

EXPENSES

This section is a review of the expenses that students can expect to incur at Paul Smith's College. The Student Financial Services Office coordinates information about expenses, including required fees and optional and incidental expenses. Substantial financial assistance is awarded to a majority of students at Paul Smith's College. A comprehensive review of scholarships, awards and financial aid programs is available through the Student Financial Services Office and programs are listed in the Financing Your College Education section.

NOTE: The numbers in parentheses () in the following listing refer to complete explanations for expenses on the following pages. Prospective students should review the explanation well in advance of registration for any semester or session. These explanations are intended to serve as aids in estimating the overall costs of a student's education at Paul Smith's College.

Tuition and Fees for 2006-2007

Fall and Spring Semester

Tuition (1) \$ 8,455
Room Charges (2) \$1855
Board (3) \$1855
Comprehensive Fees (4) \$275-895
Technology Fee (5) \$ 180
Laundry Fee (6) \$65
Room Deposit (7) \$ 100
Student Activity Fee (8) \$110
Books and Supplies (9) \$ 1,000
Special Uniforms, Clothing
& Equipment (10) \$ 320-650

Academic Summer Study Session

Summer Study Sessions are academic programs which last for 5, 6 or 8 weeks. The programs are required for students in the Forest Recreation, Forest Technician, Outdoor Recreation and Surveying Technology programs, or for students who personally elect to attend the College during Summer 2007. Students enrolled in a Summer Study Program pay charges according to the following schedule:

Surveying Technology Summer Session Expenses

Tuition \$1960
Room \$450
Board \$ 625

Outdoor Recreation Summer Session Expenses

Tuition \$2355
Room \$ 450
Board \$ 740

Forest Recreation, Forest Technician Summer Session

Tuition \$3095*
Room \$715
Board \$ 1020

*Forestry students taking Trigonometry during the summer session will be responsible for an Overload Charge. (See "Other Charges" section.)

Expense Explanatory Notes

(1) **Tuition** — The tuition charge for each semester covers the period as set forth in the Academic Calendar for 2006-07 under the headings of Fall 2006 Spring 2007 and Summer 2007.

(2) **Room Charges** — Residence Hall descriptions are found in the Residence Hall Living section. A double room may be occupied as a single if space is available. In that case, the student will be charged the posted charge plus an additional 50%. Any student housed in a triple for more than half a semester, unless that room is designated as a triple or quad room in this publication, will be entitled to a refund of \$285.

(3) **Board** — All residential students attending Paul Smith's College must participate in the Board Plan. The Plan includes continuous dining Monday thru Friday; Continental Breakfast, Brunch and Dinner on Saturday and Sunday. The following meal plan options are available to meet your changing needs. "**Munch Money**" can be used at the St. Regis Café, to take guests to the Dining Hall or to buy an additional meal at the Dining Hall.

Ultima Plan Unlimited access to the Dining Hall during service hours, plus \$75.00 "**Munch Money**" and 2 Buffet Tickets for The Hotel

Saranac Thursday Night Buffet. \$2055 per semester.

Deluxe Plan 19 meals per week, (3 meals per day, Mon.– Fri., 2 meals per day on Sat. & Sun.). \$1855 per semester.

Standard Plan 14 meals per week + \$50.00 "**Munch Money**", any 2 meals per day on Sat. & Sun. \$1855 per semester.

Flex Plan 10 meals per week + \$100.00 "**Munch Money**" (ideal for off-campus or commuter students), any 2 meals per day Mon. – Fri \$1855 per semester.

Part-Time Plan A Any 5 meals for a week - \$520

Part-Time Plan B Any 5 lunches for a week - \$450

(4) **Comprehensive Fee** — The Comprehensive Fee a student will incur is dependent on the academic program as follows:

Program

Baking Certificate \$895

Biology \$400

Business and Entrepreneurial Studies \$275

Culinary Arts \$895

Forest Recreation \$400

Forest Technician \$400

Forestry B.S., all concentrations \$400

Hotel & Restaurant Management \$515

Liberal Arts \$275

Outdoor Recreation \$400

Surveying Technology 400

Urban Tree Management \$400

Natural Resources \$400

Culinary Arts & Service Management \$895

Hotel, Resort and Tourism Management \$515

(5) **Technology Fee** — A fee to cover the expenses incurred in maintaining and improving instructional technology resources at Paul Smith's College. This includes, but is not limited to, network infrastructure, software licensing, Internet access, computer access and Instructional Technology Support.

