that will make your education costs affordable. Visit us on the Web at www.financialaid.neu.edu or call 617.373.3190.

FINANCIAL AID

For many families, financial aid is a major element in making Northeastern University affordable. The Office of Student Financial Services provides a full range of options that help undergraduate and graduate students establish a comprehensive plan to finance their educations. To take advantage of Northeastern's financial aid programs, freshmen must submit the FAFSA and CSS PROFILE forms and returning students must submit the FAFSA. Meeting priority filing date deadlines will allow the review of your eligibility for all financial aid programs offered. For information regarding your financial aid application, please visit the myNEU Web Portal (myneu.neu.edu) and click on the "Self-Service" tab or contact the Office of Student Financial Services at 617.373.3190.

STUDENT/PARENT LOANS

In addition to the federal loans that may be on your Offer of Financial Assistance, there are additional loans that can assist you in financing your Northeastern education. Federal PLUS loans for parents/guardians are available at competitive interest rates; you may borrow up to the cost of your education less any financial aid you are receiving. The MEFA loan, a family loan program, is available to all Northeastern families (regardless of state of residence), subject to credit requirements. The Signature Student Loan from Sallie Mae and other loans are available for student borrowers. For information about these and additional borrowing options, please contact the Office of Student Financial Services at 617.373.3190.

Northeastern's Monthly Payment Plan

All full-time students have the option to enroll in Northeastern's Monthly Payment Plan. This plan allows students and families to spread their annual tuition costs (less the financial aid) over eleven months. Enrollment dates are listed below. The payment plan is administered by TuitionPay. For additional information, contact the Office of Student Accounts at 617.373.2270 or TuitionPay at 800.635.0120, or visit their Web sites at www.studentaccounts.neu.edu or www.tuitionpayenroll.com/northeastern, respectively.

Enroll by Monthly payments

June 15	11 payments
July 15	10 payments
August 15	9 payments

Three- and four-month payment plans for individual semesters are also available.

PAYMENT METHODS AND DUE DATES

The following are accepted methods of payment:

- Check or money order made payable to Northeastern University.
- Enrollment in Northeastern's Monthly Payment Plan.

Full payment of tuition, residence hall fees, and other related charges are due two weeks prior to the start of each semester.

Students are responsible for the prompt payment of all bills. If you have not received a bill by the first week of the semester, please contact the Office of Student Accounts and a bill will be generated for you.

Discrepancies in your bill should be addressed in writing to the Office of Student Accounts. Include your name, account number, dollar amount in question, date of invoice, and any other information you believe is relevant. Address the correspondence to: Office of Student Accounts, 120 Hayden Hall, Northeastern University, 360 Huntington Ave., Boston, MA 02115 or e-mail studentaccounts@neu.edu. If there is a billing problem, pay the undisputed portion of the bill to avoid responsibility for any late fees.

Overloads/Reduced Loads

Undergraduate day tuition is charged on a flat per-semester basis that includes the cost of each student's normal academic curriculum requirements for that semester. An overload occurs when a student is enrolled in more courses than prescribed by the program's curriculum. Adjustments are made for undergraduate students with reduced loads only when the course load falls below twelve credits. Overload and reduced-load adjustments are made after the term's add/drop period ends and will be reflected on your second or third tuition statement of the term. Students taking a course when on a co-op placement are charged at the overload rate. Students taking a course when on summer vacation are charged at the underload rate. (See "Overload Policy" and "Reduced Load Policies" on page 18.)

Undergraduate full-time day students may register for one additional music ensemble course from the following list without added charge.

AFR U911	Jazz Ensemble
MUS U904	Chorus
MUS U905	Band
MUS U906	Orchestra
MUS U911	Jazz Ensemble
MUS U912	Rock Ensemble
MUS U913	Blues/Rock Ensemble
MUS U914	Create Your Own Music
MUS U915	Chamber Ensembles
MUS U916	Electronic Music Ensemble

Delinquent Balances

In cases of student default on tuition payments, the student is liable for the outstanding tuition as well as for all reasonable collection costs and any legal fees incurred by the University during the collection process. Accounts may be subject to monthly interest charges. *Transcripts and other academic records will not be released until all financial obligations to the University have been met.*

Refunds and Complete Withdrawal

Students who officially withdraw during a semester will receive a tuition refund based on the refund policy stated below. Since undergraduate day students are expected to attend full-time, refunds are not given for dropped courses. Institutional funds awarded by Northeastern University will be adjusted based on the actual charges incurred during the semester. Funds from Title IV programs will be returned to the government according to federal regulations. The federal government "return of funds" policy dictates that a student's eligibility for federal financial aid is determined by the number of days enrolled in the semester. Based on the full cost of tuition, refunds will be calculated from the date the student submits a notification of withdrawal to the Office of the Registrar.

