

Transcript of CC Online Town Hall on Tuition & Billing

This webinar was held on August 6, 2020.

Lori Seager All right. Well, welcome everyone. I appreciate you taking the time to be at this town hall to talk about Colorado College, the flexibility we have in our tuition and our billing opportunities.

Brian Young: So, today I am Brian Young, I'm here to just help moderate. Please note that if you have questions for our guest presenters today, please put those in the Q&A and we'll try to go through those towards the end. I'm joined my colleagues today Lori Seager, the Associate VicePresident for Finance, Shannon Amundson, who is our Director of Financial Aid, and Mark Hatch, who is our VicePresident for Enrollment.

Without further ado, I will turn it over to Mark and team.

Mark Hatch: Thank you, Brian. Good morning, or good afternoon to all of you. Thank you for joining us. I know many of you have probably participated in other town halls in other previous days or weeks. This town hall is about our tuition and billing cycle. We'll also get into some conversations about financial aid policies.

I know many of you are here with excitement, anticipation, as we repopulate campus and you, students, or your sons and daughters, for the parents out there, begin to join us, perhaps as early as next week and certainly then next month. I want to acknowledge at the same time we all have a great level of excitement and anticipation. We probably also have some concern and anxiety. We have talked a lot about testing and tracing. We have talked a lot about wellness and mental health, and some of the things that we've done and will continue to do to support students. We've talked about housing and residential life. We've talked about the course formats and course registration process for both incoming and returning students, and I think it's time to talk a little bit more about our expanded academic calendar this year. We're going to put up an infographic in a moment. Shannon, you can go ahead and put that up.

Early on in late March and April when we moved students and faculty and staff off campus, we began to really talk about the flexibility and innovation of the block plan. As many of you know, the block plan was implemented at Colorado College 50 years ago this September, and it has been a hallmark of our academic

delivery since then, a dynamic teaching and learning model that now is actually been emulated by a number of other colleges out there who are doing versions of the block plan with modules or with shorter terms and so forth.

In our conversation last spring, first and foremost, we highlighted the flexibility of teaching what is traditionally ten blocks per year with two four block semester, certainly half block part of the second semester and then two summer session blocks, and very quickly we realized that this may be a wonderful model with understanding the great uncertainty of many uncertainties with COVID19. Before the end of eight block, we announced the expanded academic calendar. You can see this in this infographic at the bottom with starting with block one that actually relates to how we'll charge tuition, but if you go back to the website, we are teaching four blocks in September, October, November, and December. You know we have J block, which will be part of the theoretically the first semester this year, with of course registration process, course registration already in process for J block. J block will be both half block and full block courses and then we will start with in early late January, early February with the 5th, sixth, seventh, and eighth block and then roll into our summer blocks A, B, and C.

When we began talking about this academic calendar, we began talking about the flexibility for students to pick and choose among these blocks. We also new with the uncertainty of the fall and the conditions locally or nationally or globally with COVID19, we new there would be some students who might be hesitant to start on campus, if they had the choice to do so, in late August some students may want to start second or third or even fourth block.

This calendar does allow students to start with J block and take eight consecutive blocks and get a full year of credit, however, the advantage to this expanded academic calendar and to our tuition model this year is students are able to start with any one of these blocks, and take up to ten blocks in the calendar year.

We've heard from some student who have said exactly that. The fall is unknown, uncertain, I'm concerned about the blocks that are available and certainly how many blocks might be in person versus a hybrid or flexor remote model, and I would like to start later on in the year. And, that is your choice, and we'll explain how the billing works for that, but if students start J block, they will not have the opportunity to get ten blocks of credit for the same charge or same price as traditionally a student would get eight blocks in a given year.

One of our recommendations is to begin to sign up for these blocks to expect obviously particularly during the fall semester that many or most of your blocks are not going to be in person, but to take advantage of that opportunity to get credit.

We have no idea what the spring will hold locally or nationally and so in many

ways there is a great advantage to starting early and getting these blocks under your belt collecting credit for this year.

