

PFW* BANDED TUITION FAQs

WHAT IS BANDED TUITION?

Banded tuition is defined as charging a single tuition rate for credits within a defined range.

WHAT ARE THE TERMS OF BANDED TUITION?

Beginning Fall semester 2018, undergraduates will pay the same basic tuition rate for a course load of 12 to 18 credit hours per semester.

WHY IS PFW* MOVING ALL CAMPUSES TO BANDED TUITION?

Banded tuition is a way to help students graduate on time and reduce the cost of their education. Students who take advantage of the band, and enroll in and pass 15 or more credits per semester will graduate in four years. Tuition charged by the credit hour creates a financial disincentive for students to take more courses in a particular semester. According to the Indiana Commission for Higher Education, an additional year of college can cost a student more than \$50,000 in tuition, lost wages and related costs.

WHEN WILL BANDED TUITION TAKE EFFECT?

Banded tuition will become effective Fall semester, 2018.

IS BANDED TUITION A NEW CONCEPT?

No, the majority of public universities in Indiana currently have banded tuition. The Indiana Commission on Higher Education has found that 7 in 10 students at Indiana public institutions that charge banded tuition take 15 credit hours in a semester compared to 2 in 10 at institutions that charge by the credit hour. Evidence nationwide suggests that banded tuition is a promising strategy for increasing student success and on-time completion.

WHAT ARE PFW'S* BANDED TUITION RATES FOR THE 2018/2019 ACADEMIC YEAR?

Fall 2018 and Spring 2019 Undergraduate Tuition						
Campus	Less Than 12 Per Credit Hour		12-18 Flat Rate (Banded)		More Than 18 Flat Rate + credit rate for hours over 18	
	Resident	Non Resident	Resident	Non Resident	Resident	Non Resident
Fort Wayne	\$281.65	\$676.25	\$4,224.75	\$10,143.75	\$4,224.75 + \$281.65/cr	\$10,143.75 + \$676.25/cr
MSEP – FW	\$422.45	\$422.45	\$6,336.75	\$6,336.75	\$6,336.75 + \$422.45/cr	\$6,336.75 + \$422.45/cr

WHAT EFFECT WILL BANDED TUITION HAVE ON STUDENTS ENROLLED IN FEWER THAN 12 HOURS?

Students enrolled in fewer than 12 hours will continue to pay the per credit hour tuition and mandatory fee rate as they have in the past.

HOW WILL BANDED TUITION APPLY TO STUDENTS ENROLLED IN MORE THAN 18 HOURS?

Undergraduate students enrolled in more than 18 credit hours will pay the banded tuition rate plus the per credit hour tuition and mandatory fee rate for each credit over 18 credits.

WILL BANDED TUITION BE AVAILABLE FOR GRADUATE STUDENTS?

No, banded tuition applies to undergraduates only. It has been implemented to help undergraduate students earn a bachelor's degree in four years.

DO STUDY ABROAD CREDITS APPLY TO BANDED TUITION?

The applicability of banded tuition to study abroad will depend on the design of the individual study abroad program. Students should contact PFW's Office of International Education with questions.

DOES BANDED TUITION APPLY TO SUMMER COURSES?

No, students taking summer session courses will pay the per credit hour rate.

DOES BANDED TUITION APPLY TO BOTH IN-STATE AND OUT-OF-STATE STUDENTS?

Yes, banded tuition applies to both in-state and out-of-state undergraduate students.

WHAT ARE THE BENEFITS OF A STUDENT TAKING MORE THAN 15 CREDIT HOURS IN A SEMESTER?

Taking more than 15 credit hours allows students to accelerate their progress and offers them the opportunity to pursue a minor or certificate at no additional cost.

WHAT IS THE BEST WAY TO ENSURE SUCCESS FOR STUDENTS WHO TYPICALLY TAKE A 12 CREDIT HOUR COURSE LOAD BUT WANT TO INCREASE THE NUMBER OF CREDITS THEY TAKE PER SEMESTER?

Students should work with their academic advisor who will help them determine their options.

WHAT IF A STUDENT ISN'T SURE HE/SHE CAN MANAGE MORE THAN 12 CREDIT HOURS PER SEMESTER?

PFW* wants all admitted students to be successful and recognizes that a student's ability to manage his/her academic workload is dependent on a variety of personal circumstances. These include learning style, time management, personal commitment and focus, financial and work burdens, family commitments, etc. PFW* academic advisors, financial advisors and others on campus can help guide students in making smart decisions about academic load given the student's personal circumstances.

