

Expenses

The question of costs while attending the University is important to every student. It is difficult, however, to accurately estimate yearly expenditures; expenses vary according to the nature of the curriculum, the place of residence (whether in-state or out-of-state), and the student's own habits and needs. It is possible to live simply and to participate in the life of the student community on a modest budget. The best help the University can offer the student in budget planning is to provide available figures for expenses.

Health service and admission to athletic events are available to any currently enrolled student. The payment of the appropriate fees will permit any combination of graduate and undergraduate courses to be taken that may be required or approved. Charges for all coursework will be assessed by student level. The University reserves the right to correct errors in student fee assessments and charges which are discovered subsequent to initial billings and fee statements.

All fees are for the academic year 2010–2011 and are subject to change by action of the Tennessee Board of Regents. The new fee amounts will be published each year when approved by the Tennessee Board of Regents (usually around July 1). The updated rates will be available in July on the MTSU Web site at www.mtsu.edu/bursar.

Registration Fees

Maintenance Fees

In-State Students Per Credit Hour

| | |
|---------------|--------|
| Undergraduate | 201.00 |
| Graduate | 324.00 |

Out-of-State Students Per Credit Hour

| | |
|---------------------|--------|
| Undergraduate | 723.00 |
| Graduate | 898.00 |
| eRate Undergraduate | 302.00 |
| eRate Graduate | 486.00 |

Program Services Fee (required of all students)

| | |
|-----------|----------------|
| Full-time | 702.00 |
| Part-time | 62.00 per hour |

Late Registration (nonrefundable) \$100.00
(Late registration fee of \$100 will be charged all students who register or reregister on or after the first day of class.)

NOTE: The rates quoted above are those in effect for the 2010–2011 academic year. A portion of the Program Services Fee is allocated to the Parking and Transportation Services department; upon payment of all registration fees, students are eligible to receive a student parking permit.

Materials Fees

Agribusiness and Agriscience

Applies to ABAS 2400, 3400, 4400, 4460 \$150 per course

Biology

BIOL 1030/1031, 1110/1111, 1120/1121, 2010/2011, 2020/2021, 3000, 3010/3011, 3020/3021, 3030, 3040, 3210/3211, 3250/3251, 4080/4081, 4110/4111, 4130/4131, 4140/4141, 4180/4181, 4210/4211, 4220/4221, 4270, 4280, 4290, 4360, 4430, 4440, 4450, 4460/4461, 4510, 4560/4561, 4570/4571, 4580/4581, 4590, 4720/4721, 4750, 5010/5011, 5020/5021, 5030, 5040, 5130/5131, 5140/5141, 5180/5181, 5220/5221, 5460/5461, 5510, 5560/5561, 5570/5571, 5580/5581, 6080/6081, 6290, 6330/6331, 6360, 6380/6381, 6390/6391, 6410, 6430, 6440, 6450, 6590, 6620, 6720/6721, 6750; FRSC 4300/4301 \$5 per credit hour

Chemistry

Applies to PSCI 1030/1031; CHEM 1010/1011, 1020/1021, 1110/1111, 1120/1121, 2030/2031, 2230/2231, 2880, 3010/3011, 3020/3021, 3880, 4230/4231, 4350/4351, 4360/4361, 4430/4431, 4630/4631, 4780, 4880; FRSC 3530/3531, 4330/4331, 4340, 4341, 4530 \$5 per credit hour

Art

Applies to ART 1610, 1620, 1630, 1640, 2130, 2200, 2230, 2310, 2325, 2510, 2620, 2710, 2810, 3140, 3200, 3210, 3220, 3240, 3325, 3330, 3520, 3530, 3550, 3560, 3610, 3620, 3650, 3720, 3730, 3770, 3820, 3830, 3930, 4000, 4100, 4110, 4120, 4130, 4140, 4280, 4290, 4300, 4310, 4320, 4390, 4400, 4510, 4520, 4530, 4640, 4710, 4720, 4730, 4770, 4810, 4820, 4830 \$20 per credit hour

Concrete Management

Applies to CIM 3060, 3070, 3080, 3100, 3200, 3600, 4010, 4050, 4060, 4100, 4150, 4200 \$15 per course

Special Course Fees

Aerospace Flight Instruction Program Fees

| | |
|-----------------------|--------------------|
| Use of aircraft | \$115-235 per hour |
| For instruction | \$12-35 per hour |
| For use of simulators | \$20-70 per hour |