A couple of questions that have been addressed prior to this town hall, has the college considered reducing tuition for blocks. Earlier on we had this conversation at the cabinet level, we had this conversation with the Board of Trustees. What we decided is that we wanted to expand the academic year and expand the opportunity for students to gain to earn more blocks of credit rather than reducing the tuition per block or per semester, and Lori Seager will talk a little bit about that. We've had a standard policy for years, a curve block charge that is equivalent to onethird of the semester tuition and that remains in place.

Secondly, we've been asked and we'll continue this expanded academic calendar for the following year, academic year '21/'22. Certainly I believe we will begin having conversations about this in the fall, but I will doubt that we have any decision that we will make this fall. That decision will probably come this spring. There certainly are signature can ramifications for this expanded academic calendar in terms of how many blocks faculty will choose to teach and those ramifications would exist for the following year, as well.

I would like to turn it over to Lori Seager, associate VicePresident of finance, and she'll talk a little bit about the billing cycle. Lori.

LS: Thank you, Mark. We appreciate you all joining us today and allowing us to share more with you about the payment options that we're offering to match the expanded and flexible course offerings that Mark was just talking about.

To complement the flexibility offered in the academic schedule, we developed a yearlong billing methodology. As you can imagine, a standard semester fee assessment process would likely not correspond to this year's academic schedule, since there are so many different options about how those courses could be taken. So, we wanted to provide the same payment options offered in the past with an added option. This will provide as much time as might be needed for students and families to pay the year's tuition, housing and meal plan charges. And, Mark shared with us some details specifically about how those charges will work this year.

So, what might this look like? With the few exemptions I will address in a moment, for all active students, stew wigs charges corresponding to a full year's enrollment will be added to the student account in August. Actually, later this week. With the assumption that students will be enrolled full time for the ten block year.

For housing and meal plans, unless alternative arrangements have been made through housing and residential life, for a single semester's accommodations, for

those students living on campus, the full year's housing and related meal plan charges will be reflected on the student's account in August, as well.

I mentioned some and accept shuns. There are some exceptions to the yearlong fee assessment and those would include yearlong and fall approved leaves that have already been discussed with admissions or the advising hub. As well, there are students that will graduate in December, so we are right now behind the scenes gathering information on all of those situations and adjustments will be made to yearlong charges before they are posted to the billing portal later this week for these situations.

On August 11th, when billing statements are available on a student's account, payment options will look very much like they have in past years, and definitely payment is not due all at once.

Our tailored options include one payment at the beginning of each semester, as we've had in the past, as well as a payment plan that will allow nine payments throughout the year. In addition, if a family desires, they can make one payment for the full year's charges in September.

Enrollment in the two payment plan or the ninemonth payment plan will be available starting August 11th when billing statements are posted through the touch net portal. They will be available between August 11th and September 7th, and there are links to those to the portal and more information about that on the student account's web page.

First payments for any of the payment plans selected will be due September 8th, and I'm also happy to announce a little bit different than in the past there will be no associated fees with any payment plans this year. So, if in the past you have chosen a payment plan to avoid an origination fee, there is no worries about that this year. You can choose any plan you like and still have no fee.

Since the year's academic adventure can be so varied with options for taking the ten blocks in a culmination of different ways, there is going to be some needed billing adjustments for unique circumstances, and we understand that. We will be reviewing unique circumstances throughout the year. With most of those adjustments being made after spring registration, except for those that I've addressed as the exceptions before.

If circumstances arise where students are not allowed to live on campus as planned for more than seven blocks during the year due to government mandates or other COVID related issues, housing and meal plan adjustments will be calculated.

The advising hub and faculty advisors are working hard to help students plan their

course enrollment for this year to meet their needs, and we know that special circumstances, many students will encounter special circumstances throughout this year. Those will require careful analysis and consideration of how each situation's billing and financial aid will be reflected. So, if you have questions or need an estimate of how yours or your student's plans will be reflected on your student account, please reach out to us at studentaccounts@coloradocollege.edu.

Now Shannon is going to share some important financial aid topics with us.

