

# Reed College academic calendar 2009–10



## Business office

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2009–10 BUSINESS OFFICE INFORMATION | 3203 SE WOODSTOCK BLVD | PORTLAND, OREGON 97202

### Fall semester 2009

<b>August</b>	14 Friday	Fall tuition payment due
	22–26 Sat.–Wed.	Orientation outings
	26–30 Wed.–Sun.	Student orientation
	26 Wednesday	Residence halls open for new students—8 a.m.
		Convocation
	27 Thursday	Placement exams and group advising
		First faculty meeting
	28 Friday	New student advising and registration
		Student residences open for returning students—9 a.m.
		Returning student check-in
	31 Monday	Classes begin; all work for spring semester 2009 incompletes due to the instructor
<b>September</b>	4 Friday	Last day of late registration
	7 Monday	Labor Day holiday—no classes scheduled
	11 Friday	Deadline to add courses, change sections, or reduce unit value in fall classes
	25 Friday	Four-week comments due
<b>October</b>	5 Monday	Deadline to drop semester courses—withdrawal from a fall class recorded after this date
	17–25 Sat.–Sun.	Fall break—residence halls open; limited food service
	26 Monday	Classes resume
		Eight-week grades due by 5 p.m.
<b>November</b>	9 Monday	Deadline to withdraw from a fall semester course or change to CR/NC Deadline to drop a year course—withdrawal recorded after this date
		Deadline to take a leave of absence for fall or to withdraw from the college
	16–20 Mon.–Fri.	Registration confirmation for spring 2010
	26–29 Thurs.–Sun.	Thanksgiving vacation—halls open; limited food service
	30 Monday	Classes resume
<b>December</b>	4 Friday	Fall senior theses due: four copies due in the registrar's office by 3 p.m.
	8 Tuesday	Thursday classes meet
	9 Wednesday	Friday classes and Wednesday night classes meet
		Last day of classes for fall
	10–13 Thurs.–Sun.	Reading period and senior oral exams
	14–17 Mon.–Thurs.	Final examinations; no work for fall courses may be submitted after this period
	18 Friday	Residence halls close—noon
		Theses due in library—noon
<b>January 2010</b>	4 Monday	Fall semester grades due at 9 a.m.
	8 Friday	Divisional grade reviews—10 a.m.
		Faculty grade review meeting—1 p.m.

### Spring semester 2010

<b>January</b>	8 Friday	Spring tuition payment due
	15 Friday	Student residences open at noon; limited food service
	18 Monday	Martin Luther King Jr. holiday
	22 Friday	Final day of late registration
	25 Monday	Classes begin; all work for fall semester 2009 incompletes due to the instructor
	29 Friday	Last day of late registration
<b>February</b>	5 Friday	Deadline to add courses, change sections, or reduce unit value in spring classes
	19 Friday	Four-week comments due
<b>March</b>	1 Monday	Deadline to drop semester courses—withdrawal from a spring course recorded after this date
		Deadline to withdraw from a year course
	13–21 Sat.–Sun.	Spring break—residence halls open; limited food service
	22 Monday	Classes resume
		Eight-week grades due by 5 p.m.
<b>April</b>	5 Monday	Deadline to withdraw from a spring course or change to CR/NC
		Deadline to take a leave of absence for spring or to withdraw from the college
	19–28 Mon.–Wed.	Registration for 2010–11
	30 Friday	Senior theses due: four copies due in the registrar's office by 3 p.m.
		Last day of classes
<b>May</b>	3–9 Mon.–Sun.	Reading period and senior oral exams
	10–13 Mon.–Thurs.	Final examinations; no work for spring classes may be submitted after this period
	14 Friday	Theses due in library—noon
		Senior grades due (pass/no pass)—3 p.m.
		Senior grade review
	15 Saturday	Commencement rehearsal—2 p.m.
	17 Monday	Commencement
	18 Tuesday	Residence halls close—noon
	19 Wednesday	All grades due—9 a.m.
	21 Friday	Divisional grade reviews—morning
		Final faculty meeting—afternoon

## Greetings,

and though you've just finished one school year, it's time to start thinking about the next! You may have registered for next year's classes already. If you haven't, SOLAR is available at <https://solar.reed.edu> throughout the summer. You must pay your tuition bill by August 14 in order to gain access to SOLAR after that date.