Jennings A. Jones College of Business

Applies to ACTG, BUAD, BLAW, BCEN, ECON, FIN, INFS, MGMT, MKT, QM (excludes ECON 2410 and 2420 and QM 2610) \$25 per credit hour

Private Instruction Music Fees

Charged to all music private instruction courses \$175 for 1 credit hour
\$325 for 2–3 credit hours

Distance Education Fee

(MTSU online and correspondence courses) \$10 undergraduate credit hour
\$15 graduate credit hour

Concrete Management Certification Fees

Applies to CIM 3000, 3050 \$125 per course

Nursing Testing Fees

Applies to NURS 3000, 3030, 3170, 3350, 3530, 3550, 3570, 4210, 4330, 4350, 4530, 4550, 4570 \$34 per course

Nursing Fees

Applies to all upper class nursing courses: \$25 per course
NURS 3000 and 4000 level courses
NURS 5000 and 6000 level courses

Fall 2010–Summer 2011 Regents Online Degree Program Fees

Regents Online Degree Program (RODP) courses are charged per hour and viewed separately from MTSU courses so as not to mix with the full-time cap applicable to MTSU courses. RODP fees are computed in addition to any MTSU course fees and do not apply to the full-time maximum for MTSU registration fees.

| | |
|---|-------------------|
| In-State Resident - Maintenance Fees | |
| Undergraduate | \$201.00 per hour |
| Graduate | 324.00 per hour |
| Out-of-State Resident | |
| Undergraduate | 723.00 |
| Graduate | 898.00 |
| eRate Undergraduate | 302.00 |
| eRate Graduate | 486.00 |
| Online Course Fee | |
| Undergraduate/Graduate | 80.00 per hour |

Summer 2011 Registration Fees

NOTE: Fees are charged per hour for all classes.

| | |
|--|--------------------|
| In-State Students | |
| Undergraduate | \$ 201.00 per hour |
| Graduate | 324.00 per hour |
| Out-of-State Residents | |
| Undergraduate | 723.00 |
| Graduate | 898.00 |
| eRate Undergraduate | 302.00 |
| eRate Graduate | 486.00 |
| Program Services Fee | 62.00 per hour |
| Late Registration (nonrefundable) | 100.00 |



Campus Housing Expenses Fall 2010–Summer 2011

| | |
|--|----------|
| Reservations | |
| Fall and Spring Semesters, required prepayment | \$300.00 |
| Spring Semester only, required prepayment | \$150.00 |
| Summer Session, required prepayment | \$175.00 |

Fall 2010–Spring 2011

| Building | Type of Accommodation | Fall 2010 | Spring 2011 |
|---|-----------------------------------|------------|-------------|
| Wood, Felder, Clement, Gore, Rutledge | Private | \$2,978.00 | \$2,978.00 |
| | Shared | \$1,702.00 | \$1,702.00 |
| Lyon Complex (Mary and McHenry Halls), Monohan Complex (Reynolds and Schardt Halls), Smith, Sims, Beasley, Judd, Gracy, Deere, Nicks, Cummings, Corlew | Private | \$3,703.00 | \$3,703.00 |
| | Shared | \$2,116.00 | \$2,116.00 |
| Rutledge, Lyon Complex (Mary and McHenry Halls), Monohan Complex (Reynolds and Schardt Halls) | Single | \$2,645.00 | \$2,645.00 |
| Scarlett Commons Apts. | Private bedroom, four-person apt. | \$2,823.00 | \$2,823.00 |
| Womack Lane Apartments for Single Students | Shared one-bedroom | \$2,135.00 | \$2,135.00 |
| | Shared two-bedroom | \$2,315.00 | \$2,315.00 |
| | Private one-bedroom | \$4,270.00 | \$4,270.00 |
| Womack Lane Apartments for Students with Families | One-bedroom, furnished | \$4,270.00 | \$4,270.00 |
| | Two-bedroom, unfurnished | \$4,017.00 | \$4,017.00 |

*NOTE: Room rents are subject to change by action of the Tennessee Board of Regents. Each student will pay the amount in effect at the time of registration. **Apartment summer sessions noted with an asterisk are available only to those residents who have signed a license agreement and made prepayments for the subsequent academic year beginning in August.***