(6) **Laundry Fee** — This fee allows the student unlimited use of the washers and dryers located in the dormitories.

(7) **Room Deposit** — A room deposit fee is required for returning students by April 20, 2007. This fee is refundable until August 1st and is applied as a credit towards the room charge for the Fall Semester.

(8) **Student Activity Fee** — The purpose of the Student Activity Fee is to provide and promote programs to assist in the development of educational, social, cultural, athletic, and leadership skills of all students. The fee is designed to encourage broad student participation and to include all members of the student body.

(9) **BOBCAT BUCKS**- This fee gets you a prepaid gift card for \$500.00 per semester for use of purchasing books at the PACK BASKET(The College store). If you choose not to have this card, fill out a waiver and you will then be able to purchase your books outright at the store. You may pay using cash, personal or traveler's checks or VISA, MASTERCARD, DISCOVER, AND AMEX.

(10) **Special Uniforms, Clothing and Equipment** — Students in the specified programs will need to purchase personal items as described in the program sections of the catalog. The charges are a one-time investment and are approximately:

Division/Program Charge

Baking Certificate \$500

Culinary Arts \$650

Forestry \$300-600

Hotel and Restaurant Management \$350

External Study Programs

Students enrolled in external study programs (externships) pay tuition to Paul Smith's College at the rate of \$200 per credit hour. Room and board charges are made under separate arrangements with the industry host or independently by the student, depending upon the particular job site.

Other Charges

Audit:

- a) Students enrolled at Paul Smith's College as full-time students may audit one course per semester, on a space available basis. If the audited course does not place the student's total load over 18 credit hours, there is no charge. If the audited course is an overload, the charge is \$100 per credit hour.
- b) Students who are not full-time Paul Smith's College students may audit one course per semester, on a space-available basis. The charge is \$150 per credit hour plus appropriate fees for supplies in laboratory courses. Details of the audit policy are available in the *Community Guide*.

Equipment: Welding Course Fee:

Students enrolled in the Welding course will be charged \$110 for supplies and equipment.

Laboratory Damages — Many courses have policies regarding charges for equipment lost, damaged, or broken by students. Such policies will be presented by the instructor at the beginning of the term, and appropriate charges levied by the Student Financial Services Office upon notification by the instructor. A similar charge is assessed for lost or damaged library materials.

Late Registration and/or Late Payment Fee: Applies to each semester and/or session-\$50.

Late Medical History Form Fee: Applies to each semester the form is not submitted-\$60.

Overload: Credit hours over 18 in any semester are considered an overload and charged at the rate of \$365 per credit hour.

Part-time: A student accepted on a part-time basis will be charged, at a rate of \$475 per credit hour plus a pro-rata charge of the Comprehensive Fee, Technology Fee, and Student Activity Fee for the respective program.

PSC Tuition Policy – For Students who drop or add courses: The institution's policy regarding tuition charges for students who add or drop courses is outlined below.

- a) The tuition charges for students who add or drop courses **on or before** the College's official Last Day to Add/Change Academic Courses/Programs, will be based upon the **latest** number of credit hours for which the student is enrolled.
- b) The tuition charges for students who add or drop courses **after** the College's official Last Day to Add/Change Academic Courses/Programs will be based upon the **original** number of credit hours for which the student was enrolled prior to dropping the course(s).

College Health Insurance — All students are required to have health insurance coverage. The college health insurance will automatically be billed *yearly* to all student accounts. Students who already have health insurance and would like the student account credited must return the yearly waiver form to the Student Financial Services Office **before** the deadline date. Students who do not hand in a waiver form are automatically covered under the college health insurance program. These students should read the insurance brochure and be familiar with the plan. Questions about the college insurance should be directed to Student Health Service or to the insurance company. Students who waive the college insurance should know the requirements of their company to activate their insurance coverage.

