



Master's College & Seminary
Fee Schedule 2008-2009

APPLICATION FEES (NON-REFUNDABLE)

Regular Application Fee	75.00
Occasional Student Application Fee.....	25.00

TUITION AND COMPULSORY FEES

Tuition per credit hour.....	175.00
Tuition per credit hr (For Mature Adults 55 and over*).....	131.25
Compulsory Fees** per credit hour.....	18.00
Distance Ed Fee- (DE Sites and Internet) per credit hr.....	18.00
B.Th. Fall Internship per credit hr.....	200.00
Audit fee per course.....	218.00
Alumni Audit fee.....	109.00

*55 or over before September 30, 2008 (Fall semester), January 31, 2009 (Winter semester) or May 1, 2009 (Summer semester). To receive the discount, students should send confirmation of age (e.g. Birth Certificate, Driver's License) to the Registrar's Office via email (registrar@mcs.edu), fax or mail if they have not done so previously.

SAMPLE TUITION AND COMPULSORY FEES**

3 credit-hour course at Main Campus & Intercultural Stream.....	579.00
3 credit-hour course via Distance Education or Practica course.....	633.00
3 credit-hour course for Mature Adult 55 and over (Main Campus & Intercultural Stream)	447.75
3 credit-hour course for Mature Adult 55 and over (Distance Education).....	501.75
Full-Time Student doing 16 cr hrs at Main Campus.....	3106.00
Full-time Student doing 16 cr hrs by Distance Education.....	3376.00

(Note: Due to nature of Internet courses, the College strongly recommends that a student only do 13 credit hrs per semester. This may have implications regarding Government-Issued Student Loans. Please check with Financial Aid Office for further information.)

**Compulsory Fees include the following: Athletic, Practical Ministry, Class Dues, Library, Missions, Computer Cost, Student Government, Copyright Charges and miscellaneous charges.

MISCELLANEOUS

Academic Appeal (Refundable if the appeal is successful).....	25.00
Change of Program.....	25.00
Deferred Payment Plan Fee.....	50.00
Dropping/Adding a Course after dates indicated on Tuition Refund Policy.....	25.00
Diploma/Degree Replacement	25.00
Entry Card Key - Main Campus- Refundable Deposit	25.00
Graduation Fee (Extra fee of \$25.00 for late Applications).....	50.00
Handling Charge for 1 st NSF and Other Returned Cheques.....	40.00
Handling Charge for 2 nd NSF and Other Returned Cheques (No additional cheques accepted).....	60.00
Independent Study Course (extra fee).....	55.00
Late Registration Fee.....	25.00
Mail Key - Main Campus – Refundable Deposit	10.00
Psychometric Test	25.00
Official Transcript.....	10.00
Additional Transcript ordered at same time.....	5.00
Orientation and Retreat Fee (Required for new first – time students at Main Campus)	55.00
Retreat Fee- Fall (Required for 2 - 4 th year students at Main Campus).....	35.00
Retreat Fee- Winter (Required for Main Campus students)	35.00
Re-issuing a T2202A Tax Receipt.....	25.00
Student ID Card Replacement	15.00
Student Insurance (Compulsory for students doing 9 credit hours or more during a year).....	3.00

Cont ...

... Cont

Supplemental Exam.....	25.00
Textbooks per course (approx. & subject to GST).....	75.00-100.00
Yearbook (compulsory for students doing NINE or more credits)	30.00

(ALL FEES ARE SUBJECT TO CHANGE WITHOUT NOTICE)

STUDENT PAYMENT INFORMATION

1. Payment of Fees

Students are not officially registered for their courses until they have paid their fees in full or have made alternate arrangements with the Finance Office. Prior to receiving permission to attend class or to access their Internet courses, students must choose one of the following payment options:

1.1: Payment in Full

- Students who choose this option must make full payment for all fees on or before Registration Day. This is the only option available for part-time students who are doing fewer than nine credit hours.
- International students from countries other than the United States of America must pay their tuition and all other fees for both the Fall and Winter semesters by August 1st.

