

# FINANCIAL SERVICES

## A. INCLUSIVE FEE FOR THE FALL AND SPRING TERMS

The inclusive fee for resident undergraduates for the academic year 2023-2024 is \$83,880. It includes tuition, room, board, library, laboratory, gymnasium, and (for seniors) graduation fees. The fee also covers network services, which include an Ethernet data connection at every desk and full wi-fi coverage; a telephone line in each suite; voicemail for each student; and "basic" cable television service (39 channels) in each suite. Students can, at additional cost, request private telephone lines and an expanded cable television service.

The yearly tuition fee for nonresident students is \$64,700 (\$32,350 for the fall term and \$32,350 for the spring term). It includes all the items named above except room, board, and network services. The yearly room charge is \$10,900 (\$5,450 for the fall term and \$5,450 for the spring term); the yearly board charge is \$8,280 (\$4,140 for the fall term and \$4,140 for the spring term).

All students, whether resident or nonresident, will also be charged a yearly hospitalization and prescription coverage fee of \$2,894 by Yale Health, unless it is waived upon presentation of evidence that a student has valid and sufficient alternative hospitalization/specialty care coverage. Coverage for the fall term only is \$1,447; coverage for the spring term only is \$1,447. An online waiver indicating that a student wishes to waive this plan must be submitted to the Yale Health Member Services Department by September 15, 2023, for the fall term and by January 31, 2024, for the spring term.

Additional charges will be made for such optional or incidental items as attendance at Yale Summer Session, individual instruction in the School of Music, special materials in art courses, special examinations, library fines, fines for a late course schedule and course schedule changes, damage to University property caused by the student, and the like.

## B. PAYMENT OF FEES

The official means of communicating student financial account information is through the University's Internet-based system for electronic billing and payment, YalePay. Yale does not mail paper bills or generate monthly statements.

The beginning of each month, email reminders to login to [YalePay](#) to review the student account activity are sent to all students at their official Yale email address and to all student-designated proxies. Payment is due in full by 4 p.m. Eastern time on the last day of the month.

YalePay is the preferred method of payment. For those who choose to pay by check, statements can be generated by term with a remittance advice with mailing instructions on the [YalePay website](#). Yale does not accept credit card payments.

All payments must be made in U.S. currency and checks must be drawn on a U.S. bank.

A processing charge of \$25 will be assessed for a payment returned for any reason by the bank on which it was drawn.

Fees for one-half the inclusive fee will be posted to the student account at the end of June. Payment will be due by 4 p.m. Eastern time on July 31. Fees for the Spring term will be posted to the student account at the end of October; payment of the balance will be due by 4 p.m. Eastern time on November 30.

Information about supplemental loan plans may be obtained from the Student Financial Services Center at 246 Church Street. (See “Financial Aid.”)

A late charge will be assessed if any part of the inclusive fee is not paid when due. For payments due on July 31, but not received on or before that date, a late charge will be imposed as follows:

<b>If Payment in Full is Not Received</b>	<b>Late Charge</b>
By July 31 at 4 p.m.	\$125
By August 31 at 4 p.m.	An additional \$125
By September 30 at 4 p.m.	An additional \$125

**For payments due on November 30 but not received on or before that date, the late charge is as follows:**

<b>If Payment in Full is Not Received</b>	<b>Late Charge</b>
By November 30 at 4 p.m.	\$125
By December 31 at 4 p.m.	An additional \$125
By January 31 at 4 p.m.	An additional \$125

Students who have not paid or made arrangements for payment of their term fees by the due date will be placed on hold until these financial obligations have been settled. University regulations require that all financial obligations to the University be paid as a condition of enrollment.

Students who cancel a leave of absence or a Year or Term Abroad are subject to the deadlines outlined above. Those whose payments have not been received by Yale by July 31 (for a fall term) or November 30 (for a spring term) are subject to the late charges as outlined above.

### **Bill Payment and Pending Military Benefits**

Yale will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other facilities, or the requirement that a student borrow additional funds, on any student because of the student's inability to meet their financial obligations to the institution, when the delay is due to the delayed disbursement of funding from VA under chapter 31 or 33.