**Residence hall summer sessions are restricted to specific locations.*

Summer 2011 Term Building Rates

| Building | Type of Accom. | S1 | S2/S3 | S4 | All |
|--|----------------------------------|---|------------|------------|------------|
| Residence Hall | Private | \$694.00 | \$1,158.00 | \$2,116.00 | \$3,010.00 |
| | Shared | \$395.00 | \$662.00 | \$1,324.00 | \$1,729.00 |
| Scarlett Commons Apartments | Private Bedroom Four-Person Apt. | (RESTRICTIONS APPLY TO APARTMENT ASSIGNMENTS) All Summer ONLY Offered at Scarlett \$536.00 | | | |
| Womack Lane Apartments for Single Students | Shared One-bedroom | \$400.00 | \$667.00 | \$1,334.00 | \$1,734.00 |
| | Shared Two-bedroom | \$425.00 | \$709.00 | \$1,418.00 | \$1,843.00 |
| | Private One-bedroom | \$785.00 | \$1,308.00 | \$2,616.00 | \$3,401.00 |
| Womack Lane Apts. for Students with Families | One-bedroom, furnished | \$785.00 | \$1,308.00 | \$2,606.00 | \$3,401.00 |
| | Two-bedroom, unfurnished | \$754.00 | \$1,257.00 | \$2,514.00 | \$3,268.00 |

Other Applicable Charges

| | |
|---|--------------------|
| Admission application fee | |
| Undergraduate | \$ 25.00 |
| Graduate | 25.00 |
| International | 30.00 |
| Automobile registration—academic year: | |
| Faculty/administration/staff | 125.00 |
| Executive Parking Permits | 180.00 |
| Student permits** | n/c |
| Automobile registration—summer only: | |
| Faculty/administration/staff | 33.00 |
| Student permits | n/c |
| Diploma insert (after the first) | 10.00 |
| Dissertation binding (1 original and 4 copies) and microfilming (doctor's degree) | 91.00 |
| Thesis binding (master's degree) (1 original and 3 copies) | 37.00 |
| Extra copy thesis (or dissertation binding) | 9.20 |
| Graduate entrance tests: | |
| Miller Analogies | 70.00 |
| Graduate Record Exam-subject | 130.00 |
| ID card replacement | 10.00 |
| Aerospace Flight Instruction Program Fees | |
| Use of aircraft | \$115–235 per hour |
| For instruction | \$12–35 per hour |
| For use of simulators | \$20–70 per hour |
| Nursery school, semester | |
| Infants and toddlers, 2 days/week | 200.00 |
| Preschool (4 days per week) | 360.00 |
| Day Care Fees (per week) | |
| Full-time (M-F) | 135.00 |
| Part-time (MWF) | 81.00 |
| Part-time (TTH) | 54.00 |

**A portion of the general access fee is allocated to the Parking and Transportation and Services Department; upon payment of all registration fees, students are eligible to receive a student parking permit.

No student will be allowed to preregister, register, or receive a grade report or transcript of credits until all accounts are settled. A student will not be officially enrolled until all fees are cleared through the Business Office.

Late Registration

Students who complete registration (including the payment of fees) during the late registration period will be charged a \$100 late fee.

Matriculation Fee for Incompletes

If a student receives a grade of Incomplete (I), he or she need not reregister or pay fees for the course every semester until the course is completed. Such students should work only with the course instructor to complete grade requirements.

Returned Checks

Acknowledged bank errors excepted, a \$30 service charge will be assessed for each returned check, whether given in payment of fees, for purchase of books, cashed by the University for the personal convenience of the student, or for any other reason. The University will decline to accept checks from any student who has checks returned by the bank more than once or if any check returned is not paid within ten (10) working days. A \$100 late registration fee may be assessed for any returned check given in payment of registration fees.

Automobiles

All privately owned or operated vehicles for use on the campus must be registered annually with Parking and Transportation Services and must display an official registration permit. (See above for charges.) For more information or clarification, please refer to **Traffic and Parking Regulations**, available in the Parking and Transportation Services Office.

Auditing Charges

An auditor is one who enrolls and participates in a course without expectation of receiving academic credit. The same registration procedure is followed and the same fees charged as for courses taken for credit. An audited course is not applicable to any degree or certification program.