This packet contains information regarding the financial aspects of attending Reed this coming year. If you have any questions or concerns, feel free to call or send email. Have a wonderful summer and if you're returning after a leave, welcome back!

Tracy Frantel, controller

## Direct Education Expenses

These costs appear on the monthly billing statements issued by the business office.

	Full-time undergraduate direct costs	
	ANNUAL	PER SEMESTER
Tuition	\$39,440	\$19,720
Student Body Fee	\$260	\$130
<b>SUBTOTAL</b>	<b>\$39,700</b>	<b>\$19,850</b>
Dormitory Room	\$5,350	\$2,675
Base Board Plan B	\$4,900	\$2,450
<b>SUBTOTAL</b>	<b>\$10,250</b>	<b>\$5,125</b>
<b>TOTAL</b>	<b>\$49,950</b>	<b>\$24,975</b>
<b>APARTMENTS</b>		
1 Bedroom	\$6,900	\$3,450
2 Bedroom/per bed	\$5,980	\$2,990
<b>BOARD PLANS</b>		
Board Plan A	\$5,400	\$2,700
Board Plan C	\$4,400	\$2,200
Health insurance	\$1,272	\$636
International health insurance	\$798	\$399

### Part-time graduate direct costs

Tuition: \$1,790/per half-unit/per semester

## 2009–10 COSTS

Charges are billed on a per-semester basis. The first bill is sent in early July—please let us know if you have not received a bill by July 20.

## INDIRECT EDUCATION EXPENSES

These costs do not appear on the monthly billing statements issued by the business office. They include:

- Books and incidentals: \$1,850
- Travel: varies by state of residence
- Loan origination fees: .5–2.5 percent of applicable loan

## PAYMENT OPTIONS

### Pay by cash or check (preferred method)

You may send a check in the mail or pay by cash or check at the Reed cashier's window.

### OR

### Enroll in a monthly payment plan (TMS)

Monthly payments may be made through Tuition Management Systems (TMS) in nine or ten equal payments starting July 15 or August 15 and ending April 15. The only cost is an \$80 enrollment fee for an annual plan. Part of this enrollment

fee is rebated to the college to offset processing costs. You may enroll online at [www.afford.com/reed](http://www.afford.com/reed). You may also enroll by calling 888/572-8985. Use the TMS monthly payment planner to determine your monthly payment. Enroll by June 15.

### OR

### Pay by bank wire transfer

Payment may be made in full by bank wire transfer directly to the college's bank account, Wells Fargo Bank, ABA #121000248, account #4159583541, SWIFTCODE: WFBIUS6S. Be sure to include the student's name and ID number with the wire instructions.

### OR

### Pay online with a credit card

You may pay online using a credit card (VISA not accepted) through the make a payment button at [www.afford.com/reed](http://www.afford.com/reed). A variable convenience fee will be charged for paying online.

## PAYMENT DUE DATES

Payments for each semester are due two weeks before registration dates. Fall 2009 registration is on August 28, so payments are due by August 14. Spring 2010 registration is on January 22, so payments are due by January 8. Payments must be received (postmarked is not sufficient) on or before the registration dates. Students who do not meet these deadlines will be subject to cancellation of registration and a \$50 late fee. Call the business office if you have payment difficulties.

## MONTHLY BILLING AND DELINQUENT ACCOUNTS

Semester bills will be mailed each year during July and August for fall semester and December and January for spring semester, with specified due dates. During the academic year, the business office will mail billing statements around the 10th of each month, reflecting miscellaneous charges such as library fines, laser printing, O-week trips, music lessons, and fines for lost keys. Payment of the total

amount is due within 30 days. Students with a delinquent account will not have access to their transcripts and may have their library, printing, and other privileges suspended. Unpaid balances may be turned over to a collection agency. If this occurs, the student is responsible for all costs and attorney fees incurred in the collection process.

## RELEASE OF BILLING INFORMATION

A billing information and release form must be completed online each year so we know to whom the bill should be sent. (See link at the end of this section.) It also authorizes the business office to talk with people other than the student, such as parents, stepparents, other family members, trustees, and banks, about their account. This policy complies with FERPA, the Department of Education's Family Educational Rights and Privacy Act.