WHAT IF A STUDENT TAKES 15-18 CREDIT HOURS AND BEGINS TO STRUGGLE WITH THE ACADEMIC WORKLOAD?

In consultation with their academic advisors, students can withdraw from some courses before the published deadline. Students receiving financial aid should talk to a financial aid advisor if they are considering dropping below 12 credit hours due to the possible negative impact on financial aid.

WILL WE NEED MORE CLASSES AVAILABLE IN THE SECOND 8-WEEK SESSIONS FOR STUDENTS WHO DROP CREDITS LATE?

That is something PFW* is currently reviewing.

DOES BANDED TUITION APPLY TO ONLINE COURSES?

Yes, students can include online courses in the 12-18 credit hour band. There will be no additional per credit hour charge for online classes.

WILL BANDED TUITION HAVE AN IMPACT ON SATISFACTORY ACADEMIC PROGRESS CALCULATIONS?

Banded tuition will not change how Satisfactory Academic Progress (SAP) is calculated. All financial aid (federal, state and institutional) recipients are required to make reasonable academic progress toward degree completion requirements.

Standards for SAP are evaluated at the end of each academic semester (Fall, Spring and Summer) and at the time of awarding of any aid. This policy expects students to meet completion, grade point average and maximum time-frame requirements. You may view this policy in detail at: www.ipfw.edu/offices/financial-aid/policy-procedures/academic-progress.html .

WILL FINANCIAL AID ELIGIBILITY BE IMPACTED WITH THE IMPLEMENTATION OF BANDED TUITION?

Financial aid eligibility will likely be the same for students enrolled in 12-18 credit hours; however, individual circumstances can vary. It is important to know that federal, state and institutional financial aid can be limited beyond the fourth year of college. Some Indiana state aid programs require completion of 30 credits each academic year.

HOW DO THE REFUND PERIODS PLAY OUT WITH BANDED TUITION?

The following examples only address changes in tuition and fees.

1. A student in 15 hours drops to 12 within the 100% refund period.
 - a. No change in tuition because the student stayed in the banded range.
2. A student in 15 hours drops to 12 within the 60, 40, 20% refund periods.
 - a. No change in tuition because the student stayed in the banded range.
3. A student in 15 hours drops to 12 within the 60, 40, 20% refund periods then adds 3 credit hours.
 - a. No change in tuition because the student stayed in the banded range.
4. A student in 15 hours drops to 9 hours within the 100% refund period.
 - a. The student receives a 100% refund on the banded rate and is then assessed the per credit hour rate for 9 hours.
5. A student in 12 hours drops to 9 hours within the 60% refund period.
 - a. In-state example:
 - i. Banded rate (12-18 cr hrs) = \$4,224.75
 - ii. New assessment -= \$2,872.83
 - iii. 9 cr hrs x \$281.65 = \$2,534.85
 - iv. 3 cr hrs (12-9) x 40%(60% drop) = 1.2 cr hrs x \$281.65 = \$337.98
 - v. Difference = \$1,351.92 credit to account
6. A student in 9 hours picks up 6 hours during 100% refund period.
 - a. The student is now in 15 hours and is moved to the banded rate. The banded rate replaces the 9-hour rate.
7. A student in 16 hours drops 3 hours at 0% (after refund periods). On the same day, they add 3 hours.
 - a. Under the current policy and set up, the student would be charged an additional credit hour of tuition in addition to the banded rate. This is because the drop occurred after refund periods, so the system considers the student to be in 19 hours for tuition assessment purposes. Differential and lab fees would be dropped at 0% and added at 100%.
 - b. Change for Fall 2018 – Allow any drops and adds that occur within a 1-day period to net against each other.
 - i. In this example, the 3 hours dropped on the same day would net against the 3 hours added on the same day.
 - ii. The student would remain in 16 hours for tuition assessment purposes.
 - c. No proposed changes for differential and lab fees dropped at 0% and added at 100%.

8. A student in 18 hours adds 3 hours then drops 3 hours in same day during the 60, 40, 20% refund periods.
 - a. Under the current policy and set up, the student would forfeit 40, 60, 80% of the three hours added, which placed the student in 21 hours temporarily.
 - b. Change for Fall 2018 – Drops and adds that occur within a 1-day period will net against each other.
 - i. In this example, the 3 hours added on the same day would net against the 3 hours dropped on the same day.
 - ii. The student would remain in 18 hours for tuition assessment purposes.
 - c. No proposed changes for differential and lab fees dropped at 60, 40, 20% and added at 100%.

*Pending Higher Learning Commission approval of the IPFW realignment