Regular class attendance is expected. Other course requirements, which may be obtained in writing from the instructor, will vary depending upon the nature of the course. Students interested in auditing a course should discuss course requirements prior to enrolling. Failure to meet course requirements may result in removal from the course at the request of the instructor. A successful audit will be recorded on the transcript with the designation NC.

A change from audit to credit or credit to audit must be processed by the last day to add a class.

Persons 60 years of age or older or disabled persons suffering from a permanent total disability which totally incapacitates such persons from working at an occupation which results in an income (T.C.A., Section 49-7-113) who are domiciled in Tennessee may audit courses at any state-supported college or university without paying tuition charges. (Note: The student must pay an application fee and special course fees.) Registration under this program is on a space-available basis; therefore, students cannot priority register. Class selection should be processed on the first day of classes for the term or session. Proof of age or disability must be provided.

65-Year-Old/Disabled Credit Student

Persons 65 years of age or older or disabled persons suffering from a permanent total disability which totally incapacitates such persons from working at an occupation which results in an income (T.C.A., Section 49-7-113) who are domiciled in Tennessee may register for classes for credit by paying a service fee not to exceed \$70 per semester. (Note: This fee includes maintenance fees, student activity fees, technology access fees, and registration fees; it does not preclude an application fee, late fee, change-of-course fee, parking fee, special course fee, etc.) Registration under this program is on a space-available basis; therefore students cannot priority register. Class selection should be processed on the first day of classes for the term or session. No late fee is charged. An application fee is required. In addition, the applicant must be eligible for admission and submit proof of age or disability.

Additional Charges

The University reserves the right to increase the charges listed herein or to add new ones whenever such increases or additions are found to be necessary.

Board

Students may secure meals in the University cafeterias or grill either through optional meal plans available from the food service or a meal-to-meal cash basis.

Debts

An important part of every student's educational experience is learning to manage money and to responsibly discharge financial obligations incurred. With this in mind, MTSU expects you to promptly pay all University bills and accounts when due.

Failure to meet financial obligations will result in your not being allowed to preregister, register, or receive transcripts, grade reports, or diplomas.

Deferred Payment Plan

Students who want to use the Deferred Payment Plan must sign up for the payment plan and pay the down payment online via RaiderNet. If a student is eligible, there will be an option in the bill payment system to request a Deferred Payment Plan. Students who wish to pay by mail must view the down payment amount online by selecting the option to view the payment plan installments. Students may also sign up for the plan and pay the down payment at the Business Office cashier windows.

Although all charges are due and payable in full at the beginning of each term, students in good financial standing at MTSU may defer payment of up to 50 percent of their registration, housing, and freshman meal plan fees for the Fall and Spring semesters. The deferment of fees is not available for Summer terms.

To be eligible for the Deferred Payment Plan, each participant must make a minimum down payment of 50 percent of the registration fees, residence hall rent, and freshman meal plan costs. The balance due must be \$400 or more after all discounts, waivers, financial aid, and other credits are applied. A student who fails to make timely payments in a previous term will be denied the right to participate in the Deferred Payment Plan in future enrollment periods. Any student who makes payment with a check which is subsequently returned will be denied participation in the Deferred Payment Plan in all future terms.

The amount deferred will be payable in two monthly installments. For the Fall term, installment payments are due on or before September 30 and October 31. For the Spring term, installment payments are due on or before February 28 and March 31. The University is not obligated to send reminder notices before the payment is due. Participants in this plan must apply all discounts, waivers, credits, and financial aid (including student loans) toward payment of registration fees before a deferment will be considered. Financial aid and other credits received after the initial payment will be applied to the remaining balance, and future amounts due will be recomputed. No refunds can be made until all fees are paid in full. Students will not be withdrawn for failure to pay the second or third payments. However, the balance must be paid in full before the student can preregister for future terms, even if preregistration is prior to the due date.

Each participant will be charged a \$50 nonrefundable service fee each term to defray administrative costs. This fee is payable along with the 50 percent down payment on or before the registration fee payment deadline. An additional late payment charge of \$25 will be assessed for each installment not paid on or before the due date and each 30-day period past the second installment up to a maximum of \$100. Withdrawals from classes will not alter the remaining balance due except to the extent that any refund may be applied. Students who make payments with checks that are returned will be charged a \$30 return check service fee as well as any applicable late fees.

If a payment is not received in the Business Office by the scheduled payment due date, the University will withhold all

services from the student—including grades, transcripts, and future registration—until the fees have been paid in full including any assessed late fees.