If this form is not completed, all billings will go to the address on this mailing when school is not in session and to the student's Reed mail stop during the academic year. Even though we will send the statements to a parent or other individual or organization, the student must assume responsibility for making sure his or her account is paid before registration each semester.

If a form is completed and it indicates that the bills should be sent to someone other than the student, the billing address will show the student's name, then a "Bill to: person's name" at the appropriate address. Please check the address on your billing statement to verify that the bill is addressed the way you want it.

When a parent calls to ask about his or her child's tuition account, we will check to see if we received the release form. If we have, then the parent will be asked to verify his or her name, telephone number, and/or zip code. If this information is not in our system, then we will not be able to provide the information requested. We will explain that we need the release form completed by the student in order to give out the information. The student can go to IRIS to complete the form, or it can be downloaded from the business office website.

This release form applies only to financial information. Grade and registration information releases are processed through the registrar's office.

If a parent is calling about a general financial question, and not a specific student

account, we will be happy to assist. For more information about this process, please feel free to call or send email. **Please complete the billing information and release form by June 15.**

Go to <https://iris.reed.edu> for the billing information and release form.

## LOANS

### Federal Direct Stafford Loans

The financial aid office will mail a Federal Direct Stafford Loan confirmation form to financial aid applicants by the end of June. (If you have not received a loan confirmation form by then, please call the office at 503/777-7223.) Complete the loan confirmation form and return it to the financial aid office for processing. Stafford Loans are processed with a .5 percent origination fee deducted.

### Federal Direct PLUS Loans

The financial aid office will mail Federal Direct PLUS loan request forms to financial aid applicants by the end of June. A Free Application for Federal Student Aid (FAFSA) must be completed and submitted to the federal student aid processors to be eligible for a PLUS loan. PLUS loans are processed with a 2.5 percent origination fee deducted.

### Alternative loans

The financial aid office can provide information on alternative loan programs. Alternative student loans are available from private lending institutions and are not part of the federal loan programs. Links to information and online applications for alternative loans can be found at [www.reed.edu/financialaid/](http://www.reed.edu/financialaid/).

**PLEASE NOTE:** Reed cannot allow credit for a pending loan until the loan approval or the actual funds are received.

## REFUNDS

The college will hold credit balances on account to apply against future charges, or will refund overpayments on request. Credit balances resulting from the receipt of Title IV funds (Federal Pell, SEOG, ACG, National SMART Grant, Perkins, Stafford, and PLUS) are automatically refunded to parents for PLUS credits and to the student for all other Title IV credits. Upon written authorization, we can hold Title IV credits on account from fall to spring, or write the refund to a different party. Hold excess funds and Refund excess funds forms are available in the business office

or online at [www.reed.edu/business/business\\_forms.html](http://www.reed.edu/business/business_forms.html). Credit balances will be held in an interest-bearing account and the interest will be retained by the college. Credit balances less than \$10 will not be refunded.

## CREDITS

Financial aid and outside scholarships are generally credited on a per-semester basis, unless stated otherwise in the financial aid award announcement. The \$100 housing deposit is not credited towards tuition until June of the following year. TMS monthly payment plans are credited to student accounts at the per term budget.

## TUITION REFUND INSURANCE

The college offers an optional insurance plan through A.W.G. Dewar that enhances the college's published refund policy by providing a 100 percent refund if a student withdraws during the semester and meets certain requirements. Cost of the insurance is .7 percent of the insured costs of attendance. More information about this program will be mailed in June.

## STUDENT BANK ACCOUNTS

Students are encouraged to establish an account with a local bank. At least two pieces of identification plus a Social Security number will be needed. The following banks are within walking distance of the college:

**US Bank** (ATM on campus), 800/872-2657, [www.usbank.com](http://www.usbank.com)

**Washington Mutual**, 800/756-8000, [www.wamu.com](http://www.wamu.com)

**Wells Fargo**, 800/869-3557, [www.wellsfargo.com](http://www.wellsfargo.com)

We provide this information for informational purposes only; this is not an endorsement of any of the above financial institutions.