Shannon Admundson: Thanks, Lori.

Hi, for everybody that doesn't know me, my name is Shannon Amundson, I'm the director of financial aid here at Colorado College, and we handle all of the financial aid adjustments and all the things that may come up this year. So, a couple of things we want to make sure everybody understands.

Institutional aid, so your CC grant, whether that is endowed, scholarship, need-based grant money will be proportional to your charges. So, if your student takes five blocks, right, that is more than one semester, you're going to get more than a semester's worth of aid. So, that will stay proportional. That has not changed in any way.

The other thing that we want to point out is that there is a policy that CC has long had about students who live at home and take classes, so that policy does remain. Cost of attendance is adjusted as charges are adjusted, and so financial aid is also adjusted at the same time. So, that policy has been around. There is no change there, but just want to maybe sure that that is something we mentioned.

Summer classes this year, because they can be counted as part of the ten, historically summer aid was a separate application process and students had to go the extra mile to apply for aid for that summer experience this year, because of the ten block year, there will be no extra application process for those funds, right, because they will be covered under the regular tuition. So, that is not something students have to worry about this year. They will be covered for ten blocks, whether those are in the summer or the school year, and their aid will be, as I said, proportional. So, that's going to hopefully alleviate meeting a new deadline and filling out more paperwork. So, that should be a really good thing for families.

Aid will disburse for those of you who are going to get your bill, which should be everyone next Friday, August 11th. Financial aid will show up as anticipated aid at this time. The reason it shows up as anticipated is because we can't actually disburse until students start classes, but the bill should be correct. The only reason that your aid would not be showing up on your bill is because we're missing some sort of paperwork. So, if you want to check that, the portal is open now. Your student can log into their financial aid portal using single sign on and make

sure that their checklist shows everything is complete and that they've accepted their award. As long as they've done that, they're able to show as anticipated on their bill, it will show for the whole year, matching the charges that are going to be on the bill, so everything will flow. There is no separation there, and then aid will disburse as soon as two things happen; one, students have to complete check in. That process is not new. It's longstanding. It will come out roughly the week before block one starts. Every student does need to do that. It's when they verify their address and their phone number and all the federal requirements that they need to meet, so they'll want to make sure to look for that email from the registrar. It does go only to students. And, then they need to start class. So, the student is not taking block one, their aid won't actually disburse until block two. That's okay. It's still going to show up as anticipated aid and the bill will still be correct. We just don't want parents to wonder why it hasn't hit their bill. So, block whenever they start class and complete check in is when aid will disburse. So, make sure to look for that.

If you're missing paperwork and you have questions on what you're missing after you've checked the portal, please be sure to reach out to our office. We're happy to help. We definitely want aid to be able to disburse as soon as possible. So, we don't want to hold that up in any way.

And I want to make sure that everyone on this webinar knows, we are happy to do estimates if a student is considering taking online classes but living at home. If a student is considering taking first semester off and only coming in second semester, but possibly taking summer. We are happy to do estimates for families that want to make sure what their financial aid will look like.

A couple of things when families email. In order to give an accurate estimate, we would ask that you let us know which blocks the student is planning on taking, if that is block J through eight or if that is, you know, two, three, seven and nine. Whatever those blocks are, please let us know so that we can give an accurate estimate and also the living situation for the student. If they're choosing to stay at home, if they're moving into their residence hall, or if they are as a senior approved to live off campus in some sort of privately found housing. We just want to make sure that we're giving accurate estimates.

We anticipate that we're going to get a lot of requests here in the next day or two. Our email traffic is picked up since the original email went out for this webinar, so please allow us a little bit of patience. We are working through them as fast as we can, but it may take 72 hours to get back to you. We're definitely going to get back to you. We're definitely not ignoring, we just need a little time because they are done manually.

