

# Other Expenses

## Books

Students are given the opportunity to indicate if they want to charge books to their student account through [BBA Corporation](#), the University textbook provider, during the on-line registration process. Students may rent books for \$325 per semester plus tax or charge up to \$600 for book purchases to their student account per semester.

## Checks

Returned checks not honored by the bank carry a \$35 charge.

## Field Trip Costs

Students will pay for their own food and lodging on class trips.

## Fines

An assembly fine of \$10 will be assessed for each absence beyond the two absences allowed in a semester. The cafeteria will assess fines for infractions of cafeteria policy.

The library will assess fines for overdue library materials and lost items. Residence halls will assess fines for improper checkouts, lost keys, and infractions of residence hall policies.

Miscellaneous fines may be assessed as deemed appropriate by the administration.

## Graduation Dues

Graduation class dues are a mandatory non-refundable fee that covers expenses such as class gift, 25 graduation announcements, and miscellaneous class activities. The amount of this fee is voted by the senior class each year. This fee applies to campus as well as SWAUonline Program students. When a student returns to obtain an additional degree and graduation dues were paid as an initial Southwestern graduate, only half of the dues will be required for each subsequent graduation class. Graduation dues are charged to the student account at the beginning of the semester in which the student will graduate.

## Identification Card

An ID card is provided to the student for cafeteria, library, and athletic facility use. The card is valid as long as the student is enrolled. There will be a \$10 cash replacement charge for a lost, stolen or damaged card. No student ID is issued to students who are auditing classes only.

## Insurance

Automobile insurance is the responsibility of the student. The University does not carry insurance covering theft, loss, or damage of any kind.

Medical insurance is required for all students registered for 6 or more credit hours. Medical insurance can be purchased at registration for the academic year if the student is not covered by another plan. No refunds will be made after the second week of classes.

Immigration requires that all international students have twelve-month medical insurance coverage while in the United States. International students must purchase major medical insurance coverage through the University at the time of registration. Medical insurance from a home country will not be accepted. If a student is insured through the SDA General Conference system, the international student must provide documentation of equivalent insurance coverage. No refunds will be made after the second week of classes.

Personal property insurance is the responsibility of the student. The University is not responsible for the loss of personal property by fire, theft, or other causes. It is recommended that students arrange for insurance coverage of their personal belongings with an insurance agency of their choice. Residence hall students are advised not to keep money in their rooms.

## Late Registration Fee

A fee of \$200 cash is required for requests to finish registration after the close of registration. Independent of registration costs.

## Low Balance Write-Offs

Credits or debits of less than \$5 will be written off at the end of the semester.

## Transcripts/Diplomas

Southwestern Adventist University transcript services are provided by [Parchment Exchange](#) – including request and payment. The link to this service is located on the web portal. Costs: electronic transcripts - \$5, paper mailed transcripts - \$7, and additional charges for overnight and international mailings. A transcript is collateral for any unpaid student account balance. Transcripts and diplomas are not released

- if a student's account is not paid in full.
- if the student has not completed federal student loan exit counseling.
- if government loans are not current in repayment, or if the academic file is incomplete.
- If a check to pay off a student account balance accompanies a transcript request, the transcript will be held until the check is cleared. Requests accompanied by credit card information, a money order or a bank draft is processed more quickly. Replacement diplomas will be assessed a \$50 charge (See [Student Records](#)).

For students receiving funding from the VA, the university institution does not prohibit attendance or impose penalties while waiting on VA Payments.