All existing rules and policies pertaining to returned checks, refunds, withdrawals, dropped classes, and collection costs are applicable to the Deferred Payment Plan.

Payment of the minimum amount due on the Deferred Payment Plan finalizes registration. The class schedule will not be dropped. It is not necessary to also confirm on RaiderNet. The Deferred Payment Plan service fee, late fee, and minimum amount are effective for 2010–11 and are subject to change in future terms.

Additional fees for classes, dorms, or meal plans added after initial registration payment or confirmation must be paid by the late registration fee payment deadline. If students are eligible for the Deferred Payment Plan, any unpaid fees after this date will be processed as a deferred payment. The \$50 Deferred Payment Plan service charge and any applicable \$25 late payment fees will be charged.

Students who are not eligible for deferred payment will be subject to withdrawal from all classes or from the dorm for non-payment or subject to service charges and late payment fees.

For more information and detailed instructions on how to sign up for deferred payment, check online at www.mtsu.edu/bursar. Questions regarding the Deferred Payment Plan should be directed to the Bursar's Office at (615) 898-2761.

Deferred Payment for Recipients of Veterans Affairs or Other Governmentally Funded Educational Assistance Benefits

Service members, veterans, and dependents of veterans who are eligible beneficiaries of U.S. Department of Veterans Affairs educational benefits or other governmentally funded educational assistance, subject to the conditions and guidelines set forth in Tennessee Code Annotated 49-7-104 as amended, may elect, upon formal application, to defer payment of required tuition and fees until the final day of the term for which the deferment has been requested. Application for the deferment must be made prior to the published fee payment deadlines and no later than 14 days after the beginning of the term, and the amount of the deferment shall not exceed the total monetary benefits to be received for the term. Students who have been granted deferments are expected to make timely payments on their outstanding tuition and fees balance once educational benefits are being delivered, and eligibility for such deferment shall terminate if the student fails to abide by any applicable rule or regulation or to act in good faith in making timely payments. This notice is published pursuant to Public Chapter 279, Acts of 2003, effective July 1, 2003.

Registration Confirmation

If fees are paid in full by financial aid, Federal Direct or PLUS loans, TELS (Lottery) scholarship, pre-paid tuition programs, Vocational or Veteran's rehabilitation or other credits, students must complete the registration process by confirming that they will attend MTSU for the term. If balance is a credit or zero, they must Confirm Registration on RaiderNet by the fee payment deadline.

To confirm registration, students should

- log in to PipelineMT at www.mtsu.edu;
- click on RaiderNet then on the Student tab;
- select Student Account;
- select Confirm Enrollment/Registration Payment/Account Detail for Term;
- select the term. The account balance summary and account detail for the term will be displayed.
- click "Yes, I will attend during..." and wait for a confirmation number.

Students will be given a confirmation number and should write down the confirmation number and date as proof of confirmation. If in doubt, students should try the process again and the system will tell them if registration has been confirmed. The confirmation number will not be repeated. If the student does not receive a confirmation number and is instead taken to the bill payment system, aid is either not on the account or a balance is still due.

Please note: Reviewing the class schedule does not confirm registration; students **MUST** select the Confirm Registration option, then select the option "Yes, I will attend during . . ." When this option is selected, **the student will be given a confirmation number if the registration is confirmed.** When a **confirmation number** is assigned, the system will hold classes. If registration is not confirmed before the fee payment deadline, the class schedule will be deleted from the computer. Financial aid refunds cannot be processed until confirmation is completed.

Check the online registration guide and www.mtsu.edu/bursar for detailed instructions, dates, and deadlines for each term.

All students who preregister and decide not to attend MTSU should access RaiderNet prior to the final fee payment date for the term to drop all classes from their records. If they decide not to attend MTSU after confirming, they must withdraw from the University.

Fee Adjustments

NOTE: No refund of housing, registration, or other fees will be made to students who are dismissed or suspended.

Tuition, program services fees, and out-of-state tuition will be adjusted as follows:

1. A full (100%) refund or reduction of fees will be provided for courses cancelled by the University.
2. A full (100%) refund or reduction of these fees will be provided to students who preregister and drop classes or withdraw from all classes prior to the first day of the semester or part of term. See the current online registration guide for fee adjustments and schedule adjustment dates.