In that vein, as well, please know that we are working with all of the appropriate offices on campus to make sure that we charge appropriately and therefore aid

appropriately but I'm going to admit my humanness here and we are liable to make a mistake somewhere along the way, and if you get your bill or your financial aid and it doesn't look right, please reach out. Please let us know. We're happy to either go over why it is right or own the fact that we're human and we need to make an adjustment to it. We definitely don't want families to panic. We acknowledge this year has been rough, and it's been rough for all of us, believe me, and so please know that we're here if something doesn't look right, you need only ask and we will figure out either why it is right or correct whatever the mistake may be. So, with that, I'm going to turn it back to Mark and ask Brian if there has been any questions, as well, for any of us, and we can go from there.

BY: Great. Thanks, Shannon.

To the team, there is a couple of questions in the Q&A around is J block a part of the overall tuition.

LS: Brian, I can answer that. It is the case that many times that in past years J block has been a half block. This year we will be offering a full block there, which will help complement the full availability of ten blocks throughout the year. So, if J block is part of the ten blocks that a student is taking, that would be charged in the manner that we've described here.

MH: And, just to add on top of that, that block A is also a block where we will be offering half credit courses and full credit courses. So, theoretically there is a student who could take a half credit course in January and a half credit course in June and combined that would be one credit that would be part of their ten eligible blocks of credit.

BY: I think this one would be for Shannon. Shannon, a question about the estimate concept that you spoke about. What is the best way to send that request in? Email? Online?

SA: Yep. So, email is going to be the best way, with that breakdown of what the plan is for the year. financialaid@coloradocollege.edu, that way we can manage all of the requests and make sure we're, you know, answering the ones that email the soonest will get the soonest responses so that we can try to meet that 72-hour turnaround. So, just drop us an email, like I said, the three things, what is their living plan, what blocks do they plan to take, and maybe it's just those two. Living plan, so that we know, and their blocks they plan to take so we can get a good estimate.

BY: Another question about how many blocks do students need to take to be considered full time?

SA: I'm going to take this one, because it's got a couple of different pieces here.

So, for students who are on financial aid, full time is three this is there has been no change to this. Three units in any semester. So, the semesters are blocks 1 through J, 5 through 8, and then summer, which would be A, B, and if we offer C. So, that is the federal definition of full time.

For some students, that may be important for student loans, for federal aid, things of that nature. If that is important, those are the parameters.

For students who have student loans, the key for them is going to be half time. They need to take at least two blocks in any semester for their loans to stay in defer meant and in school status, and that is two blocks in any semester 1 through J, 5 through 8, summer does not matter for student loans. So, that is a different structure.

And then CC considers full time eight units a year, so that you're on track to graduate in four years. And, that is how progress is measured and things of that nature, the student doesn't want to take eight blocks in a year, then they need to work with the hub to do a leave so that they it is on paper that this is their new plan, because otherwise they won't be showing progress towards their degree. Lori or Mark, feel free to chime in with anything else.

BY: A couple of questions that relate, sort of merge these two. Can you go over one more time the billing or the payment plan options for families?

LS: Definitely. So, essentially the payment plan options are two payments, one at the beginning of each semester, traditional semester, so there would be a payment in September and a payment in February for that plan.

The second plan is a ninemonth billing plan, would begin in September and the final payment would be in May. And, then one other option that we've not traditionally offered is a single payment in September at the beginning of the academic year.

MH: Brian, I'm seeing a lot of questions that I can probably chunk together, family, students, wondering if they sign up for a block but something happens and they want to take that block off, they return home, and obviously we're all in this together, we're dealing with uncertainties in the first semester you see a large number of courses in our banner system are listed as hybrid flexor remote, but we don't know what the spring will hold.

If a student is enrolled full time in four blocks or eight blocks, obviously we won't do second semester registration until middle of the fall, although we'll probably start posting some of the course offerings before that point. We know we are going to be working very closely with families and both student accounts and financial aid, that there will be students who paid for a full semester and did not

take that full semester in the first four blocks or first five blocks. Yes, we will work with you to credit those for the spring semester, yes, we anticipate situations where students may have paid or families may have paid for a full semester or a year and they don't take that and we'll work with you with rebates accordingly. Obviously there is a lot of unknowns.