If the student has a pharmacy plan, the student should remember to bring a pharmacy card to campus and register the card with the pharmacy.

Payment of Expenses

It is the policy of Paul Smith's College to be as helpful as possible to students and their parents in payment of college expenses. However, no student will be permitted to register unless payment in full has been received prior to registration.

Payment Plan — The College allows students to spread the cost of attendance, less all financial aid, over a 10-month period. This is done through a payment plan administered by Paul Smith's College. For information about this plan contact the Student Financial Services Office.

Payment Deadlines — First-year students are required to make a reservation deposit of \$100.00 as explained under Admissions. The total amount of the charges for the semester or session is due on the following dates preceding that semester:

- Fall Semester 2006: July 28, 2006
- Spring Semester 2007: December 22, 2006
- Summer Semester & Session 2007: May 11, 2007
- Fall Semester 2007: July 27, 2007

Payment for the amount due shall be sent directly to Paul Smith's College by the due date as defined in the schedule above. All checks sent for payment of student accounts shall be payable to Paul Smith's College, and sent to the attention of the Student Financial Services Office. A late payment fee of \$50.00 will be charged if payment is not received by the dates listed above.

Refund Policy

PSC Title IV Refund Policy: The institution's policy regarding the distribution of any refund due to the Title IV programs is outlined below:

- A) 1st to Federal Family Educational Loans
- B) 2nd to Federal Perkins Loan Program
- C) 3rd to Federal Pell Grant
- D) 4th to Federal SEOG
- E) 5th to Institutional Grant or Scholarship
- F) 6th to Student/Family

The institution's policy regarding repayment for students who receive disbursement(s) of Title IV financial aid for payment of non-institutional costs is stated as follows:

- A) The refund formula calculation is first used to determine the amount of overpayment to be refunded. The tuition and fees refund policy is also used at this time.
- B) Next, the distribution policy stated above is used.
- C) Once the amount of overpayment has been determined using the above calculations, the College contacts the student for repayment. The College will bill the student and maintain a receivable account until the obligation is paid.

Students Changing Residential Status: No refunds will be made for the room charge when a resident student changes his/her status to non-resident after the beginning of the term, nor when the student has been removed from a residence hall for disciplinary action. *All residential students MUST participate in the Board Plan.*

Student Withdrawals: All refunds for withdrawals will be calculated on the day the student or his/her parent(s) have completed the necessary withdrawal procedures with the Office of the Director of Retention. The schedule for tuition, room, board and fee refunds to be credited is as follows:*

- ** Withdrawal during first or second week 80%
- Withdrawal during third week: 70%
- Withdrawal during fourth week: 60%
- Withdrawal during fifth week: 50%
- Withdrawal during sixth week: 40%
- Withdrawal during seventh week: 30%
- Withdrawal during eighth week: 20%
- Withdrawal during ninth week: 10%
- Withdrawal after ninth week: None

* Note: The refund policy may be amended at any time to comply with new federal and/or state regulations.

** For the purpose of computing refunds, the first week of classes is defined as the beginning of the third class day at the start of each semester.

Once the amount of the refund is calculated by the Student Financial Services Office an administrative fee of 5% or \$100, whichever is less, will be deducted from the refund. This fee covers associated expenses related to establishing classes, room and board reservations, and changes thereto.

Financial Obligation and Collection

Students are responsible for completing their financial obligations to Paul Smith's College before graduation. If hardship prevents them from meeting their obligations, they should notify the College Student Financial Services Office as soon as possible to discuss a payment plan.

Paul Smith's College will forward student accounts to a collection agency when a student fails to make payment on outstanding debts and does not contact the Student Financial Services Office to establish a payment plan. The agency will attempt to collect on the account and all collection costs and fees are the responsibility of the student.

Saving Accounts

Saving accounts allow students to make cash withdrawals at the Pack Basket (College Store) in the Student Center. Cash withdrawals of \$100 maximum per day are allowed. Withdrawals of more than \$100 are permitted with two business days' notice. A minimum of \$5.00 cash withdrawal is required. Deposits to this account can be made with cash or check.