## STUDENT EMPLOYMENT

In order to work on or off campus, students are required to register with the student payroll office in Eliot 308 and complete W-4 and I-9 forms. Students will need to present personal documents verifying identity and eligibility to work, including a Social Security card and a valid U.S. passport, driver's license, or state-issued ID card. Please see [www.reed.edu/student\\_employment/](http://www.reed.edu/student_employment/) for more information and job listings. Students must work a Reed College job in order to earn federal work study funds,

which are not credited to the student's account but paid directly to the student on a monthly basis. The college encourages direct deposit of student wages to the student's bank account.

## HEALTH INSURANCE

Maintaining your health is an important factor in performing well in college. Reed, in conjunction with Aetna Student Health, provides a comprehensive student health insurance program to serve your needs.

The enclosed schedule of benefits provides further information on the Aetna Student Health plan that is available. You can find participating preferred providers at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). The coverage includes a prescription drug card, which allows students to purchase their prescriptions through an Aetna participating pharmacy, including Safeway, Fred Meyer and Walgreen's. A complete list of participating pharmacies can be found at the website referenced above.

All undergraduate students must be covered by health insurance and will be charged for one of the college's plans. Students who are non-resident aliens will be covered by the international student insurance plan at a cost of \$399 per semester. All other students will be covered by the domestic student insurance plan at a cost of \$636 per semester.

Fall semester covers the period from August 22, 2009, through January 9, 2010. Spring semester covers the period from January 10, 2010, through August 20, 2010.

You automatically will be charged for the appropriate domestic or international student health plan.

If you have your own comparable health coverage and do not want to join the Reed plan, you must complete an insurance waiver form at the waiver link below. Once this waiver has been completed, we will cancel the charge for the college's plan. All waivers must be completed prior to the first day of classes.

If a student takes a leave of absence during the first 30 days of the fall semester, the insurance coverage will be canceled. Leaves taken after the 30 days will not affect the coverage. If a leave is taken during the first 30 days of the spring semester, continued coverage may be requested through the business office and Aetna.

The full plan brochures and other information will be available at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) or on the Reed business office website at [www.reed.edu/business/costs\\_payment.html#health](http://www.reed.edu/business/costs_payment.html#health).

## MALS Health Insurance

MALS students may enroll in a special graduate health plan. Fall term covers the period from August 22, 2009, through January 10, 2010, at a cost of \$893.

Spring term covers from January 11, 2010, through May 31, 2010, at a cost of \$862. Summer term covers June 1, 2010, through August 20, 2010, at a cost of \$507. MALS students who want this insurance must have completed a MALS enrollment form with the MALS office.

Go to <https://iris.Reed.edu> to waive the student health insurance.

## TMS MONTHLY PAYMENT PLANNER 2009-10

Use this planner to help you determine what your monthly payments would be if you decide to use the TMS monthly payment plan.

- Enter your estimated **annual expenses**

Tuition	_____
Room & board	_____
Student body fee	_____
Health insurance	_____
Other	_____
<b>Total expenses</b>	_____
- Enter your estimated **annual credits**

Reed Grant	_____
Other scholarships	_____
Stafford Loan**	_____
PLUS Loan**	_____
Other credits	_____
<b>Total credits</b>	_____

\*\* Loans must be applied for through the financial aid office. Also, be sure to deduct the .5-2.5 percent fee from the loan amount requested when completing this planner.
- Subtract the **total credits** from the **total expenses** to arrive at your **annual payment plan amount.**

<b>Annual plan amount</b>	_____
<b>Fall plan amount*</b>	_____
<b>Spring plan amount*</b>	_____

\*These can be different, if needed
- Choose your monthly payment plan
 

<input type="checkbox"/> 10 Monthly payments from July 15 to April 15
<input type="checkbox"/> 9 Monthly payments from August 15 to April 15
- Divide your **annual payment plan amount** by the **number of months** in the plan you selected above.
 

**Monthly payment** \_\_\_\_\_
- Enroll by calling 888/572-8985 or by going online at [www.afford.com](http://www.afford.com).
 

In order to activate your account, you'll be asked to either send in your \$80 enrollment fee or you can charge it to a credit card. Once your account has been activated, you will be billed for monthly payments or you may arrange to have payments automatically deducted from your bank account as they become due.