My request of all of you is to understand that we have some answers but not all of the answers and we don't know what the conditions will be locally or nationally in October, in December, in February. Work very closely with your faculty advisor, work very closely with the advising hub advisor to fashion a year that makes sense. Obviously with the expanded academic calendar there is an opportunity to earn additional blocks.

There was a question related to in future years. Would that mean that a student would be able to be less than full time? Certainly they could, yet we likely will continue a per block charge that is equivalent to onethird of the semester. So, in future years if a student is taking two blocks in a semester, they are less than full time. They're certainly are financial aid ramifications for being less than full time, so I want to reiterate the importance of working with your faculty advisor and working with the advising hub to fashion a full academic calendar to register for these courses. Obviously we understand that situations will arrive or family choice will predicate that some students may go back home or some students may stay home to begin with.

LS: Brian, I'm seeing a few questions here related to housing that I think I can clarify and I may not catchall of the questions on housing, but two specific ones. One was, I made mention of a situation where government mandates or COVID related needs required us to not allow students to live on campus for seven blocks, and that was the No. 7 blocks that I stated related to potential, then, adjustments for housing and meal plans.

It is the case that housing assignments are more along semesterly assignment kind of situation, so it is important if your student or you as a student are involved in securing an approved leave for the fall or for the spring that you work through residential life and housing, because you want to make sure that you're not, you know, assigned a room and thusly charged.

I did see a question, a couple of questions here, as well, related to some of the new supplemental housing that we've secured, both in west edge and the lodges, maybe Bejou West, there was a question related to whether the apartment plank be purchased for those students living in those areas, and yes, the answer is yes to that. That can be secured by contacting student accounts to get that added to your student account. And, then those points will be loaded first for the fall and then whatever points remain would rollover to the spring and new points would be loaded at the beginning of the bring, as well.

SA: Lori, there was a question about how do parents get access for those new students coming in. How would they make sure they can access their bill. I can answer that from a financial aid perspective.

We do send out award letters to parents and students when they're admitted. So, if you're an entering student. Once the student is here, financial aid awards do go out to students and parents, but the student login is the student's login and we would ask them to work with their parents on their financial aid award letter. We usually have good success. Parents want to know what is owed so they can come back so we don't have a big issue there, but I'll let Lori talk about how billing works, since that is something most parents need every block if they sign up for paper plans.

LS: Right. Thank you, Shannon. I noticed that as well.
It is the case that the student's account web page provides instruction on first students being able to access the touch net portal to see their bill and then students providing a parent pin to their parents to allow them to sign up to access that, as well. So, as Shannon mentioned on the financial aid side, there is separate access for students and parents in the touch net billing portal, as well, and specific instructions and links are at student.accounts@coloradocollege.edu.

BY: A couple of questions, maybe for Shannon or Mark with the extended academic calendar, the extra two classes, the extra two blocks can be taken by all students, correct?

SA: Yes. Yep, and the benefit down the road, if a student is using those blocks and planning, would be early graduation. If they plan well, the three blocks in a semester being full time has always, that is not a new policy. Much like if you were at a large State University, you can take 12 units or 16 units for the same charge. At CC it's three blocks or four blocks in a semester for the same charge, but if senior year a student is then able to be done after block six, they would then save money at that time. They would be able to graduate early, if that was their choice. We don't make anyone graduate early, so if the student wants to take some other classes that they think would be beneficial to them, they could, but they would have that option if they utilized the full time blocks this year to save in that way if they're planning.

LS Brian, I'm seeing a couple of questions here that I think I can help clarify around housing again.

There was a question regarding a student that chose to live on campus and take classes from here, decided to leave campus and go home for Thanksgiving. It is the case that our policy around our discussion around refunding and rebating for housing and meal plan is all centered around government mandates and

requirements based on COVID. If students voluntarily decide to go home for a block and take that block from home or choose to leave for Thanksgiving and then, you know, are not allowed to return to campus for safety sake, that is a choice and so that block would be charged within that semester loop charge for housing.

BY: Shannon, might be one for you about clarifying what it means, financial aid will stay proportional to charges. Can you reflect on that?