Yale will permit a student to attend or participate in their course of education during the period beginning on the date on which the student provides to Yale a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 and ending on the earlier of the following dates: (1) the date on which payment from VA is made to

Yale; (2) ninety days after the date Yale certifies tuition and fees following the receipt of the certificate of eligibility.

### C. PAYMENT OF FEES, ACADEMIC TRANSCRIPTS, AND DIPLOMAS

No student will be able to secure an academic transcript unless all financial obligations to the University have been fulfilled. Similarly, no student will be awarded a diploma until all financial obligations have been fulfilled.

### D. REBATES OF UNDERGRADUATE CHARGES

1. Withdrawal on or before the Fifteenth Day of a Term. A student who withdraws for any reason on or before the fifteenth day of a term (September 13, 2023, in the fall term and January 30, 2024, in the spring term) will not be held responsible for the tuition, room, and board fees for that term. However, a resident student will be assessed a per diem housing charge for each day up to and including the day on which the student relinquishes the room. A student with a meal contract will be charged the guest rate per day for board through the date on which the student provides written notification of withdrawal to the Yale Dining Business Office, 246 Church Street. A nonresident student with the Dining Services Eli Bucks Plan will be charged only for meals actually taken.
2. Withdrawal after the First Fifteen Days but during the First Quarter of a Term. A student who withdraws for any reason after the fifteenth day of a term but on or before the last day of the first quarter of the term (September 23, 2023, in the fall term and February 9, 2024, in the spring term) will be given a rebate of one-half (50%) of the tuition, room, and board fees due or paid for that term. A resident student will be assessed a per diem housing charge for each day from the date of withdrawal up to and including the day on which the student relinquishes the room. A student with a meal contract will be charged the guest rate per meal for meals taken from the date of withdrawal through the date on which the student provides written notification of withdrawal to the Yale Dining Business Office, 246 Church Street. A nonresident student with the Dining Services Eli Bucks Plan will be charged only for meals actually taken.
3. Withdrawal after the First Quarter but on or before Midterm. A student who withdraws for any reason after the first quarter of a term but on or before the day of midterm (October 27, 2023, in the fall term and March 8, 2024, in the spring term) will be given a rebate of one-quarter (25%) of the tuition, room, and board fees due or paid for that term. A resident student will be assessed a per diem housing charge for each day from the date of withdrawal up to and including the day on which the student relinquishes the room. A student with a meal contract will be charged the per diem assessment for board taken from the date of withdrawal through the date on which the student provides written notification of withdrawal to the Yale Dining Business Office, 246 Church Street. A nonresident student with the Dining Services Eli Bucks Plan will be charged only for meals actually taken.
4. Withdrawal after Midterm. A student who withdraws for any reason after midterm (October 27, 2023, in the fall term and March 8, 2024, in the spring term) will not

