

Saint Mary's College of California 2022-2023 Academic Catalog

Tuition and Fees

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Saint Mary's College is an independent institution and receives no operating support from public funds. The College charges each undergraduate student a tuition fee that covers approximately three-fourths of the cost of general educational services provided. The balance of these costs is met by income from endowment support of the Brothers of the Christian Schools, and gifts from trustees, parents, alumni, other friends, corporations, and foundations committed to supporting the kind of quality education this institution provides.

Graduate Programs

Tuition and fees differ by individual graduate program and may be increased annually unless otherwise designated for a specific program and/or cohort model. Graduate students may be available for federal financial aid, grants, loans, scholarships, or other sources of support to finance their graduate study. Current tuition and fee schedules, as well as scholarship, fellowship, and other funding information, are available directly from the program.

Payment

All students assume financial responsibility for any charges and/or fees posted to their account. All students further assume the responsibility for understanding Saint Mary's office policies concerning payment deadlines, fees, policies, registration deadlines, and satisfactory academic progress. Finally, students are responsible for updating their current address, email, and telephone information as changes occur.

Tuition and room and board charges are due in two installments for traditional undergraduate students. The charges are due approximately prior to the first day of the term, with fall payments generally due mid-August and spring payments generally due in mid-January. Lab fees, extra course charges, and other miscellaneous fees are billed as incurred during the academic year. All such charges are due and payable upon notice from the Business Office. Students failing to make payment will have their account placed on hold, will be denied registration, will be unable to attend class or use campus facilities, and will be assessed late fees. Students may also be dropped for non-payment. Participation in Commencement exercises will not be allowed, nor will a diploma be awarded until all College bills have been paid in full. Transcripts will not be issued for defaulted [Federal Perkins loans](#) or other

loans. Saint Mary's College further reserves the right to refer student accounts to collection and credit bureau reporting, and to recover all costs involved with collection due to non-payment of the outstanding balance.

Saint Mary's College does NOT accept credit card payments for tuition and fees. Payments may be made by mailing a check (payable to Saint Mary's College) to 1928 St. Mary's Road PMB 4600, Moraga, CA 94575-4600, by electronic check via the MySMC portal (GaelXpress), by cash at our office window, or by wire transfer. In order to ensure proper posting, please notify the Business Office at business@stmarys-ca.edu if payment will be made by wire or ACH transfer. Payments made via our website are posted in real time to student accounts, while wires and ACH transactions may require extra time due to manual notification and posting. For more information, please visit stmarys-ca.edu/tuition. Parents must be set up as Authorized Users by their student in order to view the eBill and make online payments. Students may set up Authorized User profiles on GaelXpress under "Student Account Center." SMC strongly encourages all students to set up Authorized Users.

Monthly Payment Plan

Undergraduate students may choose to pay for their tuition and fees monthly for a small set-up fee. Information on our monthly payment plan is available at stmarys-ca.edu/tuition or by contacting the Business Office. The monthly payment plan is voluntary and allows families to pay over four or five months starting June 15 and ending October 15 (for the fall semester), and November 15 through March 15 (for the spring semester).

Billing

The official billing method of Saint Mary's College of California is electronic billing, known as ebill. With ebill, an email notification is sent to the student's Saint Mary's email account each time a new bill is available. Students access their ebill by logging into their GaelXpress account. Students are encouraged to set up authorized users by creating profiles for their parents, grandparents, or anyone that may require access to view the bill and/or make online payments. Setting up an authorized user is highly recommended.

Opening bills for fall are posted in July with a due date of mid-August. Opening bills for spring are posted in December, with a due date of mid-January. Monthly ebills are sent for any unpaid balance. All bills are sent electronically. It is the students' responsibility to read and manage their Saint Mary's email account in order to ensure timely notification of the ebill. Students may forward their Saint Mary's email account to a personal email account.

Withdrawal and Refund Policy

Tuition

Credit is given in the fall and spring semesters to undergraduate students only after receipt of the written application of the withdrawing student, according to the following schedule: 85% tuition refund to the end of the first week of class; 80% tuition refund to the end of the second week of class; 75% tuition refund to the end of the third and fourth week of class. No refunds will be made for withdrawal after the fourth week of the term. The above schedule is based on the date the official notice of withdrawal is given to the Registrar's Office. January Term and Summer Session have different refund schedules. Inquiry should be made with the Business Office for the current refund policy on these shorter terms.

Room and Board

Students who live in Saint Mary's College housing assume contractual responsibility for occupancy for the entire academic year (fall through spring). Students who live in College residence halls are required to contract for meals. Students living in College town-houses may voluntarily elect to purchase an optional meal plan. For more information on the dates of coverage, refer to the [Residence Hall and Dining Hall License](#), or contact the [Campus Housing office](#).

Overpayments or Financial Aid Proceeds

Refunds will only be issued on credit balances after all allowable charges have been covered and any payment plan is paid in full. Refunds of overpayment may be requested at <http://www.stmarys-ca.edu/RefundRequest> or in writing to the Business Office. Refunds from federal loan proceeds (if any) will be issued within 14 days of disbursement. If the disbursement creates a credit, the refund will be issued to the borrower of the loan. Refunds from a personal payment will only be issued after the personal check has cleared. Once the academic term begins, refunds will be available every Wednesday and Friday afternoon for all valid requests received within the previous 48 hours. Refunds will not be processed prior to the beginning of the term or for any pending aid not yet disbursed. Students have the option to pick up their refund, have it mailed to the address on file, or directly deposited to their checking or savings account. Valid bank numbers must be entered through GaelXpress "my Bank Acct /eReimbursement" for the direct deposit option to take effect. Refunds will not be mailed to campus housing. During the first two weeks of each semester, refunds are generally held for pick-up in the Business Office unless the student has selected to be refunded by eReimbursement.