SA: Yep. So, what that means is that the financial aid that is offered is based on a student being full time for the year. For most of our students. We have a few students who told us in advance they weren't planning to be here all year, and we've made those adjustments. Assuming the student was planning to come for the whole year, that financial aid is awarded. If the student then goes to only four blocks, that is half the year, and they would get half of their financial aid. If a student takes five blocks, their tuition would then be, as we saw on that slide earlier, or that graphic earlier, would be four-sixths of the year for tuition, so their aid would also be four-sixths of the year for financial aid. So, everything will remain proportional so that there is not, you know, no student, if they're on financial aid, has to pay for a block by themselves. It would all remain very, very, you know, one goes with the other, I guess is the best way I can use to describe that.

There are a lot of questions about if students start the year and then change and I know Mark talked about this a little bit, but I just kind of want to, there is very many questions about that, so I want to make sure we kind of hit that one home. We are making assumptions in this billing on the whole year. That is not a binding bill. If a student comes block one and says, you know what I'm going to finish this semester because I've already started but I really, second semester somebody gets sick and I want to take this semester off, as we have always done, those bills will be adjusted. Financial aid does have a withdrawal policy. If you have federal aid, we have to follow the federal policy. If you have started a semester and don't finish it, but everything will be adjusted based on what your student actually takes for tuition and room and board is based on the semester that they're in. So, if a student starts second semester and then chooses to leave, they would likely get charged for that semester and Lori can step in here, if I'm misstating anything, but I just wanted to make that crystal clear. It is not written in stone, and if your student decides to change their plan, we will also change their bill and their financial aid.

We recommend you let us know if that's the plan, so that we can talk through what that would look like. It is really hard for us when students have already made the decision, they packed up their room and they come in and I'm like, okay, but the federal policy is not very for giving and this is going to affect you in this way, and it's too late to make those decisions or change them. So, if that is something

that your student is considering at any point in the year, please, please, please have them reach out to me, my office, to Lori's office, we would rather help figure that out before it's a shock versus after. It's much more customer friendly, it's much more student friendly, and frankly it is way easier on us, as well. We hate to give bad news like that. So, please let us know in advance.

BY: A couple of questions, again I'll combine a few about if I head out of state for Thanksgiving, not returning to campus for the fourth block, considerations around meal and/or housing adjustments?

LS: Right. So, for that specific time frame, essentially it is if it is a decision by the student and they've lived in their housing for the semester and then a decision is made to head home, certainly housing will still be reflected on the bill, and meal plan, the beauty for fall, is that any remaining points from the fall that remain at the end of the fall semester rollover into spring. So, those would then be available in combination with the new spring points that would be added to the student's gold card for the full spring and into the summer, as well, because those would be part of the ten block year.

BY: Thanks, Lori.

A couple of questions. Early on and a few even later about when do decisions have to be made about J block and/or blocks 9 and 10?

SA: Those registrations aren't open yet, so those decisions will come, I believe J block will be available in October, I think is the current plan. I know faculty are working diligently to get ready for fall, so the last I heard J block would be October, as well as second semester, and then summer usually happens in February. So, 9 and 10 would be or A and B would be in February when they would register for summer courses. So, it is a longer time frame.

MH: Shannon, just a clarification on J block. J block is actually open right now. There are, I can't remember, 58 or 68 options that are in banner already for J block, so students can utilize the drop/add feature in banner to register for J block, but while we may have some information on course formats and course offerings for spring semester, that registration for, I should say spring semester starting block 5 late January won't be open until late fall. Mid to late fall I'm told by our vice Provost.

SA: Thank you, Mark. See everybody I'm claiming my humanness already. There are people who know more than me (Laughter).

LS: Brian, I see a question here, specifically regarding the nine payment option, and that is actually we've had multiple monthly payments available, but this is a little bit revised from that in that typically that over the course of a year that would be

eight payments. This provides a little more flexibility, I believe, for families to have an additional monthly payment. And, again, no associated fees with setting up that sort of a plan.