1.1.1: Deferred Payment Plan

- A Deferred Payment Plan, which is subject to a \$50.00 fee per semester, is available for students who are registered in nine or more credit hours. The first payment of 40%, plus a deferred payment fee of \$50.00, is due on the second Thursday of August for the Fall semester and the second Thursday of December for the Winter semester. The remaining balance is due in three equal payments on the last Thursday of September, October and November for the Fall semester and the last Thursday of January, February and March for the Winter semester. For the Summer semester students must pay 40%, plus a Deferred Payment Fee of \$50.00, by the second Thursday in April. The remaining balance is due in two equal payments on the second Thursday of May and June.
- Students who use the Deferred Payment Plan must provide the Finance Office with post-dated cheques or permission to use a Visa or MasterCard so that payments can be processed according to the dates indicated.
- Service charges will be applied to the Deferred Payment Plan if the required payment arrives after the payment date as specified above.

1.1.2: Canada/Provincial Student Loans

- Students who receive their Canada/Provincial Student Loan documents by Registration Day can use their student loan to pay their tuition fees. Students should also note that they will need to pay their compulsory fees, and Distance Education fees if applicable, on or before Registration Day.
- Students who have not received their Canada/Provincial Student Loan documents on or before Registration Day, or their student loan is not sufficient to cover all required fees, can do one of the following to pay their fees:
 - Arrange personal interim financing.
 - Use the Deferred Payment Plan.

1.2: Methods of Payment

Cash, cheque, money order, debit card, Visa Card or MasterCard can be used to make payments. Payment should be made payable to Master's College and Seminary.

1.3: Service Charges and Outstanding Accounts

A Service Charge of 1% per month is levied on accounts if students have not paid in full or their payments for the Deferred Payment Plan arrived late. The current Fee Schedule specifies the applicable charges for handling NSF cheques and other returned cheques. No further cheques will be accepted from students if they have had two NSF or other returned cheques. Students who have outstanding accounts are not permitted to write final exams, register for courses, graduate, or receive an official transcript, grade report or a T2202A Form.

TUITION REFUND POLICY

1.4: Tuition Refund Policy

Tuition refunds are provided to students, according to the dates indicated below, providing a **Drop/Add Form** is submitted to the Registrar's Office. A Drop/Add fee applies to all courses dropped after the dates indicated. Courses will be deleted from students' schedule if they qualify to receive a 100% refund. The rebate is processed effective from the date the Registrar's Office receives the written notice of withdrawal. **No refund will be issued for Intensive courses after the cutoff date that is published on the Course Registration Form.** Students are responsible to check their own schedules for accuracy. They may be held responsible for any associated costs that occur for any errors that are not corrected.

Fall Semester September 3 – December 12	Winter Semester January 9 – April 25	Summer Semester May 4 – July 31	Percentage Refund
To September 3	To January 9	To April 24	100%
September 4 -12	January 10 – 16	N/A	100% (Less a \$25.00 Drop/ Add Fee)
September 13-19	January 17 – 23	April 25 – May 8	75% (Less a \$25.00 Drop/ Add Fee)
September 20 -October 3	January 24 – February 6	May 9– 15	50% (Less a \$25.00 Drop/ Add Fee)
After October 3	After February 6	After May 15	No Refund

TUITION DISCOUNTS*

1. Tuition Discount for Dependents of Licensed Credential Holders (10%)

● A tuition discount (10%) is available for dependents of ordained ministers of the PAOC or PAON who enroll in a minimum of 15 credit hours at the Main Campus. A photocopy of the parent's Licensed Minister Credential (PAOC) or the Christian Minister's Certificate (PAON) must be submitted to process this discount. Discount only applies to tuition since all students pay 100% of the compulsory fees.

2. Family Tuition Discount

● Families who have more than one full-time student (i.e. all students doing 12 or more credit hours) attending the Main campus are eligible for a tuition discount. The student with the highest tuition pays 100%, the second student pays 80% and the third student pays 60%. Discount only applies to tuition since all students pay 100% of the compulsory fees.

3. Spousal Tuition Discount (50%)

● A Spousal Tuition Discount (50%) is available for the spouse of a full-time student. The full-time student must be enrolled in a minimum of 15 credit hours per semester. The spouse eligible for the reduction is the one taking the fewer credit hours. Courses for both students must be completed at the Main Campus. Discount only applies to tuition since all students pay 100% of the compulsory fees.

4. Mature Adult Tuition Discount (25%)

● A Mature Adult Tuition Discount (25%) is available for students aged 55 and over. Discount only applies to tuition since all students pay 100% of the compulsory fees.

Students can only qualify for **one of the tuition discounts listed above.*

Master's reserves the right to change fees and/or discounts listed above.

For further information please contact the Registrar's Office, 416-482-2224 ext 241 or 237