- be given a rebate of any portion of the tuition, room, and board fees due or paid for that term.
5. **Required Withdrawal for Academic or Disciplinary Reasons.** A student who is required to withdraw during a term because of unsatisfactory academic performance or disciplinary reasons in the previous term will have their financial aid prorated based upon the number of days the student was enrolled in the current term. The student will not be charged the inclusive fee for the current term even if the withdrawal occurs after the fifteenth day of the term. The student will, however, be charged for room and board on the basis described in Section D.1., “Withdrawal on or before the Fifteenth Day of a Term.”
  6. **Health Services.** A student who withdraws from the University during the first fifteen days of the term will be refunded the fee paid for Hospitalization/Specialty Coverage. The student will not be eligible for any Yale Health benefits, and the student’s Yale Health membership will be terminated retroactive to the beginning of the term. The medical record will be reviewed, and any services rendered and/or claims paid will be billed to the student on a fee- for-service basis. At all other times, a student who withdraws from the University will be covered by Yale Health for thirty days following the date of withdrawal. Fees will not be prorated or refunded. Students who withdraw are not eligible to enroll in Student Affiliate Coverage. Regardless of enrollment in Yale Health Hospitalization/Specialty Coverage, a student who withdraws from the University will have access to services available under Yale Health Basic Student Health Services (including Student Health, Athletic Medicine, Gynecology, Acute Care, Mental Health & Counseling, and Care Management) during these thirty days to the extent necessary for a coordinated transition of care. However, students who are enrolled in the Yale Health Hospitalization/Specialty Coverage and who are approved for a medical leave of absence have the option to extend their coverage through Yale Health’s Undergraduate Affiliate Coverage for up to one year. For more information see Health Coverage Overview for Undergraduate Students on Medical Leave of Absence.
  7. **The Tuition Refund Plan in the Event of Medical Leave.** The University makes available to students and parents an option to participate in the tuition refund plan of A. W. G. Dewar, Inc. This plan provides protection from the loss of funds paid for tuition (and room and board, if applicable). Eighty percent of the funds paid by the student or the family to the University for tuition, room, and board, less any refund or credit due the student from the University, will be refunded provided the medical condition of the student is certified by a licensed physician and the condition necessitates complete leave from all classes for the balance of the term. Benefit payment is made to Yale to be credited to the student's account. Benefits not required to settle the student's account with Yale will be refunded to the student through Yale. Benefits are coordinated with and reduced by credits issued by the University to the student's account as a result of leave.
  8. **Death.** In the event of a student's death on or before the fifteenth day of a term, the inclusive fee for that term will be canceled in full. Should death occur after the fifteenth day of a term, the Registrar's Office will adjust the inclusive fee on a pro rata basis as of the date of death.

9. **Non-Medical Leave of Absence.** The rules given in section D.1. above apply to a student who has been granted a non-medical leave of absence, except for Yale Health coverage (See Health Services, section C, “Eligibility changes”) and rebate of room rent. Students who request a non-medical leave of absence after the term has started will be responsible for any applicable costs associated with the health plan and may experience other financial impacts. Students are encouraged to seek guidance from Yale Health Member Services and Student Financial Services.
10. **Medical Leave of Absence/Reduced Course Load.** Students who are approved for a Medical Leave of Absence or who are placed on an Involuntary Medical Leave of Absence who elect not to participate in the tuition refund plan will be given rebates according to the following schedule: If the leave occurs on or before the fifteenth day of a term, the rules given in section D.1. above apply. If the leave occurs between the sixteenth day of a term and the following Sunday, the student will be given a rebate of 90% of the tuition, room, and board fees due or paid for that term. The tuition, room, and board fees rebate will decrease by 10% every week (Monday – Sunday) thereafter, such that a student will be given a rebate of 80% of the tuition, room, and board fees due or paid for that term during the fourth week, 70% in the fifth week, 60% in the sixth week, and so on. Students will thus not be entitled to any rebate for tuition, room, or board if the leave occurs after the twelfth week of the term. Yale will expedite any rebates for students placed on involuntary leave or removed from housing. If a student is approved to take two courses as a reasonable accommodation at the beginning of the term, Yale will charge ½ tuition. Similarly, if a student is approved to drop to two courses before or on the 15th day of the term, Yale will also charge ½ tuition. However, if a student drops to two courses after the 15th day of the term, there will be no tuition reduction.
11. **Eli Whitney Students Program.** A student in the Eli Whitney Students Program who withdraws from a course for any reason on or before the last day of add/drop period will not be held responsible for the tuition fees for that course. An Eli Whitney student who withdraws from a course for any reason after the last day of add/drop period but on or before the midterm will be given a rebate of 50% of the tuition fees for that course. An Eli Whitney student who withdraws from a course for any reason after midterm will not be given a rebate of any portion of the tuition fees due or paid for that term.
12. **Rebate of Room Rent.** Students (other than those who are withdrawn or on medical leave of absence) are subject to a charge when they relinquish a room after accepting and contracting for it in a college room draw. The amount of the charge depends on how early students notify Yale College Housing, in writing, of the intention to relinquish the room.

A minimum charge applies for relinquishing a room for a fall semester, according to the deadlines that follow, but not always for a spring term for students who notify Yale College Housing on or before the previous November 30; students who relinquish a room on or before November 30 for the spring term will not be responsible for the spring-term room charge.