BY: A couple of questions popped up about staying, if students are staying for taking blocks 9 and 10 and any additional charges for housing.

LS: If the housing is associated with enrollment that fall into the 10 blocks that that student would be allowed to take for the year, then no. It's going to be a little more manual and we're going to be looking at things on a casebycase basis for what would be traditionally called summer this year, and so those might be some of those special circumstances we can help folks understand if they reach out to us directly.

BY: Lori, maybe a question for you about how does how would a parent pick the payment plan? Is that something they do online? Is it something they inform your office of?

LS: That is thank you, Brian. That is actually available through that touch net billing portal that we were talking about a little bit earlier. If you have never accessed that, you can go to the student account's web page and have your student provide you a parent pin and then you can access that and you will be able to go in, look at the charges, and then select which payment plan option you would like between August 11th and September 7th.

SA: Somebody asked a question about moving in if your student is studying online for block 2, they don't need to be here, but if they want to be here, housing is having students move in. They are have a sign up list for when students want to move in, so they can limit the number of students who are coming in on any given day to allow for social distancing, as well as testing, and so I would recommend that students reach out to housing, look on their website so that they can get signed up. They should have gotten emails about that, as well. Students can definitely live on campus even if they're taking a virtual class. That is absolutely part of our expectation, that we'll have many students on campus who want to do that for many different reasons. Some of them just want to be closer to their community and others, it is easier to study on campus due to parents working from home, lack of broadband width, things like that. So, yes.

BY: Lori, there was a question or maybe Shannon, just overall how does the gold card work and parents can add money to that card for various expenses.

LS: That is correct, yes. The gold card will be loaded with points that correspond to the meal plan that has been selected, but in deed we have gold man gold card plus, which works at a number of different venues that can be seen on the website, if you just do a little search on gold card, but yes.

And, if one has a hearty appetite (Laughter) and runs out of points before the end of the academic year, certainly additional point can be added there to access our on campus venues.

BY: And I'll just climb in there that the gold card will be very important this year for all of our students, given that we are not going to have visitors on campus, gold card will be the main way to access various buildings, workout facilities, all of the locations on campus.

SA: There was one question, I think we've covered most of the themes of the questions that relate to housing, or to billing. I know there is several housing questions that were asked and I highly recommend that you reach out to residence life. I know they're working on having students sign up for move in, get ready for move in, but those questions should definitely go out to them.

There was one question about if I graduate in May can I still take two summer classes. If you there is a difference between walking and graduating. So, I think it's important to point that out. You can walk in May, not get a diploma and still take block A and B if you need those to graduate, and that would be perfectly fine, and then your diploma would be in August. So, it really depends on what your plan for post CC is, if you have classes you really want to take, we might recommend that you do that, but once you graduate, you're not covered by the compass, you wouldn't be in campus housing, there is all sorts of other things there. So, we would encourage you to work with us if that is something you're considering so that we can workout the best way for that to happen and not affect your post CC plans, as well. So, that was one question I don't think we covered.

LS: Brian, I see a few questions on here that speak to what Shannon and I had shared before. There are some things that perhaps the wording we've used or our terminology is not clear, and so if you have remaining or lingering questions, specifically related to financial aid, then you can email financial aid, as Shannon said, that is financialaid@coloradocollege.edu, or anything related specifically to how to access your student's bill, anything related to charges for tuition, housing, meal plan. You can reach out to student accounts at [@Colorado College.edu](mailto:@ColoradoCollege.edu).

SA: So, there is one question I want to address. Why are we billing upfront? The answer is not that we're trying to punish families. Truly. Honestly. I didn't go into this profession punish anybody. We want to help. The answer is if we bill up front students can flexibly take whatever blocks they want to take without their billing going up and down every semester and constantly changing, because we're not requiring that you pay the bill up front and there are no fees for setting up a payment plan, there is no punish men to a family for the way that we're billing. We are giving families more options by offering the ninemonth payment plan F. a student decides to take less blocks, we will adjust the bill. Nothing, as

I said, is set in stone. This is truly to allow that flexibility, because if we bill by semester and students take blocks one and two, but then take the rest of their blocks later on in the year in summer, there is a lot of changing of bills, which can get really confusing and cause a lot of distress when all of a sudden this semester now you owe a lot more but next semester is going to be cheaper. We were really truly trying to make this a way for families to manage, right, choose your own adventure. How that looks for a family, whether that is nine months or eight months or two semesters or once all up front is entirely a family choice. That is truly our motivation. We want to give that flexibility to the family. It's not to punish anyone.