SMC encourages eReimbursement as this is the fastest and safest way to receive your refund. For the 2022-2023 academic year, students who have not set up eReimbursement will have their refunds mailed to the addresses on file. If the student is no longer eligible to receive financial aid or student loans, their account will be adjusted accordingly. **Any refund previously received from these funds must be repaid to Saint Mary's College immediately.**

Student Insurance

To ensure that all students have health insurance coverage, including basic sickness and accident insurance, the College has instituted a mandatory health insurance requirement. All full-time traditional undergraduate students are required to have health insurance coverage. Students are automatically enrolled in and billed for the College's provided plan. A credit is applied to the account once proof of coverage is documented. The waiver to provide proof of coverage done through our partner JCB Insurance Solutions at www.jcbins.com. The waiver must be completed prior to the start of each academic year to receive the credit. Failure to waive the medical insurance by the deadline will lock the student in for the academic year 2022-23. Students who are non-U.S. citizens or whose primary residence is abroad are required to purchase the school health insurance. No waiver is available to these students.

All full-time undergraduate students are covered by a secondary accident insurance policy that provides protection during regulatory attendance on the campus, and while attending college-sponsored activities. The policy covers only accidents and should not be considered to be a replacement for a comprehensive health insurance plan. Any loss or injury sustained resulting from the use of alcohol and/or drugs is not covered.

Part-Time Enrollment

Students matriculate into Saint Mary's College as full-time enrolled undergraduate students. After matriculating into the College, students may choose to participate on a part-time basis due to extenuating circumstances. In these instances, the student must complete a Declaration of Part-Time Enrollment Status that is available in the Business Office. Part-time enrollment is defined as enrollment in FEWER THAN seven (7.0) ATTEMPTED course units in an academic year (fall-January-spring terms). Part-time enrollment is NOT calculated on a semester basis, with two exceptions:

- Graduating seniors registered in a fall semester with FEWER THAN THREE (3.0) course units needed to complete graduation requirements. Seniors are required to submit a Declaration of Part-Time Enrollment Status when appropriate.
- New students who begin their Saint Mary's College enrollment in the spring semester. In this instance part-time enrollment is defined as FEWER THAN three (3.0) course units. New spring enrolled students wishing to enroll part-time are required to submit the declaration form.

The Declaration of Part-Time Enrollment Status must be submitted to the Business Office, with all appropriate signatures, by the end of the add/drop period in the semester that the student realizes they will be enrolled part-time for the academic year. The Business Office will adjust the student's tuition in accordance with the current Part-Time Tuition rate, following the submission of an appropriately signed declaration form, and verification of the number of enrolled course units for the specified academic year. Part-time enrollment does not carry over to subsequent years, and is approved by exception only. **Part-time students will be billed course by course for the rate in effect at that time. Part-time students will also be billed for Jan Term, and quarter credit courses.**

Students who declare part-time status are not permitted to live on campus (except by approval of the Dean of Students in consideration of extenuating circumstances), or enroll in the College sponsored insurance plan. Students who drop to part-time status AFTER the semester census date will be liable for the full medical insurance charge. **Eligibility for financial aid will likely be affected by a change of enrollment status.** Students MUST meet with their Financial Aid Counselor prior to their declaration of Part-Time status goes into effect. **Time to graduation may also be affected.**

Please note: All College policies are subject to change without notice. Visit stmarys-ca.edu/tuition for more information regarding billing and payment.

Tuition-Undergraduate

Students

Annual Full-time (4 courses per semester plus 1 Jan Term)	\$ 53,372
Part-time (per course)	\$ 6,672
Additional courses (per course)	\$ 6,672
Open Enrollment (per course)	* \$ 4,009

**(No more than 4 courses per year - 2 per term only)*

Room and Board

Traditional Style Residence Halls (includes required meal plan):

Single Room	\$ 17,426
Double Room	\$ 16,404

Suite Style Halls (includes required meal plan):

Single Room	\$ 17,764
Double Room	\$ 16,708

Suite+ Style (includes required meal plan)

Single+ Room	\$ 18,118
Double+ Room	\$ 17,034

Townhouse Style Housing

Double Room without Meal Plan	\$ 11,650
Double Room with Meal Plan	\$ 15, 536

Optional meal plan available for off-campus students \$ 4,800/year

Miscellaneous Fees

Application fee (this fee is required with all applications for admission and non-refundable)	\$ 55
Registration fee (Required of all new undergraduate students at time of initial registration; payable once, non-refundable)	\$ 30
Tuition commitment deposit (Required of all new students. Applied to tuition, non-refundable)	\$ 300
Housing Application Fee (Required of all resident students. Non-refundable)	\$ 100
New Student fee (Required of all new undergraduate students)	\$ 300
Late payment fee (monthly service charge)	\$ 50
Student Body fee (required of all full-time students)	\$ 200
Estimated Medical insurance fee (required unless waived. Insurance is billed upfront in the fall semester).	\$2,607
Degree fee	\$ 115
Late registration fee	\$ 175
Opening bill late payment fee	\$150
Transcript of record	\$ 5
Laboratory fees (see description of courses in course catalog)	TBA

The schedule of fees is effective July 1, 2022 and subject to change without notice.