Academic and Administrative Facilities

In keeping with the tradition of Adirondack resourcefulness and independence, many of the early buildings at Paul Smith's College were constructed not only with local labor and materials, but also by the College's employees and students! Some of the structural materials, such as the wood and stone were prepared on-site, being milled or cut from the College's sawmill and quarry. As Paul Smith's College continues to renovate and rehabilitate its older facilities as well as construct new buildings, the College retains and promotes the Adirondack style, design, motif, and materials. The College believes the beauty and richness of this region is an essential part of the Paul Smith's experience. The following describes the main buildings on campus in alphabetical order.

Buxton Gymnasium

This facility was originally built as the main gymnasium for the campus, and is used for all competitive and large-scale events. The wooden gym floor has been completely refurbished to accommodate basketball, volleyball, indoor tennis, and three badminton courts. At one end of the floor, a raised stage area is suitable for theatrical and concert presentations.

[Alfred W.] Currier Hall

Currier Hall is a student residential hall accommodating both men and women.

Facilities Building

The Facilities Building at the south side of campus serves a multitude of purposes. The two primary academic functions are the:

Recreation, Adventure Travel and Eco-Tourism (RATE) Resource Area – With classroom space, double-bay truck loading garages, equipment storage, and an ample utilitarian area, the recently opened RATE Resource Area effectively serves faculty and students alike.

Tomkins Forestry Classroom – With generous donations from Stirling Tomkins, Jr., the Forestry Division has ready-access to clean, spacious and modern classrooms alongside the equipment storage / maintenance area.

Forestry Club Cabin

Located at the far end of the campus on a high point overlooking the lake, the Forestry Club Cabin was constructed by Forestry students over a period of ten years. In a rustic Adirondack motif, the large Main Room features a two-sided stone fireplace, which is not only among the largest fireplaces in the North Country, but was made of cut-stone from Paul Smith's original Resort Hotel. Other amenities are the Trophy Room, full kitchen, restroom facilities, and the basement level Tool Room, which provides adequate workspace for the Forestry students' ongoing projects. Not far from the cabin on the edge of the lake is one of the College's many outdoor lean-tos.

[J.R.] Freer Science Hall – Renovated in 1998 and 2004/2005

Renovated in 1998 and 2004/2005, the Freer Science Building provides comprehensive ecology and environmental technology laboratories for chemistry, biology, microbiology and physics. In addition to an auditorium lecture hall with seating for 400, Freer also contains 21 faculty offices .

Phelps Smith Administration Building – Renovated in 2000

The Phelps Smith Administration Building is located adjacent to the College's front entrance and is named after Phelps Smith, one of Paul Smith's three sons, who bequeathed the bulk of the Smith estate to establish a college in his father's name. The Phelps Smith Administration Building serves as the hub for the majority of the College's administrative needs. On the first level, the Offices of Enrollment Management, , Business and Finance, Facilities & Land Management, Website Development, Financial Aid and the Registrar are found, The Office of the President is located on the second floor, , as are the Offices for Academic Affairs, and Institutional Advancement, including Alumni Relations, Major Gifts and Development, and College Communications and Marketing. On the lower level of the Phelps Smith Administration Building are Human Resources, and Data Processing, as well as the Adirondack Center for Writing.

[Howell G.] Pickett Hall

Located adjacent to the Joan Weill Adirondack Library, this academic facility contains numerous classrooms, office suites for the deans, faculty offices, and HEOP (Higher Education Opportunity Program).

Saratoga Hall – Renovated in 1999

Saratoga Hall is a student residential hall accommodating both men and women, along with modern classrooms and faculty offices on the first floor.

Saunders Sports Complex

In addition to housing the Buxton Café, the Saunders Sports Complex provides extensive athletic and recreational opportunities. There is a 75-foot by 45-foot regulation-size swimming pool offering six lanes, a diving board and seating area for 250 people. A full range of aquatic activities, including Scuba lessons, are conducted in this year-round pool. The Saunders Sports Complex also offers a rock climbing room with several bouldering walls, a weight lifting and exercise room, and numerous offices for the athletic and recreation staff, and for campus safety.