42 Expenses

- A full (100%) refund of these fees will be provided in case of a student's death.
- Tuition, registration fees, materials and course fees, and residence hall rent will be adjusted at the rates of 75 percent or 25 percent to students who officially withdraw from the University prior to the dates specified in the registration guide published each semester. The same fee adjustment schedule applies to students who drop below full-time to an hourly load. The calculation of tuition and fee adjustments for a complete withdrawal from the University is based on the percentage charge of all courses dropped for the term. There will only be an adjustment in fees if the new calculated charge is less than the original charge. Not all withdrawals will result in a refund or reduction in fees. The calculation of tuition and fee adjustments for dropped courses is based on the charge for currently enrolled hours plus a percentage charge of all courses dropped. There will only be a reduction in fees if the new calculated charge is less than the original charge. Not all dropped courses will result in a refund or reduction in fees.

The University fee adjustment policy is based entirely upon the official date of the withdrawal or drop.

Refunds due to fee adjustments will be processed beginning approximately two weeks after the end of each fee adjustment period. It takes several weeks to process all the refunds. The University will offset against proposed refunds any amount owed by the student to the University.

Drop/Withdrawal from class. Students who drop or withdraw from classes will have a balance due under the Deferred Payment Plan. Fees are adjusted based on the drop or withdrawal date. The fee adjustment percentage is NOT applied to the amount of payment, but rather as a percentage adjustment of total fees. A refund would be issued to the student only if the newly adjusted amount of fees is less than the amount that has been paid by the student. Withdrawal from classes does not negate the student's responsibility to pay the balance of fees after the semester has begun.

Refunds of Housing Expenses

Residence Halls

Applications for residence halls and on-campus apartments must be accompanied by the required prepayment as outlined in the license agreement. Prepayment is a security of good faith that denotes the applicant's serious intent to reside in on-campus housing. Prepayment fees for 2011–2012 are \$300, \$150 of which is applied toward Fall semester charges, and \$150 of which is applied toward Spring semester charges. This prepayment is refundable prior to check-in according to the following schedule. All cancellations must be submitted in writing to the Housing and Residential Life Office. Prepayment amounts represent approximately 25 percent of the total semester fee and may vary from year to year. Students should contact Housing and Residential Life to verify specific changes.

Academic Year (Fall and Spring) Applications

| Date of Cancellation | Refund Amount |
|---|---------------|
| By May 1 | \$150.00 |
| By June 1 | \$100.00 |
| By July 1 | \$ 50.00 |
| After July 1, but prior to the first check-in day in August | \$ 00.00 |

Spring Semester Only Applications

| Date of Cancellation | Refund Amount |
|--|---------------|
| By October 15 | \$ 50.00 |
| After October 15, but prior to the first check-in day in January | \$ 00.00 |

Summer Housing

Details regarding application, fees, and refunds for summer assignment to residence halls and on-campus apartments may be obtained by contacting the Housing and Residential Life Office at (615) 898-2971.

Housing Fees

The refunds of residence hall fees after registration will be prorated on a weekly calendar basis when the student is forced to withdraw from the residence hall because of approved medical reasons confirmed in writing by a licensed physician.

Full refund will be made in the case of death. No refund will be made other than under the above conditions, except as specified in the Student Housing Agreement.

Direct Deposit of Financial Aid Credit Balance Refunds

Students receiving financial aid who expect to receive a refund must first be sure they have met all financial aid eligibility requirements, confirmed registration, have no holds, and completed all necessary paperwork. Students may choose to receive their refunds via direct deposit to personal bank accounts or use MTSU eCash PayCards.

All students must sign up for direct deposit online through RaiderNet. Online sign-up via e-Refund must be completed at least five (5) days prior to the first day of classes to have the refunds available in accounts on the first day of classes.

Detailed instructions are available online at www.mtsu.edu/bursar. It is critical that all information be entered correctly to avoid delay of refunds.

Those who choose to receive MTSU eCash PayCards must come by the Business Office, Cope 103, to pick up cards and activate PINs (personal identification numbers). Instructions will be provided on how to enter eCash PayCards online through RaiderNet so that refunds will be ready to access on the first day of classes. The eCash PayCard can be used at designated ATMs, at merchants participating in point-of-sale debit networks, or by issuance of a Comdata check. These cards will remain active indefinitely and will be reloaded each time there is a financial aid credit balance refund. **Students should not lose or destroy their cards.**