Charges for relinquishing fall-term housing

A student who has contracted for a room but who notifies Yale College Housing in writing on or before the first day of the fall term of an intention to relinquish that room will be charged a nonrefundable deposit of one-quarter (25%) of the term room rent.

A student who has contracted for a room but who notifies Yale College Housing in writing on or before the fifteenth day of the fall term of an intention to relinquish that room will be charged a nonrefundable deposit of one-quarter (25%) of the term room rent plus the per diem housing charge for each day up to and including the day on which the student relinquishes the room.

A student who has contracted for a room but who notifies Yale College Housing in writing after the fifteenth day of the fall term but on or before the last day of the first quarter of the fall term of an intention to relinquish that room will be charged one-half (50%) of the term room rent.

A student who has contracted for a room but who notifies Yale College Housing in writing after the last day of the first quarter of the fall term but on or before midterm of an intention to relinquish that room will be charged three-quarters (75%) of the term room rent.

#### Charges for relinquishing spring-term housing

A student who has contracted for a room but who notifies Yale College Housing in writing by November 30, 2023, of an intention to relinquish that room during the spring term will not be responsible for the spring-term room charge.

A student who has contracted for a room but who notifies Yale College Housing in writing on or before the first day of the spring term of an intention to relinquish that room will be charged a nonrefundable deposit of one-quarter (25%) of the term room rent.

A student who has contracted for a room but who notifies Yale College Housing in writing on or before the fifteenth day of the spring term of an intention to relinquish that room will be charged a nonrefundable deposit of one-quarter (25%) of the term room rent plus the per diem housing charge for each day up to and including the day on which the student relinquishes the room.

A student who has contracted for a room but who notifies Yale College Housing in writing after the fifteenth day of the spring term but on or before the last day of the first quarter of the spring term of an intention to relinquish that room will be charged one-half (50%) of the term room rent.

A student who has contracted for a room but who notifies Yale College Housing in writing after the last day of the first quarter of the spring term but on or before midterm of an intention to relinquish that room will be charged three-quarters (75%) of the term room rent.

13. Board Rebate. Board rebates will not be given nor release granted to students observing religious beliefs, holidays, or fasts, students following specialized diets

due to medical conditions, or students pursuing voluntary dietary restrictions based on various ethical, political, environmental, or health concerns.

No board rebate will be given to a student during a period of absence from the University if that absence is less than two weeks. After that, and if the absence is approved by the residential college dean, the student will receive a board rebate equal to one-half the daily rate for each board day so approved.

14. **Financial Aid Recipients.** For purposes of determining the refund of Federal Student Aid funds, any student who withdraws from Yale College for any reason or goes on medical leave of absence during the first 60% of any term will be subject to a pro rata schedule which determines the amount of Federal Student Aid funds a student has earned at the time of withdrawal. A student who withdraws after the 60% point has earned 100% of their Federal Student Aid funds for the term. In 2023-2024, the last days for the refund of Federal Student Aid funds will be November 1, 2023 in the fall term and March 29, 2024 in the spring term.

For purposes of determining the refund of institutional aid funds, any student who withdraws from Yale College for any reason or goes on medical leave of absence on or before Midterm will be subject to a pro rata schedule which determines the amount of institutional aid funds a student has earned at the time of withdrawal or leave. This schedule is based in part on the rebate of charges as previously indicated.

In all cases students are encouraged to contact Yale Student Financial Services to inquire about the consequences of withdrawal or leave.

Recipients of Federal and/or institutional loans who graduate or withdraw are required to have an Exit Interview before leaving Yale. Students leaving Yale receive instructions on completing this process from Yale Student Financial Services.

15. **Interruption or Temporary Suspension of University Services or Programs.** Certain events that are beyond the University's control may cause or require the interruption or temporary suspension of some or all services and programs customarily furnished by the University. These events include, but are not limited to, epidemics or other public health emergencies; storms, floods, earthquakes, or other natural disasters; war, terrorism, rioting, or other acts of violence; loss of power, water, or other utility services; and strikes, work stoppages, or job actions. In the face of such events, the University may, at its sole discretion, provide substitute services and programs or appropriate refunds. The decision to suspend services and programs shall be made at the sole discretion of the University.