Official Withdrawal Adjustment

Tuition credits and charges are based on the date of the official withdrawal processed by the registrar's office. *Nonattendance does not constitute official withdrawal.* Credit policies vary according to the duration of the course. Tuition adjustments are made according to the following schedule. Note that the first week ends on the first Friday of each academic term.

Full semesters

During the first week of the term	100% refund
During the second week of the term	90% refund
During the third week of the term	80% refund
During the fourth week of the term	60% refund
During the fifth week of the term	40% refund
After the fifth week of the term	no refund

Half semesters

During the first week of the term	100% refund
During the second week of the term	75% refund
During the third week of the term	50% refund
During the fourth week of the term	25% refund
After the fourth week of the term	no refund

Emergency Leaves (Medical, Legal, Family Emergency, Etc.)

When a student is diagnosed with a major medical illness or injury, psychiatric illness, or has a family emergency after the start of the term that significantly interferes with his or her ability to attend classes and complete requirements, the student may consider an emergency leave of absence. For possible financial implications of an emergency leave, please see page 21.

Disability Resource Center Adjustments

Students who are registered with Northeastern's Disability Resource Center are eligible to petition the center for tuition adjustments directly related to their documented disability. Further information is available from the Disability Resource Center.

TUITION, ROOM, BOARD, AND FEES PER SEMESTER 2006-2007 ACADEMIC YEAR

Full-time freshmen spend two semesters in classes and summer on vacation. Full-time upperclass students participating in the co-op program typically spend a full semester and a half semester in classes and six months on co-op. The number of semesters a transfer student spends in school depends on the curriculum of the student's college. You are advised to verify your curriculum with your student services office so that you may plan accordingly.

The total costs for students living in our residence halls and enrolled in the fifteen-meal plan are as follows:

	Per full semester	Per summer half semester
Tuition and fees		
Tuition	\$14,955	\$7,478
Student center fee	70	35
Student activities fee	109*	
Campus recreation fee	46	23
<i>Room, board, and fees per semester</i>		
Residence activity fee	29	14
Housing	range from 1,830-4,730**	1/2 of semester rate**
Fifteen-meal plan***	2,370	1,185

*Annual fee

**Rates vary depending on occupancy and assignment. Visit www.housing.neu.edu for a detailed list of housing rates.

***See Meal Plan section for additional meal plan options.

Undergraduate day students who take a graduate course as part of their undergraduate program will be charged the same rates that apply to undergraduate credits. (See “Overload Policy” and “Reduced Load Policies” on page 18.)

To plan for tuition and fees better, please refer to the following tables showing the most commonly used class/cooperative education patterns of attendance. For specifics of particular majors, please consult the program plan for that major.

Cooperative education in second half of summer and in fall:

Year	Fall	Spring	Summer 1	Summer 2
1	Class	Class	Vacation	Vacation
2	Class	Class	Vacation	Co-op
3	Co-op	Class	Class	Co-op
4	Co-op	Class	Class	Co-op
5	Co-op	Class		

Cooperative education in spring and in first half of summer:

Year	Fall	Spring	Summer 1	Summer 2
1	Class	Class	Vacation	Vacation
2	Class	Co-op	Co-op	Class
3	Class	Co-op	Co-op	Class
4	Class	Co-op	Co-op	Vacation
5	Class	Class		

No cooperative education:

Year	Fall	Spring	Summer 1	Summer 2
1	Class	Class	Vacation	Vacation
2	Class	Class	Vacation	Vacation
3	Class	Class	Vacation	Vacation
4	Class	Class		

Please note that not all of the above patterns are available in all academic programs and that some programs follow patterns different from those shown above.

In addition to the expenses itemized above, families should plan on the normal costs of living that students incur for transportation, books, and personal expenses. These vary depending upon such things as lifestyle and distance from home, but for the purpose of approximating a student budget, the University estimates these items at \$4,050 per year.

Tuition rates, room and board charges, and fees are subject to revision by the board of trustees at any time.

The following fees are required of all students:

Application Fee

This nonrefundable fee must accompany an application for admission. The fee is \$65 for electronic applications, \$75 for paper applications.

Tuition Deposit

A nonrefundable tuition deposit of \$200, which is applicable toward the first semester’s tuition, is due by May 1 from all students entering in September. Students entering at other times of the year should note the required deposit date on their letter of acceptance.