Sporck Admissions Center

The Sporck Admissions Center is a recent addition to Paul Smith's College's historic waterfront district. The new facility not only houses all the Admission functions of the College, but the first floor meeting room with bay windows looking out onto the lake, provides exquisite space for all kinds of events. Sporck Admissions Center was made possible by a generous donation from PSC Trustee Charles E. Sporck, who is a member of the College's first class, the Class of 1948.

Statler Hospitality Center (formerly Cantwell Hall) - Renovated in 1998, 2003 and 2005

Located at the center of the College's academic buildings, the two-story facility contains our new Wally Ganzi, Jr./Palm Training Restaurant, and eight completely equipped baking and culinary arts laboratories featuring state-of-the-art gas and electric food preparation equipment. There are also six classrooms including the Statler World Link Classroom offering 20 Internet-connected computer work stations, and the A.P. Smith's Bakery, which is open to the campus community. The Statler Hospitality Center also houses 12 faculty offices.

Joan Weill Adirondack Library

From its central location on campus, the new Joan Weill Adirondack Library has excellent views of Lower St. Regis Lake and St. Regis Mountain beyond. This campus centerpiece incorporates elements of traditional Adirondack Architecture, including large windows, outdoor terrace, and extensive stone work and use of wood both inside and out within a modern high-technology library. Opened in 2002, the library seats 440 students, has over 110 computer work stations, wireless network and Internet access throughout the building, 9 group study rooms, 4 classrooms and over 600 data ports. The library is open seven days a week during the school year. The book collections support the College programs and there are extensive periodical holdings in both on-line and hard copy formats available for student research. All of the research tools in the library are available from all of the residence halls through the College network.

The library houses the Adirondack Watershed Institute, the Center for Accommodative Services, the Writing Center and the Academic Resource Center (ARC). In the ARC, students can get free peer tutoring, attend supplemental instruction and study groups. The Hutchins' 24-Hour Study Room and Cafe provide a quiet place to work and use computers at any time of the day or night. The leather chairs, custom-made furniture and cherry woodwork, cut from the College's own Green Certified Forest, help provide a homey and comfortable atmosphere for academic work or leisure.

Joan Weill Student Center – Constructed in 2005

Situated on the edge of the Lower St. Regis Lake and offering splendid views of the distant mountains, the Joan Weill Student Center is the general focal point for students outside their academic lives. This 48,500 sq. ft. facility is home to our Recreation Hall, Stirling Tomkins Pine Room (public assembly space), St. Regis Cafe, Bobcat Café, WPSA-FM, the student radio station, Lakeside Dining (3 dining rooms), New Kitchen, Health Services, Counseling Services, Campus Life Offices, Conference Room and 3 Lounges. In addition to our cafe, game room, entertainment and/or dance area, the Center has the students' individual mailboxes and student package center. The Pack Basket, located on the lower level, offers general merchandise and the College bookstore.

Other Campus Facilities

Paul Smith's College, like the famous hotel complex that was here in the days of Apollos (Paul) A. Smith, is a self-reliant community. In addition to classrooms and laboratories, the Joan Weill Library, the Joan Weill Student Center, gym, offices and residence

halls, the U. S. Post Office also has a separate building on campus. Additionally, Paul Smith's provides its own around-the-clock security service, and water and wastewater treatment facilities.

Beyond the PSC Campus

Hotel Saranac of Paul Smith's College – Registered as a National Historic Hotel / Built in 1927

The Hotel Saranac, an Historic Hotel of America, provides quality service and facilities to complement the College's Culinary Arts and Hospitality classroom and internship programs. Students receive training throughout the Hotel, utilizing the latest property management systems. Meanwhile, guests at the historic Hotel enjoy amenities such as integrated voice mail in each room, room service, in-room video rentals, and Internet access. There is also a special suite equipped with a dressing area, bar, and whirlpool bath.