BY: Thanks, Shannon.

A couple of questions in here, and it may be a good opportunity for someone also to sort of provide a definition, but a couple of questions that I would lump together around can students still in this new academic calendar still take a wild card and on top of that maybe for families that don't quite understand what the wild card is, maybe we can explain that.

LS: I can address that.

A wild card is a special opportunity for those in their, I believe it's their first three years, to take a summer course without charge, and so what we will be doing this year is if a student has had the opportunity to take advantage of all ten blocks throughout the academic year, maybe that might look like blocks 1 through J and then blocks 5 through A, then block B could be taken using a wild card, and essentially that is like CC kind of financial aid that allows them to take that summer course without charge.

Shannon, did you have anything to add?

SA: No. You know, with offering ten this year, we anticipate that wild card applies once you've hit the ten, so your student would have to be taking literally every single block. If your student is planning on that, let us know, we will definitely work through it, but wild card doesn't apply until you have got to a full year's tuition. So, yes, and I guess it depends on what a student is doing.

I'll take a couple of quick ones. CC insurance is billed through the stew accident bill. Same student portal. Nothing changes there. If they're signing up for the insurance, they can do that now, and it will show on their bill. If they want to waive it, they should also do that now, if they have other insurance that covers them here in Colorado. So, check with your insurance company, see if that is the right choice for you, make sure that you waive that so it's not on your bill when we start, otherwise if you waive it late, there is deadlines. So, I highly recommend that you do it now, and there was another class about foreign studies classes next summer. Right. American citizens are allowed to travel at that time to other countries and we can offer study abroad, if a student is planning for that and wants to include the tuition for those classes as part of their ten, absolutely, that

will qualify. There still would be the program fee for the travel expenses that they would have to pay, but that applies to every class. That's not a new thing. That is how we've always done study abroad, so yes, they should plan to have one of their ten that they use in the summer if that's something they're looking to do.

BY: So, let me just say in the last minute thanks to Mark and Lori and Shannon want to just open the floor to any one of you to have any closing thoughts. Shannon, I appreciated your comments about the human element this year and how empathetic and caring we are certainly trying to be across the board as we all try to get through this as a community.

SA: I think that would be my closing statement. We're here. We're definitely, right, as many you know, campus is not at full capacity for employees. Many of us are working from home. You can tell by my background, but we are working. So, email is easier to manage, if you would like to set up a phone call with somebody in my office, we can definitely schedule it. It is easier to do that sometimes than to try to catch somebody in the office at the appropriate time with a phone call. So, that would be my one recommendation. We're happy to schedule appointments. You might get calls from random cell phone numbers of my staff working from home, but we are happy to do that. Let us know, we want to help. That's what we're here for.

LS: I'll underscore that, yes, and underscore the comments that Shannon made that our desire is to make this as flexible and the best scenario for all, and so we appreciate this opportunity, really, to hear your questions directly, to be able to address some of those, and do not hesitate to reach out to us if you have those specific circumstances and circumstances.

BY: Again, Lori and Shannon and Mark, thank you very much. I appreciate your time today. To everyone out there, we hope you stay safe, be well. Mark, any closing comments from you?

MH: Thank you, Brian, and thank you all for participating in this town hall. Once again, we're excited to begin the academic year. We're excited to repopulate campus. We know that we share your excitement, your enthusiasm, your anticipation, and we also share your concern. We're here to help. Please reach out to any of us. Email probably is the most effective since we have lots of staff still working from home, but we will return voice mail messages as needed. Thank you very much.

BY: Thanks everybody. Have a great day.

(Concluded)