Summer Orientation Fees

A nonrefundable fee will be charged to the student’s account upon registration for the orientation session. This fee covers all program materials, meals, staffing, and housing. The fee is \$250 for the two-day program for new freshman students and \$100 for the one-day program for transfer students. Any parent or family member wishing to participate in the concurrent parent and family orientation session may register and must also include a nonrefundable fee of \$100 with his or her registration. There are separate fees for housing for the parent and family orientation programs.

Student Fees

Students pay a student center fee of \$70 per in-school full semester or \$35 per in-school summer half semester to support the Curry Student Center and an annual student activities fee of \$109 to support student clubs.

Campus Recreation Fee

All undergraduate students at Northeastern University will be assessed a campus recreation fee of \$46 per in-school full semester or \$23 per in-school summer half semester. This fee covers admission to home athletic events, use of the Marino Fitness Center, the SquashBusters athletic facility, and the Cabot Gym (fitness and pool). This fee will also support the future construction of athletic fields and facilities.

Husky Card (Photo-Identification Card)

This card is issued to new full-time students at orientation and registration. Students must have a properly validated card to use most University facilities. A replacement card costs \$15.

University Health Insurance

Massachusetts state law requires that all full-time and three-quarter-time matriculated college students be enrolled in a health insurance plan that meets the state requirements. The Northeastern University student health insurance plan meets and exceeds state requirements and is required for international students and for those students who do not have comparable coverage with another health insurance plan. Noninternational students who have comparable health insurance coverage may waive Northeastern’s insurance by completing a waiver form by the designated deadline date. For more information on the state regulation, please visit www.state.ma.us/dhcfp/ or visit www.bluecrossma.com/nushp for more information regarding this insurance plan.

Other fees may include the following:

Housing Prepayment

New students seeking on-campus housing must submit a non-refundable \$400 prepayment along with a completed housing application form to complete the housing application process. The upperclass housing prepayment is \$200 for each semester or \$100 for each summer session.

Residence Hall Activities Fee

All students living in the residence hall system pay a full-semester \$29 fee or half-semester \$14 fee for activities sponsored by the Residence Student Association.

Late Fees

All accounts not paid in full by the indicated due dates will be subject to a late fee.

International Student Fee

A one-time fee of \$200 is charged to new undergraduate international students, payable after their acceptance at Northeastern University. The fee supports services available at the International Student and Scholar Institute (ISSI).

Room and Board

Room Rates per Semester, 2006–2007

Please visit the Residential Life Web site, www.housing.neu.edu, for a complete display of room rates and residence halls.

Termination Fee and Room Rate Adjustment Policy

The University provides on-campus and leased accommodations that are assigned each semester. Students are billed at the beginning of each semester and are obligated to pay the full charge for the semester. The high demand for on-campus housing makes it necessary for Residential Life to strictly enforce its cancellation policy.

Students who withdraw from the University will have their meal plan charges prorated to the end of the week they complete the University Withdrawal Form in the Office of the Registrar. Students must also complete the official housing withdrawal form and return their keys to their resident director's office. Housing charges for students who withdraw from the University will be prorated only through the end of the fifth week of the semester.

Termination Fee Policy for Withdrawal from the Residence Halls

Failure to provide timely written notification of cancellation of housing will result in a charge to students for their assigned space. If the cancellation deadline has passed, students who can demonstrate a significant change in academic, co-op, or financial circumstances may petition for a waiver of this fee. See cancellation fee schedule that follows:

Housing termination fees for students who withdraw from housing but NOT the University:

Amount Charged	Notification Required		Summer 1 and 2 '07
	Fall '06	Spring '07	
Deposit refunded; no charge	Before 6/15/06	Before 11/1/06	Before 3/1/07
25% of semester room charge*	After 6/15/06	After 11/1/06	After 3/1/07
50% of semester room charge*	After 7/15/06	After 11/15/06	After 3/15/07
75% of semester room charge*	After 8/5/06	After 12/1/06	After 4/1/07
100% of semester room charge*	After 8/20/06	After 12/15/06	After 4/15/07

*Deposit for the semester is applied to the cancellation charge.

Dining Services

All students who live in traditional University residence halls and suites are required to participate in the meal plan operated by University Dining Services.

For more information about dining plans, go to www.mycampusdining.com/neu/.

Meals per week	Full semester	Summer half semester
19	\$2,575	\$1,288
15	2,370	1,185
10	2,064	1,032
5 (upperclass only)	1,050	525

Husky Account

Students can deposit funds into a Husky Account and, using their Husky Cards, may purchase books, groceries, tickets, and snacks at convenient locations on and off campus. The account accrues no interest. Contact the Office of Student Accounts at 617.373.2270 or visit www.studentaccounts.neu.edu/huskycard.html for additional information, including instructions on how to add funds to your account.