

Tuition and Charges

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Tuition and charges vary based on whether a student is a Kentucky resident, non-resident, or resident of a contiguous county of a contiguous state. Tuition and charges are on a per credit hour rate, including courses that are audited. For questions regarding residency status and guidelines, see Appendix A. All tuition and charges are payable in full prior to the beginning of classes for each session of the term unless prior arrangement has been made with the college business office. Consult your local college business office for college-specific required payment dates. For provisions for partial or deferred payment instructions, see the payment plan options in the section below.

Tuition and charges are assessed at the time of registration and based upon a per credit hour rate for all KCTCS colleges regardless of whether the courses are taken during the day, evening, and/or on weekends and regardless of whether the courses are taken for credit or audit purposes. Tuition rates vary based upon Kentucky resident or non-Kentucky resident status. Qualifying students living in out of state counties that are contiguous to Kentucky may qualify for a reduced tuition rate. Fractional credit hour tuition and charges are assessed for fractional credit offerings (i.e., a student taking $\frac{1}{4}$ credit hour course would be assessed $\frac{1}{4}$ rate of student with same residency taking a 1 credit hour course). Tuition and charges are refundable as per the "Refunds" section below. Charges for services are non-refundable unless specifically stated as refundable. Consult with your college business office for specifics. The tuition charges for the 2013-2014 academic year were not available at the time of publication. Tuition charges will be published at www.kctcs.edu as soon as they are available.

Charges for Customized Course Offerings

Some courses, including courses created specifically upon request (credit or non-credit) may have additional charges. The additional charge, depending upon the requirements of developing and producing the customized course or program, will vary depending upon the length and content of the course or program offerings. All tuition and charges for customized courses are payable upon registration unless prior arrangements, including third party contracts, have been made with the offering college. Please contact your local college business office for specifics.

Charges for Services

Some charges for services may exist, including some individual program and/or special testing charges. General examples of these charges include, but are not limited to, the following: GED and ACT® testing, returned check charge and lost library book/video replacement charge. Charges will vary by service and are non-refundable. Contact your college business office for specifics.

Distance Education: There are no additional student charges associated with the verification of student identity.

Charges for Special Examination

KCTCS colleges offer students institutionally developed special examinations to demonstrate mastery of course content and receive credit toward program requirements. Special examinations are course specific and charges are separate from regular tuition charges. Special examination charges are payable in full at the time the examination is scheduled. Contact your local college business office for a listing of all charges.

Students who are enrolled in courses for which they elect to take a special examination in lieu of completing the course must officially withdraw from the course. The withdrawal date determines the status of the student's assessment, refund, and grade for the enrollment period. All special examination credit is awarded using the test credit process. In such instances, a grade will not be awarded on the current term grade report. Please contact your college's office of student affairs for application requirements.

Cancellation of Registration for Non-Payment of Charges

Students who have not paid their tuition and charges or arranged for a payment plan on or before the college's required payment date are subject to having their registration cancelled for non-payment. Consult your local college business office for college-specific required payment dates.

Payment Plan Options

In addition to the payment options of cash, check, or credit card, students may choose to participate in a KCTCS flexible tuition and charge payment plan (an option for students not planning to pay in full or having made an arrangement to pay in full) prior to the college's required payment date. To enroll in a payment plan, a student may login to his/her student self-service account (<https://students.kctcs.edu>) or contact his/her local college business office. Students have the option, depending on registration date, to enroll in one of three payment plan options listed below.

Plans	Service Charge	Percent Down	Monthly Payments	Availability
Option 1	*	None	4	Advance Registration Only
Option 2	*	25%	3	Through Advance Registration
Option 3	*	50%	2	Through Regular Registration

* Contact your local college business office for a list of charges.

Total payment of the balance of tuition and charges must be made by the required date. Contact your local college business office for specifics.

Last Day to Enter an Organized Class

The last day to enter (add) an organized class (including Saturdays and Sundays, but excluding KCTCS recognized holidays) is as follows:

16-week Session - by the close of business of the 7th calendar day of the session.

8-week Session - by the close of business of the 4th calendar day of the session.

6-week Session - by the close of business of the 3rd calendar day of the session.

5-week Session – by the close of business of the 2nd calendar day of the session.

4-week Session - by the close of business of the 1st calendar day of the session.

Irregular Session - prorated according to the length of the session in proportion to the traditional 16-week session.

Please check your local college course schedule and/or with your local college registrar for specific questions concerning the last day to enter (add) an organized class and session-specific Add/Drop dates.

Students cancelled for non-payment after the last day to enter an organized class may not be reinstated for that session. If in an acute extenuating circumstance a student cancelled for non-payment is re-enrolled, a charge per the “Schedule of Allowable Charges” must be assessed for that session. All tuition and charges must be satisfied at the time of reinstatement.

Refunds

In order to receive a tuition refund, a student must officially withdraw within the refund period specified within this policy. Refunds for sessions different from those listed below are prorated according to the session in proportion to the traditional 16-week session. A session is defined as an enrollment period within an academic term. An academic term (fall, spring, or summer) may have a number of sessions running concurrently -- 16-, 8-, or 4-week.

KCTCS has partnered with Higher One, a financial services company focused solely on higher education, to process student refund payments. Students are required to choose from one of the following three options for receiving any refunds due them: 1) ACH transfer to a bank account of their choice, 2) Paper check mailed to the student address on file, 3) Refund to a OneAccount, an FDIC insured checking account offered by Higher One. For additional information, please visit www.KCTCSDebitCard.com.

Timeframe for Tuition Refunds*

Session	100 percent	50 percent	No Refund
16-week	Within 7th day	8th - 29th days	After 29th day
8-week	Within 4th day	5th - 15th days	After 15th day
6-week	Within 3rd day	4th - 11th days	After 11th day
5-week	Within 2nd day	3rd – 9th days	After 9th day
4-week	Within 1st day	2nd - 7th days	After 7th day

* Calendar days of the session, including all Saturdays and Sundays, but excluding KCTCS recognized holidays.

KCTCS Online Learn On Demand Courses

KCTCS Online Learn on Demand courses’ tuition and charges are assessed at the time of registration and based upon a per credit hour rate approved for all KCTCS colleges. To receive a 100 percent tuition refund, a student must officially withdraw prior to the first day of class. No refund will be given once a KCTCS Online Learn on Demand course has started. Charges for services are non-refundable unless specifically stated as refundable. Students who drop on the first day of class or thereafter remain liable for the tuition assessed per the guidelines set forth in the Learning Contract of the KCTCS Online Learn of Demand for which they have registered.

KCTCS Colleges offer a variety of courses with different start and end dates. Please contact the business office at your local college for the guidelines for refunds.

Financial Delinquency

Any student who is delinquent in financial obligations to a college, or any division or organization of a college, shall not be allowed to register for future terms, receive transcripts, transfer credits to another institution, or graduate. Delinquent accounts are subject to KCTCS Business Procedure 7.4 *Collection of Accounts Receivable* and may be referred to an outside collection agency. Note: referred accounts are subject to collection charges in addition to the amount owed the college and are the responsibility of the delinquent party. The delinquency, if referred to a collection agency, is also subject to being listed with credit reporting agencies. Specific questions may be directed to your college’s business office.

Professional Liability Insurance

Students who enroll in any course requiring patient/client contact must show evidence they have professional liability insurance or purchase insurance through the college. This charge is non-refundable and is subject to change without notice. Please contact the College Business Office for details concerning the charge for Professional Liability Insurance.